

Stella Travel Insurance.

Travel with Purpose.
Combined Product Disclosure
Statement (PDS) & Financial
Services Guide (FSG)

The future is female

Stella is a purpose-driven insurance brand that is mission-led, authentically different and passionately pro-women. We are passionate about challenging the status quo, championing equality and building products for a fairer world.

At Stella, we prioritise the needs and lifestyles of women, adapting and tailoring product and experiences with you in mind. We want to empower customers and humanise insurance which is clearly no small challenge. Beyond insurance, we partner with like-minded people and organisations creating a community to drive actionable change for women.

A portion of our profits is given to women focused charities and organisations with a shared vision to help improve the lives of women. The world moves forward when we work together, as partners, allies, equals.

We're so glad you joined us.

Table of contents

24/7 Emergency Assistance	4
■ Useful contact details	4
■ Smartraveller	4
■ Making a claim	4
The Stella travel insurance policy	5
Product Disclosure Statement (PDS)	6
■ Our agreement with you	6
■ About Stella	6
■ Your obligation when answering our questions	7
■ Cooling off period	7
■ Other important info about this policy	8
■ The premium payable for this policy	8
■ Tax implications - Goods and Services Tax (GST)	9
■ Optional covers	9
■ Significant risks	9
Our definitions	10
Schedule of Benefits	16
What's an excess?	17
General Conditions	18
Medical health and pregnancy	19
■ Change of health before departure	19
■ Pre-existing medical conditions	19
■ Pregnancy	22
Emergency medical and additional expenses	23
Hospital benefit, confinement & child minding	25
Airfare reimbursement	26
Trip Cancellation and Interruption	26
Travel delay	29
Personal accident	30
Personal liability	31
Luggage and personal effects	32
Rental vehicle excess	34
Snow pack	35
Motorcycle and moped pack	37
Cruise pack	37
Pet boarding	38
General Exclusions	39
How we handle complaints	42
Other things you need to know	43
■ The General Insurance Code of Practice	43
■ Claim service standard	43
■ Jurisdiction and choice of law	43
■ Financial Claims Scheme (FCS)	43
■ Protecting your privacy	44
Financial Services Guide (FSG)	45



24/7 Emergency Assistance

Stella's specialist Emergency Assistance team Robin Assist, are available 24/7 to support you in the event of an emergency while travelling.

Whether it's you or someone else, please let Robin Assist know as soon as possible following any serious accident or illness requiring in-patient hospitalisation, extended treatment or changes to travel arrangements.

Useful contact details

For Emergency Assistance, call Robin Assist:

Phone (from overseas)	+61 2 7202 0824
Phone (within Australia)	1300 633 811
Email	help@robinassist.com

For General Enquiries:

You can always get in touch with the Stella team through our website www.stellainsurance.com.au or by calling on 1300 633 811, 9am – 5.30pm (Local Sydney Time), Mon – Fri, or feel free to send an email to hello@stellainsurance.com.au whenever you need help.

Smartraveller

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

Making a claim

You can make a claim while you're overseas or when you return to Australia. To start your claim, please visit www.stellainsurance.com.au/travel-insurance/claims for instructions to streamline the claims process.

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

Phone (within Australia)	1300 633 811
Phone (from overseas)	+61 2 7202 0824
Email	claims@robinassist.com

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



The Stella travel insurance policy

Travel is one of the greatest gifts you can give yourself. And like all amazing gifts, you want to be sure it's a great experience. That it enriches you and your needs. Because you've got more interesting things to think about while you're off exploring the world, you want the peace of mind knowing your insurance will be there if you need it.

This document contains important information to help you decide if the cover we offer is right for you. It's divided into two parts:

- Product Disclosure Statement (PDS); and
- Financial Services Guide (FSG).

Product Disclosure Statement (PDS)

The PDS contains everything you need to know about this policy. This includes contact details and comprehensive information about policy benefits, conditions, and exclusions. This policy is a consumer insurance contract under the [Insurance Contracts Act 1984](#) (Cth).

The PDS will help you understand:

- what's covered;
- what's not covered;
- policy benefits;
- how we protect your privacy; and
- what happens if you need to make a claim.

Financial Services Guide (FSG)

The FSG contains information about:

- us (Stella);
- who we partner with to provide you this insurance cover;
- how we and others are paid;
- how you can make a complaint; and
- other details to help you decide if this policy is right for you.

The financial services referred to in the FSG are offered by battleface Insurance Services Pty Limited, (ABN 28 650 606 045, AFSL 536280), ('battleface'). Stella Underwriting Pty Ltd, (ABN 72 633 811 319, AR 001282046) ('Stella') distributes Stella Travel Insurance as an Authorised Representative of battleface. Any advice given in this document is general in nature and hasn't taken into account your personal circumstances. As we don't know your objectives, financial situation or needs, it's important you carefully consider whether the information given is right for you.



Product Disclosure Statement (PDS)

If you buy this insurance, your policy is made up of the PDS, the FSG and your Certificate of Insurance. Your Certificate of Insurance contains your personal insurance details, so check to make sure everything is correct.

The information in this PDS is current as of 1 September 2023. If we make any changes, we'll let you know.

You can find the latest info [here](#). Or contact us and we'll send it to you.

We may update the information in this PDS from time to time. If the updated information is not materially adverse, we may publish the updated information on our website at battleface.com.au. You can also ask us for a copy of any updated information to be provided to you at no cost.

Our agreement with you

Your policy is a contract between you and us, and your agreement with us is set out in:

- this document;
- your application for insurance;
- your Certificate of Insurance; and
- any other documents we issue outlining terms and conditions of your cover.

Together, these documents make up your policy and should be read carefully.

The insurer

This insurance is underwritten by Pacific International Insurance Pty Ltd ABN 83 169 311 193, AFSL No 523921 (the insurer).

For information on how we work together and the services we provide, please refer to the Financial Services Guide.

About Stella

Stella Underwriting Pty Ltd, (ABN 72 633 811 319, AR001282046) (Stella) is an authorised representative of battleface Insurance Services Pty Ltd (ABN 28 650 606 045, AFSL 536280) (battleface).

battleface acts on behalf of the insurer, and battleface has authorised Stella to sell this policy, administer it and cancel it.

Under the terms of its authority, Stella acts on behalf of battleface and not on your behalf. battleface receives and handles all claims on the policy.

Any general advice provided by Stella about this product is provided as an authorised representative of battleface under battleface's AFSL 536280. Please consider your financial situation, needs and objectives and read the PDS and Stella's Financial Services Guide before deciding whether to buy or continue to hold this product.

About battleface

battleface Insurance Services Pty Ltd, ABN 28 650 606 045, AFSL 536280 (battleface) acts as the underwriting agent of the insurer under a binding authority from them, which means battleface can issue, vary, or cancel insurance on their behalf and handle and settle any claims made on the policy. battleface is authorised to provide these services under their AFSL.

Your obligation when answering our questions

When you buy a Stella travel insurance policy, you're entering into an insurance contract with us. There are things you need to tell us and they must be true and correct to the best of your knowledge.

You should know that under the [Insurance Contracts Act 1984](#) (Cth), it's your duty to take reasonable care not to make a misrepresentation. This applies when answering questions and giving us information.

We'll only ask questions relevant to our decision to insure you and on what terms.

If you tell us something which isn't true

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

Or both.

If you deliberately mislead us (act fraudulently), we can refuse to pay a claim and will treat the policy as if it never existed.

Cooling off period

Cancelling within the cooling off period

You've got 21 days (known as the 'cooling off period') from the day you buy your policy to cancel and get a full refund. This gives you time to read the PDS and check the policy is right for you.

Cancelling outside the cooling off period

If you request to cancel your policy outside the cooling-off period, we'll refund that part of your premium paid for the unused period of insurance based on a pro-rata calculation.

In all cases, whether or not you cancel within the cooling off period, we will only consider a refund if:

- you haven't started your trip; and
- you haven't made a claim; and
- you don't intend to make a claim or exercise any other right under your policy.

When a policy cancellation has been accepted, we will process your refund within 15 Business Days.

Other important info about this policy

- You must be 18 years of age or older to buy the policy.
- There's an upper age limit of 99 years.
- You can buy this policy up to 12 months before your date of departure.
- The policy covers one way and return journeys.
- It's only available for Australian residents.
- The policy is not available if you have commenced your trip.
- Cover is limited to the dates of travel and destination(s) displayed on the Certificate of Insurance.
- The policy automatically extends if your return is delayed by an event covered under the policy, until you are able to return to Australia by the quickest route.

The premium payable for this policy

The amount we charge is the total amount of the premium and any relevant government charges. Several factors are considered in determining the amount payable. These include:

- Advance Purchase – the further in advance that you purchase the policy, the higher the premium may be.
- Age – the older you are, the higher the premium is likely to be.
- Duration – the longer you travel, the higher the premium is likely to be.
- Destination – higher risk destinations will generally require higher premiums.
- Excess – the higher the excess you choose, the lower the premium you will pay.
- Optional Covers - you can choose additional cover, for example, a Cruise pack. The more covers that you choose, the higher the premium will be.
- Variable Limits – you have flexibility to choose your required level of benefit on some covers. The higher the benefit that you choose, the higher the premium is likely to be.

Tax implications - Goods and Services Tax (GST)

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

Optional covers

Nobody likes paying for things they don't need, so our approach gives you flexibility to select the range of covers that you may need, and in some cases, the level of benefit that you require.

The choice is yours.

Significant risks

This policy may not be right for you

This policy may not be right for you, for example, if an exclusion applies, so it's important you read and understand this document. If you're unsure about anything, please contact us.

Do you have the right level of cover?

You need to make sure the limits of cover are right for your needs. If you make a claim and you're under-insured, you'll have to cover losses over the policy limits.

Please refer to the maximum and applicable sub-limits set out in the Schedule of Benefits.

A claim may be denied

We may refuse to pay, or reduce the amount we pay for a claim if you:

- don't comply with the eligibility or policy conditions relevant to that claim;
- don't comply with your duty to take reasonable care not to make a misrepresentation; or
- make a fraudulent claim.



Our definitions

These words have specific meanings in your PDS, Certificate of Insurance and any other documents forming part of your policy.

Term	Definition
Accident	Any sudden, unexpected, or unusual physical event not intended by you.
Cabin confinement	During the cruise, the treating medical practitioner orders you to remain within the confines of your own cabin.
Carrier	Any regularly scheduled land, sea or air transport operating under a valid licence for transporting passengers. Excludes taxi, ride sharing, limousine or similar service.
Certificate of Insurance	The document we give you detailing your travel insurance cover. Sometimes called an Insurance Certificate.
Close relative	<ul style="list-style-type: none">■ spouse or common law partner;■ parent;■ step-parent;■ legal guardian;■ children (including legally adopted and stepchildren);■ sibling (including step-siblings and sister/brother-in-law); or:■ fiancé(e).
Cruise	A multi-night cruise involving more than two nights in total duration, where transportation and accommodation is primarily on an ocean or sea going passenger ship. This doesn't include daily or overnight scheduled ferry services.

Term	Definition
Epidemic	A fast-spreading, contagious or infectious disease or illness in a community, population or region and recognised by a public health authority.
Excess	The amount shown on your Certificate of Insurance as your financial contribution to any claim accepted by us. Any applicable excess will apply on a per Insured Person, per event basis. Where an event triggers benefits under multiple covers or sections, the highest applicable excess will apply.
Home	Your primary place of residence.
Home country	Means Australia.
Insolvency	Means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.
Insured person / you / your	Each person named on the Certificate of Insurance.
Insurer	Pacific International Insurance Pty Ltd.
Interruption	Abandoning or cutting short your trip by direct early return to your home country.
Luggage	Luggage and personal possessions owned or borrowed and taken by you on the trip. Includes: <ul style="list-style-type: none">■ travel documents;■ musical instruments;■ sporting equipment; and■ wheelchairs and mobility aids.

Term	Definition
Luggage area	<p>Any of the following:</p> <ul style="list-style-type: none"> ■ The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of a station wagon with a fitted and engaged tray or roller blind cover behind the rear seats. ■ The fixed storage units of a motorised or towed caravan. ■ A locked luggage box locked to a roof rack which is locked to the vehicle roof.
Medical condition	A disease, illness, sickness or injury including psychological conditions.
Medical practitioner	A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and in giving such treatment, is practising within the scope of their licence and training and isn't related to you or anyone within your travelling party.
Natural disaster	A major adverse event resulting from natural processes of the Earth, such as bushfire, hurricane, tornado, volcanic eruption, earthquake, tsunami, falling object from space (including a meteorite) and any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. Not an epidemic or pandemic.
Pair or set	Similar items and complementary to one another or used together. For example, golf clubs.
Pandemic	An epidemic expected to affect an unusually large number of people or involve an extensive geographic area and recognised by a public health authority.

Term	Definition
Period of Insurance	The period shown on the Certificate of Insurance. In the event you can't complete your trip due to an insured event, the Period of Insurance is automatically extended until you are able to return to Australia by the quickest route.
Permanent Total Disablement (PTD)	Is the permanent and total loss of sight in one or both eyes, or the permanent and total loss of use of one or more limbs within 12 months of the date of the accident.
Pre-existing medical condition	<p>Is, in the 12 months before buying the policy:</p> <ul style="list-style-type: none"> ■ a medical or dental condition of which you're aware, or the related complication you have, or the symptoms of which you're aware; ■ a medical or dental condition currently being, or has been, investigated or treated by a medical practitioner (including dentist or chiropractor); ■ any condition for which you have been prescribed medicine. Doesn't apply to common colds, flu or contraceptive medication; ■ any condition for which you've had surgery; or ■ any condition for which you have seen a medical specialist. <p>This definition applies to you, your travelling party, a close relative or any other person named on the Certificate of Insurance.</p>
Public transport	Any scheduled, publicly licensed aircraft, sea vessel, train, coach or bus on which you're booked, or had been booked on, to travel.

Term	Definition
Rental vehicle	<p>A campervan, recreational vehicle, motorhome (not exceeding 4.5 tonnes), a sedan, station wagon, coupe, hatchback, SUV, four-wheel drive, or minibus/people mover, rented from a licensed rental agency or company.</p> <p>Rental vehicle doesn't include any other vehicle, irrespective of use or weight.</p>
Schedule of Benefits	The summary of cover as outlined in this document.
Snow sport activity	<p>Amateur skiing, snowboarding, sledding, tobogganing or tubing conducted on groomed terrain, marked slopes or trails that are open, maintained and monitored within ski resort boundaries.</p> <p>Doesn't include any form of racing, acrobatics, jumping, stunting, aerial or freestyle activities.</p>
Snow sport equipment	Snowboard, skis, bindings, poles and boots.
Strike	Any form of industrial action, organised by a trade union or not, done with the intention of preventing, restricting or otherwise interfering with the production of goods, or the provision of services.
Terrorism	An act, including but not limited to, the use of force or violence and/or threat, of any person or group(s) of person(s), whether they're acting alone, or on behalf of, or in connection with, any organisation(s) or government(s), committed for political, religious, ideological or similar purpose, including the intention to influence any government and/or to put the public, or any section of the public, at fear.
Travelling party	You and any travelling companion planning to accompany you for at least 50 percent of the duration of your trip.

Term	Definition
Trip	A journey to and within the country/s stated on your Certificate of Insurance. Begins when you leave home (or on the nominated start date) and ends when you return home (or on the nominated end date), whichever is earlier.
Unattended	<p>Leaving your luggage or personal effects:</p> <ul style="list-style-type: none"> ■ in a public place where it can be taken without your knowledge; ■ at a distance in a public place where you can't prevent it from being taken; or ■ with a person not a member of your travelling party, working for your carrier or accommodation provider.
Valuables	Articles made of, or containing, gold, silver or precious metals, precious stones, binoculars, jewellery, watches, mobile and smart phones, photographic, audio, video, tablet computer, computer or electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media)
We, our, us, Stella	Means the insurer in its own right or via Stella as an authorised representative of battleface. The relationship between the insurer, Stella and battleface is explained in the 'Stella Travel Insurance' and 'The insurer' sections at the start of this PDS.

Schedule of Benefits

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

The maximum amount payable for each insured person will be up to the applicable limit per person, as set out in the Schedule of Benefits, Policy Wording or your Certificate of Insurance.

Please also refer to the coverages section for any specific sub limits, conditions and exclusions applying to each section of cover.

Cover Type	Excess applies*	Maximum amount payable per person
Standard Covers: Included as standard		
Emergency Medical and additional expenses (apart from Funeral Expenses Abroad)	✓	Unlimited (for up to 12 months of treatment)
Funeral Expenses Abroad	✗	Up to \$20,000
Hospital benefit, confinement and Child minding**	✗	\$50 per day (up to a maximum of \$1,000) **Up to \$200 per day (up to a maximum of \$1,000)
Airfare reimbursement	✓	Up to \$2,500
Unexpected complications of pregnancy and childbirth	✗	Unlimited (for up to 12 months of treatment)
Optional Covers: Cover applies if shown on your Certificate of Insurance		
Trip Cancellation and Interruption	✓	As selected up to \$40,000
Travel delay	✗	\$50 per 6 hours (up to a maximum of \$2,000)

Personal accident	✗	\$25,000
Personal liability	✗	Up to \$2,500,000
Luggage and personal effects	✓	As selected up to \$10,000 Overall Single Item Limit of \$2,000
Rental vehicle excess	✗	Up to \$5,000
Snow pack	✗	Applicable limits and sub-limits shown in Policy Wording for the benefit claimed
Motorcycle and moped pack	✗	Applicable limits and sub-limits shown in Policy Wording for the benefit claimed
Cruise pack	✗	Cover as per limits and sub-limits shown on Certificate of Insurance for the benefit claimed
Pet boarding	✗	\$200 per day (up to a maximum of \$1,400)

*Any excess level selected by you will be shown on your Certificate of Insurance

What's an excess?

This is an amount you must contribute when you make a claim.

Except for benefit sections stating, 'no excess applies to claims under this benefit', the excess amount is deducted from any claim payment we make to you.

A separate excess applies to each event.



General Conditions

These general conditions apply to all covers.

To be covered under this insurance, you must be fit to travel and able to undertake your planned trip.

You must:

- Let us know as soon as possible following an event you may want to claim under this policy.
- Give us documents, medical certificates, original receipts or information we reasonably request.
- Not make any promise, offer of payment, admit guilt or fault to anyone (except as required by law), or become involved in any litigation regarding an event that may result in a claim under this policy, without our consent, which will not be unreasonably withheld.
- Provide evidence from the treating medical practitioner for a claim for illness or injury, as soon as reasonably possible.
- Exercise reasonable caution and care for the supervision and safety of both you and your property to minimise any claim.
- Avoid unnecessary exposure to dangerous situations, unless attempting to save human life.

We may, at our expense, take fair and reasonable action in your name to recover compensation or enforce an indemnity against someone else regarding a loss covered by this insurance, in accordance with the law.

If we pay any expenses on your behalf, or reimburse you for any loss, and you later receive payment from any other source for these expenses, you must pay us up to the claim amount we paid you.

If we pay you for stolen or damaged property, and you later recover the property or it's replaced by a third party, you must pay us the claim amount we paid you.

Claims will be paid to you or your personal representative in Australian dollars (AUD) based on the exchange rate at the time of the loss. We'll not pay more than your actual loss.



Medical health and pregnancy

Change of health before departure

If you have a change in health after you've taken out this insurance, but before your trip begins, please talk to your medical practitioner to make sure you're still fit to travel. Unless your medical practitioner can confirm you're fit to travel, you won't be covered for any claim for the condition if you still travel.

Pre-existing medical conditions

Please consider your medical history carefully.

This policy provides cover for unexpected sudden illnesses or serious injuries.

We automatically include cover for specific pre-existing medical conditions (listed below), subject to the following:

- you've not been hospitalised for the condition in the past 24 months, and;
- your medications for the condition have remained unchanged for the past 6 months.

Timeframes are in relation to the date of issue of the policy.

If you have a pre-existing medical condition not included in this list, then it's not covered. We won't pay for any claims where that medical condition is a contributing factor.

What's a pre-existing medical condition?

Our definition of pre-existing medical condition is, in the 12 months before buying the policy:

- a medical or dental condition of which you're aware, or the related complication you have, or the symptoms of which you're aware;
- a medical or dental condition currently being, or has been, investigated or treated by a medical practitioner (including dentist or chiropractor);
- any condition for which you take prescribed medicine. Doesn't apply to common colds, flu or contraceptive medication;
- any condition for which you've had surgery; or
- any condition for which you see a medical specialist.

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

Automatically covered pre-existing medical conditions

The following medical conditions are automatically covered under this policy.

- Acne
- Allergies - limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever
- Anxiety – if:
 - Your prescribed medication hasn't changed within the last 12 months, or;
 - You have not been diagnosed with depression within the last 3 years, or;
 - You do not have any appointments pending with a psychologist or psychiatrist, or;
 - You have not needed to cancel or interrupt any previous travel plans due to your anxiety
- Asthma - if you:
 - have no other lung disease, and;
 - are under 60 years of age on the date of policy purchase
- Attention Deficit Hyperactivity Disorder (ADHD)
- Bell's Palsy
- Benign paroxysmal positional vertigo (BPPV)
- Bunions
- Carpal tunnel syndrome
- Cataracts
- Coeliac disease
- Congenital blindness
- Congenital deafness
- Depression – if:
 - Your prescribed medication hasn't changed within the last 12 months, or;
 - You have not been hospitalised for your depression within the last 2 years, or;
 - You do not have any appointments pending with a psychologist or psychiatrist, or;
 - You have not needed to cancel or interrupt any previous travel plans due to your depression
- *Diabetes mellitus (also known as Type I diabetes) - if you:
 - were diagnosed over 12 months ago, and;
 - have no eye, kidney, nerve or vascular complications, and;
 - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia, and;
 - are under 60 years of age at the date of policy purchase.
- *Diabetes mellitus (also known as Type II diabetes) - if you:
 - were diagnosed over 12 months ago, and;
 - have no eye, kidney, nerve or vascular complications, and;
 - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia.
- Dry eye syndrome
- Epilepsy - if there's been no change to your medication regime in the past 12 months
- Folate deficiency

- Gastric reflux
- Goitre
- Glaucoma
- Graves' disease
- Hiatus hernia
- *Hypercholesterolaemia (high cholesterol) - if you don't also suffer from a known cardiovascular disease and/or diabetes
- *Hyperlipidaemia (High Blood Lipids)- if you don't also suffer from a known cardiovascular disease and/or diabetes
- *Hypertension (High Blood Pressure) - if you don't also suffer from a known cardiovascular disease and/or diabetes
- Hypothyroidism - including Hashimoto's disease
- Impaired glucose tolerance
- Incontinence
- Insulin resistance
- Iron deficiency anaemia
- Macular degeneration
- Meniere's disease
- Migraine
- Nocturnal cramps
- Osteopenia
- Osteoporosis
- Pernicious anaemia
- Plantar fasciitis
- Raynaud's disease
- Sleep Apnoea
- Solar keratosis
- Trigeminal neuralgia
- Trigger finger
- Vitamin B12 deficiency

* Diabetes (Type I and Type II), hypertension, hypercholesterolaemia and hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it's a pre-existing medical condition, cover for these conditions is also excluded.

Claims for any pre-existing medical condition not listed above as an automatically covered pre-existing condition are excluded under this policy.

Pregnancy

Our policy offers limited cover for pregnancy.

Please read this section carefully if you're pregnant or planning to get pregnant, as there are important limitations.

Cover available if you're pregnant

We'll pay for unexpected serious complications of pregnancy and childbirth.

Cover is subject to the exclusions described below and all other applicable terms and conditions, exclusions and limitations of the policy.

Exclusions relating to claims from pregnancy

We won't pay any claim or loss directly or indirectly related to, or for:

- childbirth at any stage of pregnancy. If you deliver overseas, there's no cover for costs related to the birth.
- the health or care of a newborn child, whatever the claim. If you deliver overseas for any reason, including premature birth, there's no cover for costs relating to caring for the child or children.
- unless a documented medical clearance has been issued, there is no cover for your pregnancy or the pregnancy of another person after the:
 - 24th week of pregnancy with a single child; or
 - 19th week of pregnancy with twins or multiple children.
- your pregnancy or the pregnancy of another person where:
 - conception was medically assisted (including hormone therapy and IVF);
 - there's been complications* with this pregnancy, or your health, prior to the start of your trip and you've been told it may adversely affect this pregnancy; or
 - you've had complications* with any previous pregnancy.
- antenatal care

*Complications mean any secondary diagnosis occurring before, during, at the same time as, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.



Emergency medical and additional expenses

When cover starts

Cover applies under this section for any illness or injury first showing after you leave Australia.

What's covered

We'll pay up to the amount shown in the Schedule of Benefits for the following:

Medical treatment

We'll pay, up to a maximum period of 12 months, for the following provided overseas:

- the necessary treatment of your medical condition, including Medical Practitioner's fees;
- hospital expenses; and in-patient and out-patient medical treatment and charges; and
- counselling services up to \$500 where you are the victim of a deliberate act of violence by a current or former spouse or partner.

We'll also pay for medical transportation to the nearest suitable hospital when deemed necessary by our Medical Officer or, in an emergency, the attending medical practitioner. This includes medical emergencies occurring onboard a cruise ship (and you've purchased the optional Cruise pack).

Medical repatriation

We'll pay travelling costs to repatriate you to Australia where this is medically necessary.

If our Medical Officer confirms it's essential for you to be accompanied, we'll pay the economy class travel and reasonable accommodation costs for one person to remain with, or travel to and accompany you on the trip home.

We'll also arrange and pay for the cost of a medical escort if necessary.

Emergency dental treatment

We'll pay up to \$2,000 per insured person for:

- the cost of essential temporary treatment for the immediate relief of pain or discomfort to sound, healthy and natural teeth; and/or
- emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

Pregnancy

We'll pay for essential treatment due to complications of pregnancy and childbirth.

Funeral expenses abroad

We'll pay up to the amount shown in the Schedule of Benefits for your burial or cremation abroad (including return of ashes to Australia), or the transportation costs of returning your body to Australia.

What's not covered

We'll not pay any claim caused by:

- Any pre-existing medical condition (unless your condition is automatically covered – see earlier section).
- Any routine, pre-planned or expected medical or dental treatment, or diagnostic procedure.
- The continuation or follow-up of treatment, including medication and ongoing immunisations, started before your trip.
- Treatment which, in the opinion of our Medical Officer or treating medical practitioner, can be reasonably delayed until you return to Australia.
- Your refusal to return to Australia if based on the recommendation of a medical practitioner appointed by us or the treating medical practitioner, you're capable of being repatriated to Australia and we request you to do so. If you don't agree to return home, we may limit the amount we'll pay for medical expenses and associated costs, based on the likely costs had you returned to Australia.
- Costs incurred in Australia, other than costs to transport your remains.
- Costs incurred onboard a cruise ship (unless you have selected the Cruise Pack).
- Treatment incurred overseas after 12 months from the onset of the illness, injury or condition.
- Normal wear and tear of dental or orthodontic appliances.
- Damage to dentures, other than while being worn by you, and any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity.
- Dental treatment involving the supply of dentures or the use of precious metals.
- Medical or dental treatment, or services given, by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by our medical officer or the treating medical practitioner.
- Treatment for cosmetic purposes.
- Search and rescue costs where an emergency service, such as the coastguard or army, have been called out to find you. This doesn't include the cost of emergency medical evacuation by the most suitable transport or mountain rescue services.

- Medical expenses incurred where provision of any benefit, claim payments or cover will result in us contravening the [Health Insurance Act 1973](#) (Cth), [Private Health Insurance Act 2007](#) (Cth), [National Health Act 1953](#) (Cth) or any applicable legislation or where we are not authorised or licensed to provide such benefit, payment or cover.

Also see General Exclusions.

Special conditions relating to cover

Where reasonably practicable, please contact us in the event of a medical emergency.

Also see General Conditions.



Hospital benefit, confinement & child minding

No excess applies to claims under this benefit.

When cover starts

Cover applies under this section when we accept a claim under the Emergency medical and additional expenses benefit.

What's covered

- We'll pay the amount shown in the Schedule of Benefits for every full 24 hour period you're in hospital as an in-patient while overseas;
- Where relevant, and where Cruise pack is shown as selected on your Certificate of Insurance, this benefit also applies whilst onboard a cruise ship and you are instructed to confine in your cabin or an onboard medical facility; and
- We'll also pay up to \$200 per day for a maximum of 5 days for child minding services for every full 24 hour period that you're hospitalised or confined, where you are the parent or carer of a child or children accompanying you on your trip.

What's not covered

See General Exclusions.

Special conditions relating to cover

See General Conditions.

Airfare reimbursement

When cover starts

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

What's covered

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

What's not covered

See General Exclusions.

Special conditions relating to cover

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

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

Also see General Conditions.



Trip Cancellation and Interruption

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

When cover applies

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

- Serious illness, injury or death of you, a travelling companion, a close relative or any person you've planned to stay with for a significant part of the trip.
- You can't travel because you or a travelling companion:
 - are diagnosed with COVID-19 in Australia by a registered medical provider within 14 days prior to your departure date; or
 - are diagnosed with COVID-19 while on your trip by a registered medical provider; or

- are individually contacted by a local public health authority and directed into a period of quarantine during the period of insurance.
- The Department of Foreign Affairs and Trade (DFAT) upgrade their travel advice level to 'do not travel' after the issue of your policy:
 - for a country or region you've nominated on your Certificate of Insurance; and
 - the change directly impacts your pre-paid travel arrangements and relates to the region of a particular country where you were intending to travel.
- You're deemed an essential health care worker under applicable COVID-19 rules within the jurisdiction where you work, and your leave is cancelled by your employer due to COVID-19 related reasons, meaning you can't go on your trip.
- Cancellation or restriction by the carrier of pre-paid scheduled public transport services, caused by severe weather, natural disaster, riot, strike or civil commotion.
- Accidental damage, burglary, flooding or fire affecting your home or business premises and it's appropriate for you to stay, or return, to prevent further damage, organise necessary repairs or alternate accommodation arrangements.
- Your pre-paid accommodation is destroyed or becomes uninhabitable due to severe weather or natural disaster. No alternative equivalent accommodation is available nearby and you've done everything you can to find other accommodation. You must make a reasonable attempt to obtain evidence of the incident, such as written confirmation from an official of the hotel or government body where the incident took place.
- You're involved in a motor vehicle, railway, air or marine accident. You must make a reasonable attempt to obtain evidence of the accident, such as documents from an official body in the country where the accident happened.
- The scheduled transport service on which you're travelling is hijacked.
- You're made redundant from full time employment.
- You're a full-time member of the police, fire, ambulance or emergency service and your leave is cancelled.
- A member of the travelling party is required to do jury service.
- The cancellation of your wedding, or the wedding you were travelling to attend.
- You are the victim of a deliberate act of violence by your current or former spouse or partner, and the incident has been reported to the police.

What's covered

We'll pay up to the amount shown in the Schedule Of Benefits for the following:

- Non-refundable travel, accommodation and ancillary purchases you don't use because you can't begin or complete the planned trip.
- The travel agent's commission. This is limited to the lesser of \$1,500 or the amount of commission the agent earned on the pre-paid refundable amount of the cancelled travel arrangements.
- Rearrangement costs up to the value of cancellation fees if you decide to

reschedule your trip.

- Rearrangement costs up to \$500 per insured person following a public warning of a natural disaster expected to impact your outbound journey from Australia (no excess applies in this scenario).
- Additional transport costs up to a maximum of \$2,500 to resume your original trip, where you have returned to Australia due to the hospitalisation or death of a close relative as a direct result of sudden serious illness or serious injury. For cover to apply there must be more than five days of the trip, or 25 percent of its length (whichever is the greater) remaining when you return to Australia. We'll not pay more than the cancellation costs you would've incurred on those pre-paid arrangements if you'd not resumed your journey.
- Additional daily accommodation expenses up to \$200 per insured person for a maximum of 14 days if you are directed into a period of mandatory quarantine by a local public health authority whilst on your trip.
- Additional daily accommodation expenses up to \$200 for a maximum of 7 days if you are the victim of a deliberate act of violence by your current or former spouse or partner whilst on your trip.
- The value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by you following cancellation of the services paid for with those points, if you cannot recover your loss in any other way. We will reimburse you as follows:
 - (i) For frequent flyer or similar flight reward points, loyalty card points, air miles: - The cost of an equivalent booking, based on the same advance booking period as your original redemption booking. We will deduct any payment you made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking. For example:
Equivalent booking value = \$2,000
Points lost = 10,000
Points redeemed for original ticket = 100,000
Claimable amount = $\$2,000 \times (10,000 / 100,000) = \200
 - (ii) For vouchers, the face value of the voucher up to the current market value of an equivalent booking.

What's not covered

We won't pay for any claim caused by:

- Any event reasonably expected at the time you bought the policy.
- Any event that is not listed as covered under the Trip Cancellation and Interruption 'When cover applies' section.
- Your pre-existing medical condition (unless it's automatically accepted as a pre-existing medical condition).
- A pre-existing medical condition affecting any close relative, member of the travelling party, or person you planned to stay with on your trip, unless their medical practitioner confirms in writing they would've seen no substantial likelihood of their patient's condition manifesting or deteriorating to such a degree this would become necessary at the time you bought this policy.

- Pandemic or epidemic (doesn't apply to COVID-19).
- A diagnosis of COVID-19 while travelling in a country, or part of a country, subject to 'do not travel' advice on smartraveller.gov.au when you entered the country, or part of the country. This exclusion only applies if the reason(s) or part of the reason(s) for the advice was the presence of COVID-19.
- Your pregnancy or childbirth unless the cancellation or interruption is certified by a medical practitioner as necessary due to complications of pregnancy or childbirth.
- An act or threat of terrorism.
- Withdrawal from service of the aircraft, sea vessel, coach or train, on which you're booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim for this to the transport operator involved.

Also see General Exclusions.

Special conditions relating to this cover

This cover has the following special conditions:

- If you cancel the trip due to unexpected illness or injury, you'll need to provide a medical certificate from your treating medical practitioner confirming the illness or injury stopped you from travelling.
- In the event of interruption of the trip, you need to make reasonable attempts to contact us first so we can make any necessary travel arrangements.
- In the event of unexpected illness or injury to you, a close relative, a travelling companion or person you planned to stay with on your trip, you'll need a medical certificate from the treating medical practitioner and our prior consent (which will not be unreasonably withheld) to confirm the need to return home before originally scheduled.
- To minimise your loss, you'll need to advise the carrier or travel agent as soon as possible if the trip is to be cancelled or interrupted.
- If your pre-booked arrangement is cancelled by the carrier, you'll need written confirmation from the carrier stating the reason for the cancellation.
- If you cancel or interrupt your trip because you're needed regarding accidental damage, burglary, fire or natural disaster affecting your home or business premises, you'll need written confirmation of the event or warning from an appropriate authority.

Also see General Conditions.



Travel delay

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

No excess applies to claims under this benefit

When cover starts

Cover applies under this section if, during a trip, your pre-paid public transport is delayed by more than six hours for reasons beyond your control and you need to arrange additional accommodation.

What's covered

We will pay the amount shown in the Schedule of Benefits for each six (6) hour delay.

What's not covered

See General Exclusions.

Special conditions relating to cover

See General Conditions.



Personal accident

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

No excess applies to claims under this benefit

When cover starts

Cover applies under this section if you suffer accidental bodily injury during the trip which, within twelve (12) months from the date of the accident, is the sole and direct cause of your death or permanent total disablement.

What's covered

We'll pay you or your estate the amount shown in the Schedule of Benefits regardless of the number of injuries.

What's not covered

We'll not pay any claim caused by:

- Injury not caused solely by external, violent and visible means; or
- Disease or any physical defect, infirmity or illness existing before the start of your trip.

Also see General Exclusions.

Special conditions relating to cover

See General Conditions.



Personal liability

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

No excess applies to claims under this benefit

When cover starts

If during your trip, your negligence causes:

- Injury to a person not a member of your family or travelling party; or
- Loss or damage to property not owned by you, a member of your family or travelling party.

What's covered

We'll pay up to the amount shown in the Schedule of Benefits for your legal liability to pay damages or compensation.

What's not covered

You're not covered for liability for:

- Your trade, business or profession.
- Injury to a person employed by you.
- Intentional, unlawful, wilfully negligent or malicious acts by you.
- Your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle or any aircraft (including drones) or watercraft*.
- Your ownership or use of firearms.
- Injury, illness, death, loss, expense or other liability caused by the transmission of any contagious disease or virus.

Also see General Exclusions.

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

Special conditions relating to cover

You'll need our written consent, which will not be unreasonably withheld, to cover any legal costs relating to your liability.

Also see General Conditions.



Luggage and personal effects

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

When cover starts

Cover applies under this section if your luggage or personal effects are damaged, stolen or accidentally lost during your trip.

What's covered

We'll pay up to the amount shown in the Schedule of Benefits for the following:

- Damaged items – we'll repair damage where practical and economical to do so.
- Stolen and lost items – we'll replace any items available from our usual suppliers.
- For items we agree we can't repair or replace, we'll calculate your benefit based on the depreciation table below.
- In the event of loss to a pair or set of items, we'll pay the lesser of the:
 - o cost to repair or buy the individual item(s) needed to complete the set or pair; or
 - o original purchase price of the set or pair (subject to the depreciation table below).

Category and applicable depreciation			
Age of item on date of loss	Jewellery (excluding costume jewellery and watches)	Communication, Electronic devices, Photographic equipment*	All other items
Less than 2 years	0%	0%	0%
2 to 3 years	0%	50%	30%
More than 3 years	0%	75%	60%

- Up to \$500 for expenses incurred overseas where it's legal and necessary to replace prescription medication damaged, stolen or accidentally lost during your trip.
- The cost to replace your passport or visa if lost, stolen or damaged during your trip, including relevant travel costs up to \$500.
- Losses from unauthorised use of your credit cards, if lost or stolen during the covered trip and you've met the terms of the issuing credit card company.

* includes computers, electrical devices, electronics equipment, phones, all photographic equipment, smart watches and tablet computers

Delayed baggage allowance

No excess applies to claims under this benefit.

If your carrier confirms your luggage is delayed or misplaced for a period of more than 12 hours, you can claim up to \$300 per insured person to buy essential items. In addition, we will also cover up to \$200 for temporary hire of baby equipment, such as an infant carrier, stroller or pram.

This benefit doesn't apply for your return journey home.

We'll also cover the costs of shipping your lost luggage and personal effects to you if recovered.

What's not covered

We'll not pay any claim for:

- Sporting equipment while in use.
- Fragile or brittle items (e.g. Glass or fine china), except loss or damage caused by fire or accident to the transport carrying them.
- Damage to the screens of personal computers, smartphones or tablets, except where the damage is caused by an accident involving a vehicle or carrier in which you are travelling.
- Unaccompanied luggage or personal effects, such as items shipped or transported separately from you.
- Valuables checked in as luggage, unless security regulations stop you keeping them with you.
- Items left unattended or because you don't take reasonable care to protect them.
- Luggage or personal effects if you don't reasonably attempt to claim compensation from the carrier.
- Valuables you leave in a motor vehicle for any length of time, even if secured in the luggage area of the motor vehicle. Luggage or personal effects you leave for any length of time:
 - o in an unlocked motor vehicle, or;
 - o unconcealed in a motor vehicle. This doesn't apply to infant carriers, prams or strollers.
- Cash, bank or currency notes, cheques or negotiable instruments.

- Aircraft (including drones).
- Watercraft (including surfboards) of any type. This doesn't apply if the item is lost, stolen or damaged while in the custody of the carrier.
- Losses caused by wear and tear, depreciation of property, damage by the action of insects or vermin, mildew, humidity, rust or corrosion.
- Malfunction repair costs, or losses from mechanical or electrical breakdown.
- Information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
- Loss of, or damage to, artificial prosthetic devices, false teeth, contact lenses or hearing aids.
- Confiscation or detention by customs or other lawful officials and authorities.

Also see General Exclusions.

Special conditions relating to cover

This cover has the following special conditions:

All cases of loss, theft or delay must be reported to an appropriate authority as soon as possible. You'll need to submit a copy of the report as part of your claim.

If you can't give us a copy of the report, you'll need a reasonable explanation, and details of, when and where you made the report, including their contact details.

It's your responsibility to provide acceptable proof of ownership for a claim. If suitable evidence isn't given, the maximum amount we'll pay per item will be the lesser of \$200, or the depreciated amount as per the Category and applicable depreciation table.

Also see General Conditions.



Rental vehicle excess

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

When cover starts

Cover applies under this section if, during a trip, you hire a rental vehicle that includes comprehensive insurance cover. Please refer to our definition of rental vehicle.

What's covered

We'll pay up to the amount shown in the Schedule of Benefits for the:

- Rental vehicle insurance excess or repair costs (whichever is lower) you're liable for if the rental vehicle is damaged or stolen while in your control during the trip; or
- Cost of returning your rental vehicle to the nearest depot, including related airport concession charges, if you can't return the vehicle due to an event covered by this policy.

What's not covered

We'll not pay any claim for:

- An event occurring outside the hire dates nominated on the Certificate of Insurance; or
- The operation of a rental vehicle in violation of the terms of the rental agreement. For example, driving on unsealed roads.

Also see General Exclusions.

Special conditions relating to cover

See General Conditions.



Snow pack

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

When cover starts

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

What's covered

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

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

Pre-paid costs

We'll pay for non-refundable, pre-paid ski lift passes, snow sport equipment, hire or tuition fees you can't use due to injury or illness sustained during your trip.

The maximum amount payable for each insured person is \$300.

Ski run closure

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

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

Hiring replacement snow sports equipment

If your snow sports equipment is lost, delayed or damaged during the trip, we'll pay the necessary cost of hiring replacement equipment. All claims must be supported by receipts.

The maximum amount payable for each insured person is \$300.

What's not covered

You're not covered while engaged in:

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

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

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

Also see General Exclusions.

Special conditions relating to cover

See General Conditions.



Motorcycle and moped pack

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

No excess applies to claims under this benefit

When cover starts

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

What's covered

We will pay up to the amount shown in the Schedule of Benefits for the relevant coverage section for claims relating to the use of a motorcycle or moped during the trip.

What's not covered

You're not covered if:

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

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

Also see General Exclusions.

Special conditions relating to cover

See General Conditions.



Cruise pack

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

No excess applies to claims under this benefit

When cover starts

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

What's covered

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

What's not covered

See General Exclusions.

Special conditions relating to cover

See General Conditions.



Pet boarding

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

No excess applies to claims under this benefit

When cover starts

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

What's covered

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

What's not covered

See General Exclusions.

Special conditions relating to cover

See General Conditions.



General Exclusions

These general exclusions apply to all covers.

Specific exclusions may also apply to the different types of cover and these are detailed within each section. Please read them carefully.

We'll not cover any loss in connection with the following:

- Loss incurred outside of the Period of Insurance other than loss under the Personal Liability section.
- The extent of your loss recoverable under some other scheme, such as Medicare, a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
- Expenses you've not made every reasonable attempt to recover from the carrier, accommodation provider, booking agents, travel agents or any other source involved in your travel arrangements.
- Loss from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider due to their insolvency or the insolvency of any person, company or organisation they deal with.
- A loss from any pre-existing medical condition you, a member of the travelling party or a non-travelling close relative, your business partner or co-worker. This exclusion doesn't apply to automatically covered conditions.
- Loss from a metastatic or terminal prognosis made before you bought your policy.
- Loss from any condition for which you've declined treatment or further investigation recommended by a medical practitioner.
- Claims for childbirth at any stage of pregnancy (if you deliver overseas, there's no cover for costs related to the birth).
- Claims for the health or care of a newborn child, whatever the claim (if you deliver overseas for any reason, including premature birth, there's no cover for costs relating to caring for the child or children).
- Unless a documented medical clearance has been issued, there is no cover for your pregnancy or the pregnancy of another person after the:
 - 24th week of pregnancy, with a single child; or
 - 19th week of pregnancy, with twins or multiple children.
- Claims for your pregnancy or the pregnancy of another person where:
 - conception was medically assisted (including hormone therapy and IVF); or
 - there's been complications* with this pregnancy, or your health, prior to the start of your trip you've been told may adversely affect this pregnancy; or
 - you've had complications* with any previous pregnancy.
- Claims for antenatal care.
- Indirect losses including loss of enjoyment, revenue, profit, business

opportunity or damage to goodwill or reputation.

- Loss caused by, or relating to, a criminal or dishonest act by you or a person with whom you're in collusion.
- Loss from war (whether declared or not), act of war, act of foreign enemy, invasion, civil war, rebellion, revolution, insurrection, military or usurped power.
- Loss from the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
- Loss from any government prohibition, regulation, sanction or intervention, including border closures, for you or a member of your travelling party not obeying official laws, warnings, orders from a governmental authority, court of law, organisation or any other relevant or local authority.
- Loss from travelling to, planning to travel to or choosing to remain in, a country or region that, prior to your arrival, 'do not travel' advice was issued by the [Department of Foreign Affairs and Trade \(DFAT\)](#) on [smarttraveller.gov.au](#)
- Loss from cancelled travel arrangements due to mechanical breakdown of transportation.
- Loss relating in any way to:
 - chronic use of alcohol;
 - substance abuse or drug abuse (whether over the counter, prescription or otherwise); or
 - ingestion of non-prescription drugs or substances (such as marijuana, ecstasy, methamphetamines, heroin).
- Loss from, or related to, impairment due to alcohol:
 - evidenced by the results of a blood test showing your blood alcohol concentration level is above the level legally permissible to operate a motorised vehicle in the jurisdiction or country where the event occurs; or considering the following, where available:
 - a report from a medical practitioner or forensic expert
 - a third party witness report
 - your own admission; or
 - a description of events by you to us, or to the treating medical professionals (paramedic, nurse, doctor etc) and documented in their records.
- Where providing cover or liability to pay a benefit would expose us and/or our reinsurer(s) to any sanction, prohibition or restriction under United Nations resolutions or any relevant international sanctions, laws or regulations.
- Losses from your involvement in a criminal activity.
- Losses from any computer virus or other malicious computer software.
- Losses from you operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft, commercial vehicle or commercial watercraft.
- Losses from you doing manual work relating to any profession, business or trade during the trip.
- Claims involving travel on a multi night cruise (unless the optional Cruise pack

has been purchased).

- Claims involving travel (during the trip) into international waters in a private sailing vessel or a privately registered vessel.
- Claims involving participation by you (during the trip) in the following activities:
 - any snow sports (unless the optional Snow pack has been purchased, and you meet the relevant conditions of cover)
 - motorcycle or moped riding (unless the optional Motorcycle and moped pack has been purchased, and you meet the relevant conditions of cover);
 - racing (except on foot);
 - polo playing;
 - mountain climbing requiring the use of equipment such as pick-axes, anchors, bolts, crampons, carabineers, lead or top-rope anchoring or other specialist equipment;
 - motor sport or motor racing (including training or practice);
 - hunting;
 - Running with the Bulls;
 - professional sports (including training or practice);
 - parachuting, hang-gliding or paragliding; or
 - scuba diving, unless you hold an open water diving certificate or diving with a qualified diving instructor.

*Complications mean any secondary diagnosis occurring before, during, at the same time as, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.



How we handle complaints

Stella welcomes every opportunity to improve our customer experiences and encourage you to contact us if you're unhappy with our representatives, affiliates, service providers or product.

You can raise a complaint by contacting our Customer Service team.

- **Phone:** 1300 633 811
- **Email:** help@stellainsurance.com.au

Internal Dispute Resolution (IDR) process

We will acknowledge your complaint within one (1) business day. If we can't immediately resolve your complaint, we'll arrange for our Customer Service team to contact you within two (2) business days. You'll also be given the contact details of the person handling your complaint.

Our Customer Service team will work as quickly as possible to investigate your complaint in a fair and efficient way.

We'll do our best to resolve your complaint within 10 business days.

If we're unable to resolve your complaint within 10 business days, we'll keep you informed about the complaint progress at least every 10 business days.

External Dispute Resolution (EDR) process

If you remain dissatisfied, you can contact the Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution, free to consumers. You can take your complaint to AFCA at any time.

- **Phone:** 1800 931 678 (free call)
- **Email:** info@afca.org.au
- **Website:** afca.org.au
- **In writing:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

If you do refer your complaint to AFCA, you must do so within two (2) years of our final decision.



Other things you need to know

The General Insurance Code of Practice

The insurer is a signatory to the [General Insurance Code of Practice](#) developed by the Insurance Council of Australia (ICA).

The Code is designed to provide information about insurance and promote good relations between insurers, authorised representatives and consumers. You can find more information about the Code or download a copy [here](#).

Claim service standard

Our claim service standard is to provide a claim outcome within 10 business days after successfully lodging a claim online, receipt of all the relevant information and after we've made our enquiries. If we need more information, we'll contact you within 10 business days of receipt of your claim.

Jurisdiction and choice of law

This policy is governed by and construed in accordance with the laws of New South Wales (NSW), Australia and you agree to submit to the exclusive jurisdiction of the courts of New South Wales.

Equally, in accepting this insurance, we agree:

- If a dispute arises under this insurance, it's subject to New South Wales law and practice and the insurer will submit to the jurisdiction of any competent court in New South Wales
- Any summons notice or process to be served, may be served upon:
Pacific International Insurance Pty Ltd
PO BOX 550
Kotara NSW 2289

Financial Claims Scheme (FCS)

The insurer is authorised under the [Insurance Act 1973](#) (Cth) to carry on general insurance business. This Act contains prudential standards and practices to ensure they meet their financial obligations under this policy. The protection provided under the Federal Government's Financial Claims Scheme applies to the insurer. If the insurer can't meet their financial obligations under this policy, you may have a claim under this scheme. Access to the scheme is subject to eligibility criteria. Information about the scheme can be found at fsc.gov.au or by calling 1300 55 88 49.

Protecting your privacy

In this Privacy Statement the use of 'We', 'Us' and 'Our' means the insurer, battleface and Stella unless specified otherwise.

While the insurer, battleface and Stella maintain separate Privacy Policies, this joint Privacy Statement is a summary of Our respective Privacy Policies and provides an overview of how We collect, disclose and handle your Personal Information. Our Privacy Policies may change from time to time and where this occurs, We will notify you.

We are committed to protecting your privacy. We are bound by the obligations of the Privacy Act 1988 (Cth). This sets out basic standards relating to the collection, use, storage and disclosure of personal information.

The primary purpose for Our collection, use, storage and disclosure of your personal information is to enable Us to provide insurance services to you.

We collect your personal, and in some cases sensitive information, to issue, arrange and manage your travel insurance, or to provide you with related services. We'll only collect personal and sensitive information from you or those authorised by you, such as our distribution partners.

By providing us your personal and sensitive information, you consent to us collecting, using, storing and disclosing it in accordance with our Privacy Policy. If you don't provide all the personal and sensitive information we've requested, either directly or through others, we may not be able to offer you our services or products, including processing your application for insurance.

We may disclose your personal and sensitive information to third parties involved in the insurance process, such as travel agents and consultants, travel insurance providers, insurers and reinsurers, claims handlers, investigators and cost containment providers, medical and health service providers, legal and other professional advisers, your and our agents and our related companies. Some of these third parties may be in other jurisdictions such as the UK, Europe, South Africa, New Zealand, the Philippines, and the USA.

Our Privacy Policy details how we collect, use, store and disclose your personal and sensitive information, as well as how you can access and correct your personal information or make a complaint. You may not access or correct the personal information of others unless authorised by them, you're authorised under law or they're your dependants.

You can download a copy of the insurer's Privacy Policy by visiting www.pacificins.com.au or request a copy to be sent to you by calling 1300 009 332.

You can download a copy of battleface's Privacy Policy by visiting www.battleface.com.au or request a copy to be sent to you by calling 02 8880 5820.

You can download a copy of Stella's Privacy Policy by visiting www.stellainsurance.com.au or request a copy to be sent to you by calling 1300 633 811.



Financial Services Guide (FSG)

Who provides the services described in this FSG.

The financial services referred to in this FSG are offered by battleface Insurance Services Pty Limited (ABN 28 650 606 045, AFSL 536280), (battleface). Stella Underwriting Pty Ltd, (ABN 72 633 811 319, AR 001282046) (Stella) distributes Stella Travel Insurance as an Authorised Representative of battleface. All references to 'we', 'us' or 'our' in this FSG are references to Stella unless specified.

Listed below are the contact details for Stella:

- **Email:** hello@stellainsurance.com.au
- **Website:** www.stellainsurance.com.au
- **Phone:** 1300 633 811
- **Post:** 50 Pitt Street, Sydney, NSW 2000

battleface holds a current Australian Financial Services Licence No: 536280 and is:

1. responsible for the financial services that Stella provides to you;
2. responsible for the content and distribution of this FSG; and
3. authorises the distribution of this FSG by Stella.

Listed below are the contact details for battleface:

- **Email:** anz@battleface.com
- **Phone:** (02) 8880 5820
- **Post:** Level 11, 66 Clarence Street, Sydney NSW 2000

1. The purpose and content of this FSG

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about the services; how we and others are paid; any potential conflict of interest we may have; our internal and external dispute resolution procedures and how you can access them; and arrangements that are in place to compensate clients for losses.

Any financial services provided in accordance with this FSG will only relate to the Stella Travel Insurance product which Stella is authorised to issue pursuant to battleface's AFSL.

This FSG is an important document. Please read it carefully and keep it in a safe place for your reference and for any future dealings with us.

2. From when does this FSG apply?

This FSG applies from 1 September 2023 and remains valid unless a further FSG is issued to replace it.

3. Who is responsible for the financial services provided?

battleface holds a current Australian Financial Services Licence No: 536280 and is responsible for the financial services that Stella provides to you.

4. What kinds of financial services are we authorised to provide and what kinds of financial products do those services relate to?

Stella is an Authorised Representative of battleface and is authorised to provide financial services in relation to Stella Travel Insurance ('the Product').

battleface is responsible for the financial services that Stella provides to you, and battleface is also responsible for the content and distribution of this FSG.

Stella and battleface are not authorised to give you personal advice in relation to the Product. Any advice given to you will be of a general nature only and will not take account of your personal objectives, financial situation or needs. You need to determine whether the Product meets your needs.

Stella

Stella is authorised to arrange the issue of travel insurance and is also authorised to provide general advice in marketing materials about the Product (Authorised Representative No. 001282046).

battleface

battleface is an Australian financial services licensee authorised to deal in and provide general advice in relation to general insurance products. battleface acts under a binding authority from the insurer of the Product. This means that battleface can arrange, vary or cancel policies and handle or settle claims on behalf of the insurer. battleface acts for the insurer when providing these services. You can find full details of the insurer in the Product Disclosure Statement for the Product.

5. Product Disclosure Statement

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a PDS, unless you already have an up-to-date PDS. The PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that insurance policy.

6. Who do we act for?

Stella Underwriting Pty Ltd, (ABN 72 633 811 319, AR 001282046) ('Stella') distributes Stella Travel Insurance to you as an authorised representative of battleface Insurance Services Pty Limited (ABN 28 650 606 045, AFSL 536280), ('battleface').

battleface is an underwriting agency acting under a binding authority as agent for the insurer of the product, Pacific International Insurance Pty Ltd ('Pacific') (ABN: 83 169 311 193, AFSL No. 523921). In all aspects of arranging this Policy, battleface and Stella act as agents of the insurer and not as your agent.

7. General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the Insurance Industry. The Code Governance Committee ('CGC') is an independent body that monitors and enforces insurers' compliance with the Code. You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided at the top of this FSG.

For more information on the CGC go to insurancecode.org.au

8. What information do we maintain in your file and how can you access it?

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

If you apply for one of our insurance products, we will collect information from you for the purpose of us deciding whether to arrange insurance for you, and if so, on what terms. If we agree to issue the relevant insurance, we will use the information to manage rights and obligations under the insurance product.

We do not trade, rent or sell your information.

You can request details of the information we hold about you at any time.

For a full privacy collection statement, please refer to the PDS.

If you wish to examine your file or have a copy of this privacy policy sent to you, please ask us. We will arrange for this to occur.

We will retain this FSG and any other FSG given to you as well as any PDS that we give or pass on to you for the period required by law.

9. How we are paid for our services

a) Premium

When we issue you with an insurance policy, you will pay a premium based on our assessment of the risk profile you have provided. The total amount you pay is the premium, plus any government taxes/duties/ levies such as GST and stamp duty and a Policy fee if applicable.

When you pay your premium, it is collected by Stella. battleface will retain their commission (see below) and remit our commission (see below) to us from the premium you pay and remit the balance to the insurer. We will earn interest and earn a return on the premium whilst it is in our account. Stella will retain any interest earned on the premium.

All collected premium, applicable fees and statutory charges are to be held in a trust account in accordance with statutory provisions.

b) Commission

For dealing in, providing financial product advice and administration in relation to general insurance products Stella and battleface receive a commission, which is calculated as a percentage of the premium less any relevant taxes, charges and levies.

Stella and battleface together receive up-to 35% commission. The commission is included in the total amount you pay for your policy and not in addition to the policy.

The commission applies to each policy issued or renewed through us. The commission may not be refundable in the event of cancellation unless the policy is cancelled either within the cooling off period or is a full term cancellation.

c) Referrals

We may pay a referral fee to others who refer you to us where that referral leads to a policy being sold. If we do pay a referral fee it will be paid out of our commission or fees (not in addition to those amounts) and not at any additional cost to you.

d) Remuneration of employees

Our employees assisting you with your insurance needs will be paid a market salary and may earn a cash bonus or other incentives based on achievement of a broad range of goals, including financial targets.

e) Further information

You may request particulars of our remuneration (including commission) or other benefits, including, to the extent relevant, a statement of the range of amounts or rates within a reasonable time following receipt of this FSG and before we provide any financial service to you.

10. What is your duty not to misrepresent?

You have a duty to take reasonable care not to make a misrepresentation under the Insurance Contracts Act 1984 (Cth) ('ICA'). The relevant section of the ICA, for consumer insurance products, is section 20B. This duty is also set out in the PDS, policy wording and insurance documentation associated with the contract of insurance.

11. Conflicts of Interest

We take any potential or actual conflicts of interest very seriously and have a conflict of interests policy. Conflicts of interest are when some or all your interests are or may be inconsistent with or diverge from some or all of our interests. We manage conflicts of interests through adequate controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interest.

12. What arrangements do we have in place to compensate clients for losses?

Stella and battleface have professional indemnity insurance (PI insurance) which satisfies the requirements for compensation under s912B of the Corporations Act 2001 (Cth). The PI policy covers us for claims made against us as a result of our conduct or the conduct of our employees (or former employees) in the provision of financial services.

13. What should I do if I have a complaint?

Stella and battleface are committed to meeting and exceeding our clients' reasonable expectations whenever possible and would like to know if your reasonable expectations haven't been met.

You are entitled to make a complaint about any aspect of your relationship with Stella and battleface including the conduct of our agents and authorised representatives. We will attempt in good faith to resolve any complaint/dispute in a fair, transparent and timely manner.

We aim to comply with the General Insurance Code of Practice and any relevant Australian Securities and Investments Commission ('ASIC') guidelines.

The complaints process is also set out in the relevant Product Disclosure Statement.

Any complaint relating to this insurance should be referred to Stella in the first instance:

- **Email:** help@stellainsurance.com.au
- **Phone:** 1300 633 811
- **Website:** www.stellainsurance.com.au/contact

If we do not make a decision within 30 calendar days, we will tell you about your right to lodge a complaint with an external dispute resolution scheme. If you are not happy with our response, you can refer your complaint to the Australian Financial Complaints Authority ('AFCA') subject to its rules. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within AFCA's jurisdiction.

AFCA's contact details are:

- **Website:** www.afca.org.au
- **Email:** info@afca.org.au
- **Phone:** 1800 931 678
- **Post:** Australian Financial Complaints Authority,
GPO Box 3,
Melbourne VIC 3001

If you require further information, you can access our Complaints and Dispute Resolution Process available on Stella's website at www.stellainsurance.com.au

14. How can you instruct us?

You can contact us to give instructions by post, phone or email on the contact number or details mentioned on the first page of this FSG.

15. What information do we maintain in your file and how can you access it?

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

If you apply for our insurance products, we will collect information from you and use it to decide whether to offer insurance, and if so on what terms. If we agree to issue the relevant insurance, we will use the information to manage rights and obligations under the insurance product and ongoing administration of the relevant insurance.

You can request details of the information we hold on you at any time.

Our privacy officer can be contacted on 1300 633 811 or by emailing the privacy officer at:

■ **Email:** hello@stellainsurance.com.au

For a full privacy collection statement, please refer to the PDS. To access our privacy policy, please go to www.stellainsurance.com.au

If you wish to examine your file or have a copy of this privacy policy sent to you, please ask us and we will arrange for a copy to be sent to you.

We will retain this FSG and any other FSG given to you as well as any PDS that we give or pass onto you for the period required by law.

16. More information

If you have any further questions about the financial services we provide, please contact us.

Please retain this document for your reference and any future dealings with us.

This FSG was prepared on 1 September 2023.

Need help or need to make a claim?



1300 633 811



claims@robinassist.com



stellainsurance.com.au

BF6/INT/092023

Effective Date: 1 September 2023