

Allianz Global Assistance

# Rental Vehicle Excess Reduction and Luggage Insurance

Product Disclosure Statement  
(including Policy Wording)

Effective date 28 July 2011



Global Assistance

Allianz 

# 1

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

## **How can we help?**

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

**Global Assistance**

**Allianz** 

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# About this Product Disclosure Statement

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

This PDS sets out the cover available and the terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs.

This PDS, together with the Certificate of Insurance and any written endorsements by us, make up your contract with Allianz. Please retain these documents in a safe place.

## About the available covers

You can choose one of these four (4) plans:

**Plans A and B – Nil Excess** includes Policy Sections 1 and 2.

**Plans C and D– \$300 Excess** includes Policy Sections 1 and 2.

## Understanding your policy and its important terms and conditions

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

- About the benefit limits provided under each Plan in the **"Table of Benefits"** on page 7, when *We will pay* a claim under each Policy Section applicable to the cover you choose (**"Your Policy Cover"** pages 14 to 16 (remember certain words have special meanings – see **"Words with Special Meanings"** pages 5 and 6);
- **"Important Matters"** (pages 8 to 13) – this contains important information on applicable Excesses, the period of cover and extensions of cover, the cooling-off period, your Duty of Disclosure (including how the Duty applies to you and what happens if you breach the Duty), our privacy notice and dispute resolution process, and other various important matters;

- When *We will not pay* a claim under each Policy Section applicable to the cover you choose (**"Your Policy Cover"** pages 14 to 16) and **"General Exclusions Applicable to all Sections"** page 17 (this restricts the cover and benefits); and
- **"Claims"** (pages 18 to 20) – this sets out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim.

## Applying for cover

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

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

If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover of this PDS.

## About your premium

You will be told the premium payable for the policy when you apply. It is based on a number of factors such as your length of Journey and your age. The higher the risk, the higher the premium is.

Your premium also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) in relation to your policy. These amounts are included on your Certificate of Insurance as part of the total premium.

## Cooling-off period

Even after you have purchased your policy, you have cooling-off rights (see page 8 of **"Important Matters"** for details).

## Who is your insurer?

This policy is issued and underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708.

## Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd. Allianz Global Assistance has been authorised by Allianz to enter into and arrange the policy and deal with and settle any claims under it, as the agent of Allianz, not as your agent. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

## Updating the PDS

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 to update the relevant information, except in limited cases.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, 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).

## Preparation date

The preparation date of this PDS is 28 July 2011.

## Words with special meanings

Some words used in this PDS have a special meaning. When these words are used, they have the meaning set out below.

**“Arise”, “Arises” or “Arising”** means directly or indirectly arising from or in any way connected with.

**“Excess”** means the amount which you must first pay for each claim arising from the one event before a claim can be made under your policy.

**“Journey”** means your journey from the time when you collect the Rental Vehicle from the Rental Vehicle company, and ends when you return the Rental Vehicle to the Rental Vehicle company, or on the End Date specified on your Certificate of Insurance, whichever happens first.

**“Locked Storage Compartment”** means a glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

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

**“Medical Adviser”** means a qualified doctor of medicine or dentist registered in the place where you received the services.

**“Nominated Driver”** means the person(s) whose names(s) are set out on the Rental Vehicle agreement.

**“Public Place”** means any place that the public has access to, including but not limited to planes, trains, trams, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

**“Rental Vehicle”** means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, hatchback or station-wagon, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

**“Unsupervised”** means leaving your Luggage and Personal Effects:

- with a person you did not know prior to commencing your Journey; or
- where it can be taken without your knowledge; or
- at such a distance from you that you are unable to prevent it being taken.

**“We”, “Our” and “Us”** means Allianz Australia Insurance Limited.

**“You” and “Your”** means the person(s) whose name(s) are set out on your Certificate of Insurance.

# Table of benefits

Following is a table of the benefits and their maximum limits.

Refer to **“Your Policy Cover”** pages 14 to 16 for details of what *We Will Pay* and what *We will not pay*, and which types of cover are provided under each Plan. Importantly, please note that exclusions do apply, as well as limits to the cover.

All benefit limits and Excesses throughout this PDS are in Australian Dollars (AUD).

If you are travelling in the course of your business, please see page 20 for information on how GST may affect your claims.

Policy section and benefit description	Plan A	Plan B	Plan C	Plan D
	Nil Excess	Nil Excess	\$300 Excess	\$300 Excess
	Sum insured	Sum insured	Sum insured	Sum insured
1 Rental Vehicle Excess Reduction	\$4,000	\$6,000	\$4,000	\$6,000
*2 Luggage and personal effects	\$1,500	\$1,500	\$1,500	\$1,500

*\* sub-limits apply - refer to the “Your Policy Cover” section of this PDS for details (pages 14 to 16).*

## All Plans

- Single Journey policy;
- Cover begins when you collect the Rental Vehicle from the Rental Vehicle company; and
- Cover ends when you return the Rental Vehicle to the Rental Vehicle company, or on the End Date specified on your Certificate of Insurance, whichever happens first.

# Important Matters

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

## Who can purchase this policy?

Cover is available irrespective of residency, however:

- you can only purchase your policy while in Australia;
- you must purchase your policy prior to commencing your Journey; and
- you only have cover for travel within Australia.

## Age limits

Age limits are as at the date of issue of your Certificate of Insurance.

### Plans A and C

Cover is available to travellers 22-75 years of age.

### Plans B and D

Cover is available to travellers 25-75 years of age.

## Geographical Regions

Cover for any loss you suffer must occur in Australia (including Thursday Island). There is no cover for stopovers outside of Australia.

## Period of cover

You are not covered until we issue a Certificate of Insurance. That Certificate forms part of your policy. The period you are insured for is set out on the Certificate.

Cover begins when you collect the Rental Vehicle from the Rental Vehicle company.

Cover ends when you return the Rental Vehicle to the Rental Vehicle company, or on the End Date specified on your Certificate of Insurance, whichever happens first.

## Cooling-off period

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

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

## Extension of cover

You may extend your cover free of charge if you find that your Journey has been delayed because of one or more of the following:

- A bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or Luggage and Personal Effects, is delayed; or
- The delay is due to a reason for which you can claim under your policy (subject to our written approval).

If the delay is for any other reason, we must receive your request to extend cover at least 7 days before your original policy expires if you send your request by post. All other requests to extend cover must be received prior to your original policy expiry date. Cover will be extended subject to our written approval, and your payment of the additional premium.

Where we have agreed to extend cover, we will issue you with a new Certificate of Insurance. The period of cover on your new Certificate cannot exceed 12 months.

Extensions of cover are not available where:

- You have not first extended the Rental Vehicle agreement; or
- At the time of extension, you are aged 76 years or over; or
- You have not advised us of any circumstances that have given (or may give) rise to a claim under your original policy.

## Jurisdiction and choice of law

This policy is governed by and construed in accordance with the law of Queensland, Australia and you agree to submit to the exclusive jurisdiction of the courts of Queensland. You agree that it is your intention that this "Jurisdiction and Choice of Law" clause applies.

## Your Duty of Disclosure

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

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

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

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

- you know; or
- a reasonable person in the circumstances could be expected to know,

is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

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

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

### Who does the Duty apply to?

Everyone who is insured under the policy must comply with the Duty of Disclosure.

### What happens if you or they breach the Duty?

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

## Compensation arrangements

Allianz is authorised to carry on general insurance business in Australia. We are supervised by the Australian Prudential Regulation Authority (APRA). We are subject to the prudential requirements of the Insurance Act which are designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system.

Because of this we are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies to the policy. In the unlikely event Allianz was unable to meet its obligations under the policy, persons entitled to make a claim under insurance cover under the policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

## General Insurance Code of Practice

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

## Dispute resolution process

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1300 726 918 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

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

### Financial Ombudsman Service Limited (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)



## Privacy notice

To arrange and manage your insurance, we (in this Privacy Notice “we”, “our” and “us” includes Allianz Global Assistance and its authorised representatives and distributors) collect personal information from you and others (including those authorised by you such as your doctors, hospitals and persons whom we consider necessary).

Any personal information you provide is used by us to evaluate and arrange your insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties, and for any other purposes with your consent.

This personal information may be disclosed to (and received from) third parties in Australia or overseas involved in the above process, such as travel consultants, insurance providers and intermediaries, authorised representatives, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, legal and other professional advisers, your agents and our related companies. The use and disclosure of such personal information will be provided to third parties for the primary purposes stated above. The personal information (but not sensitive information) may also be used for a secondary purpose, but only if you would reasonably expect us to use that information for such secondary purpose.

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

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

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

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your dependants under 16 years.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

## Excess

### Plans A and B

A nil Excess applies to all sections of this policy.

### Plans C and D

We will not pay the first \$300 for any one event under all sections of this policy.

If any additional Excess applies to your policy, the amount is shown on the Certificate of Insurance or advised to you in writing before the Certificate is issued to you.

## In the event of a claim:

Immediate notice should be given to Allianz Global Assistance (see contact details on the back cover of this PDS).

**PLEASE NOTE:** for claims purposes, evidence of the value of the property insured or the amount of any loss must be kept.

## Claims processing

Your claim will be processed within 10 business days of receiving a completed claim form and all necessary documentation. If we need additional information, a written notification will be sent to you within 10 business days.



# Your policy cover

This part of the PDS outlines what *We will pay* and what *We will not pay* under each Policy Section in the event of a claim.

You must also check **"General Exclusions Applicable to all Sections"** on page 17 for other reasons why we will not pay.

See **"Words with Special Meanings"** on pages 5 and 6 for the meanings of words that apply throughout this PDS.

The most we will pay for the total of all claims under each Policy Section is shown in the Table of Benefits on page 7 for the Plan you have selected. Sub-limits may also apply to particular types of losses or claims.

## Section 1 – Rental Vehicle Excess Reduction

**This benefit only applies to the Nominated Driver.**

### 1.1 We will pay

- a) We will reimburse the Rental Vehicle insurance excess or the cost of repairing the Rental Vehicle, whichever is the lesser, if, during the Journey, the Rental Vehicle is involved in a motor vehicle accident while you are driving, or is damaged or stolen while in your custody. You must provide a copy of the repair account and/or quote.

This cover does not take the place of Rental Vehicle insurance, and only provides cover for the Excess component up to the applicable benefit limit.

- b) We will also will pay up to \$500 for the cost of returning your Rental Vehicle to the nearest depot if your attending Medical Adviser certifies in writing that you are unfit to do so during your Journey.

### 1.2 We will not pay

We will not pay a claim involving the theft of, or damage to, your Rental Vehicle if the claim Arises from you operating or using the Rental Vehicle:

- a) in violation of the rental agreement;
- b) while affected by alcohol or any other drug in a way that is against the law of the place you are in; or
- c) without a licence for the purpose that you were using it.

## Section 2 – Luggage and Personal Effects

**This benefit applies to the Nominated Driver as well as any accompanying passengers.**

### 2.1 We will pay

- a) We will pay the repair cost or value of any Luggage and Personal Effects which, during the Journey, are stolen or accidentally damaged or are permanently lost.

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure, or goods purchased during your Journey.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the Luggage and Personal Effects instead of paying you.

- b) We will pay a maximum amount of \$500 per person for all Luggage and Personal Effects combined.
- c) Luggage and Personal Effects left in a motor vehicle are only covered during daylight hours and must have been stored in the boot or in a Locked Storage Compartment and forced entry must have been made.

No cover applies if Luggage and Personal Effects are left unattended in the passenger compartment of the motor vehicle or if the Luggage and Personal Effects have been left in the motor vehicle overnight.

### 2.2 We will not pay

We will not pay a claim in relation to your Luggage and Personal Effects if:

- a) You do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made such a report by providing us with a written statement from whoever you reported it to.
- b) Your jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train, tram or bus.
- c) The loss, theft or damage is to, or of, bicycles.

- d) The loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus.
- e) The loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- f) The Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- g) The loss or damage Arises from any process of cleaning, repair or alteration.
- h) The loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- i) The Luggage and Personal Effects were left Unsupervised in a Public Place.
- j) The Luggage and Personal Effects were left unattended in a motor vehicle, unless they were stored in the boot or in a Locked Storage Compartment.
- k) The Luggage and Personal Effects were left overnight in a motor vehicle, even if they were in a Locked Storage Compartment.
- l) The Luggage and Personal Effects have an electrical or mechanical breakdown.
- m) The Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched – unless either:
  - it is the lens of spectacles, binoculars or photographic or video equipment; or
  - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- n) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- o) The loss or damage is to, or of, sporting equipment while in use (including surfboards).

## General exclusions applicable to all sections

We will not pay under any circumstances if:

- 1 You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
- 2 You do not do everything you can to reduce your loss as much as possible.
- 3 Your claim is for consequential loss of any kind, including loss of enjoyment.
- 4 At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
- 5 Your claim Arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 6 Your claim Arises from a government authority confiscating, detaining or destroying anything.
- 7 Your claim Arises from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.
- 8 Your claim Arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 9 Your claim Arises from biological and/or chemical material, substance, compound or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
- 10 Your claim Arises directly or indirectly from an act or threat of terrorism.
- 11 Your claim Arises from, or is in any way related to depression, anxiety, stress, mental or nervous conditions.
- 12 Your claim Arises from suicide or attempted suicide.
- 13 You were under the influence of any intoxicating liquor or drugs at the time the loss occurred, except a drug prescribed to you by a Medical Adviser, and taken in accordance with their instructions.
- 14 Your claim Arises from motor sports of any kind.

# Claims

## How to make a claim

You must give us notice of your claim as soon as possible by completing a claim form (available from [www.travelclaims.com.au/allianz-assistance](http://www.travelclaims.com.au/allianz-assistance)), and posting it to the address shown on the claim form. If the claim form is not fully completed by you, we cannot process your claim and we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must:

- give us any information we reasonably ask for to support your claim at your expense, such as, but not limited to, police reports, valuations, medical reports, original receipts or proof of ownership.
- co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.
- for loss or theft of your Luggage and Personal Effects – report it immediately to the police and obtain a written notice of your report.
- for damage or misplacement of your Luggage and Personal Effects caused by the airline or any other operator or accommodation provider – report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- submit full details of any claim in writing within 30 days of your return.

## Claims are payable in Australian dollars to you

We will pay all claims in Australian dollars. We will pay you unless you tell us to pay someone else.

## You must not admit fault or liability

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

## Depreciation

Depreciation will be applied to claims for Luggage and Personal Effects at such rates as reasonably determined by us.

## You must help us to recover any money we have paid

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

## If you can claim from anyone else, we will only make up the difference

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

## Other insurance

If any loss, damage or liability covered under this policy is covered by another insurance policy, you must give us details.

If you make a claim under one insurance policy and you are paid the full amount of your claim, you cannot make a claim under the other policy.

If you make a claim under another insurance policy and you are not paid the full amount of your claim, we will make up the difference. We may seek contribution from your other insurer. You must give us any information we reasonably ask for to help us make a claim from your other insurer.

## Subrogation

We may, at our discretion undertake in your name and on your behalf, control and settlement of proceedings for our own benefit, to recover compensation or secure indemnity from any party in respect of anything covered by this policy. You are to assist and permit to be done, all acts and things as required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us paying your claim under this policy regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

## Recovery

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our administration and legal costs Arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under the policy.
3. To you, your uninsured loss (less your Excess).
4. To you, your Excess.

Once we pay your total loss we will keep all money left over. If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

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

## Business travellers – how GST affects your claim

If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

## Travel within Australia only

If you are entitled to claim an input tax credit in respect of your premium you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may have a liability for GST if we pay you an amount under this policy.

## Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud by calling Allianz Global Assistance on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

# Recommendations for your safety and wellbeing

Before you travel:

- make sure you are familiar with the terms and conditions of your policy as set out in this PDS, your Certificate of Insurance and any endorsements issued to you.
- if you have – or have had – medical conditions, make sure:
- you have a full check-up with your treating doctor, and
- you obtain enough medication for your Journey.
- see your local doctor for recommended vaccinations before travelling.
- tell family members about your travel plans.
- give family members a copy of your itinerary and your insurance policy.
- check [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au) for travel advice and warnings before you buy your policy.
- obtain all appropriate visas, including transit visas - see [www.dfat.gov.au/visas](http://www.dfat.gov.au/visas).

## Safeguarding your Luggage and Personal Effects

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects Unsupervised in a Public Place, then we will not pay your claim.

For an explanation of what we mean by “Luggage and Personal Effects”, “Unsupervised” and “Public Place”, see pages 5 and 6.

## **Sales and general enquiries**

Please contact the distributor

## **Claims**

Phone: 1300 725 154

## **24 hour Emergency Assistance**

Phone: 1800 010 075 or (07) 3305 7499

## **This insurance is arranged and managed by**

AGA Assistance Australia Pty Ltd  
trading as Allianz Global Assistance  
ABN 52 097 227 177  
AFS Licence No. 245631  
74 High Street, Toowong QLD 4066

## **This insurance is underwritten by**

Allianz Australia Insurance Limited  
ABN 15 000 122 850  
AFS Licence No. 234708  
2 Market Street, Sydney NSW 2000

