



Trans-Tasman Ticket and Checked Baggage Insurance

Combined Product Disclosure Statement, Policy Wording and Financial Services Guide

This document contains your Insurance Policy Terms, Provisos, Exclusions and Conditions.
It is important that you read and understand it and retain it in a safe place.



Contents

How This Insurance Is Arranged

This insurance is issued/insured by:

AIG Australia Limited (AIG)

ABN 93 004 727 753 AFSL 381686

Level 13, 717 Bourke Street

Docklands Vic 3008

AIG issues/insures this product pursuant to an Australian Financial Services Licence ('AFSL') granted to us by the Australian Securities and Investments Commission.

AIG prepared this **Product Disclosure Statement**.

Cover is distributed by:

Jetstar Airways Pty Ltd ("Jetstar")

ABN 33 069 720 243

GPO Box 4713

Melbourne VIC 3001

Australia

Jetstar Phone within Australia: 131 538

Jetstar Phone outside Australia: + 61 3 8341 4901

Insurance Enquires (AIG) 1800 257 504

Jetstar is appointed for this purpose as a General Insurance Distributor under ASIC Corporations (Basic Deposit and General Insurance Product Distribution) Instrument 2015/682 to distribute this insurance product issued by AIG. **Jetstar** is not authorised to provide any advice or bind any businesses on behalf of AIG.

AIG Australia's Financial Services Guide ("**FSG**") is included in the document to provide **you** with information on the service provided and the remuneration received, or to be received, by **Jetstar** as the General Insurance Distributor of this insurance product.

Retail Clients

'Retail Clients' are required to be provided with a Product Disclosure Statement prepared by the product issuer/insurer.

A 'Retail Client' means an individual or small business.

'Small business' means:

- (a) a manufacturing entity with 100 employees or fewer, or
- (b) a non manufacturing entity employing 20 individuals or less.

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Product Disclosure Statement (PDS)

This PDS contains information about key benefits and significant features of this travel Policy. It also contains important information about **your** rights and obligation such as the duty to take reasonable care not to make a misrepresentation and cooling off period and complaint procedures. Its purpose is to assist both **your** decision to purchase insurance and ability to compare products. **You** should read the PDS before deciding whether to acquire this product. Please retain this document in a safe place.

Target Market Determinations (TMDs)

From 5 October 2021, AIG Australia Limited (AIG) is required to have Target Market Determinations for its retail client insurance products in accordance with the *Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019*.

What is a TMD?

A TMD is a document created by AIG which seeks to offer customers, distributors and staff with an understanding of the class of customers for which the product has been designed and sets out:

- who is in the target market and who the product is not designed for;
- any distribution conditions and restrictions for the product;
- review periods and events that may trigger a review of the TMD; and
- reporting obligations for AIG's distributors.

The TMD is not intended and should not be treated as a full summary of the product's terms and conditions and is not intended to provide financial advice. Customers must refer to the Product Disclosure Statement (PDS) and any supplementary disclosure documents for the terms and conditions of the product when making a decision to acquire the product.

TMD's for all AIG retail products are available on AIG's website.

AIG is committed to offering high quality insurance products to meet our customer needs and which offer real value. AIG achieve this by taking a consumer-centric approach when designing and distributing our products.

Words with Special Meanings

Throughout this document, words that appear in **bold** will have special meanings. These meanings are set out in the Definition Section of the Policy Wording on pages 11-12.

Summary of Benefits

This is a summary of cover only and the Policy is subject to conditions and exclusions in the Policy Wording commencing on page 10. Values shown below are maximum amounts payable per **insured person** (in Australia Dollars).

Please note, not all Policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the benefits may not be available to **you**. Please refer to the applicable Section of the Policy Wording.

Summary of Benefit	Maximum Sum Insured Per Person
Cancellation/Amendment of Jetstar Ticket (Refer to Section 1 on page 18 for full coverage details)	\$5,000
Jetstar Checked Baggage (Refer to Section 2 on page 18 for full coverage details)	\$5,000
Emergency Medical Evacuation (Refer to Section 3 on page 19 for full coverage details)	\$50,000
Additional Accommodation, Meal and Travelling Expenses (Refer to Section 4 on page 20 for full coverage details)	\$750
Travel Delay (Refer to Section 5 on page 21 for full coverage details)	\$750
Special Events Missed Connection (Refer to Section 6 on page 21 for full coverage details)	\$750
Hijack and Kidnap (Refer to Section 7 on page 21 for full coverage details)	\$7,500
Home Help (Refer to Section 8 on page 22 for full coverage details)	\$750
COVID-19 Cover (Refer to Section 9 on page 22 for full coverage details)	
Emergency Medical Evacuation	\$50,000
Cancellation/Amendment of Jetstar Ticket	\$5,000
Additional Travel Costs	\$750
Out-of-country COVID-19 Diagnosis Quarantine Allowance	\$2,100 (\$150 per day to a maximum of 14 days)

Important Information

This Policy provides cover for specified situations and events. This Policy may not match **your** expectations or suit **your** needs. There are also exclusions that may apply to specific circumstances. To assist with **your** decision to purchase this insurance and to manage **your** expectations in the event of a claim, **we** believe it is important to highlight the main areas where cover is not available, regardless of the situation.

This list is not exhaustive and **we** encourage **you** to read the full Policy terms and conditions including the General Policy Exclusions on pages 13-14 and the Section specific exclusions listed at the end of each Section. However the areas listed below represent those where most people find themselves without cover:

1. There is no cover for claims directly or indirectly relating to the below unless otherwise covered under Section 6 – COVID-19 Cover:
 - (a) an epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) declared by a governmental body, official health authority or the World Health Organisation; or
 - (b) any disease (including any mutation, strain or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern (including any mutation, strain or variation of any such disease); or
 - (c) the threat or fear of any such epidemic, pandemic, disease or event; or
 - (d) any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.
2. Any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures are not covered.
3. Costs to re-book on another airline or transport provider are not covered under Section 1. However, such expenses are covered under Section 4 and 6 under limited circumstances. Please refer to Section 1 on page 18, Section 4 on page 20 and Section 6 on page 21 for full coverage details.
4. Any **pre-existing medical conditions** are not covered. Please refer to the definition on page 14 for full details.
5. No cover is provided for any loss arising directly or indirectly from **you** or **your travelling companion's** business or employment, including but not limited to, not being able to take leave from that employment (except for **your** being retrenched from **your** usual full time employment in Australia.) Please refer to exclusion 1.7 on page 18 for full details.
6. Luggage stolen, lost or damaged when it is not in the care of **Jetstar**. Please refer to the definition of **Jetstar checked baggage** on page 11 and specific exclusions applicable to Section 2 on pages 18 and 19 for full coverage details.
7. This Policy does not cover overseas medical expenses. It only covers for cost of emergency transportation including medical or non-medical escort as necessary to return **you** to Australia if **you** are hospitalised in New Zealand as an in-patient due to **injury** or illness during **your trip**. Please refer to Section 3 on page 19 for full coverage detail.
8. AIG is subject to compliance with US sanctions laws. Thus, this Policy does not cover any claim, loss, injury, damage or legal liability, benefits or services directly or indirectly arising from or relating to a planned or actual **trip** to or through Cuba, Iran, North Korea, the Crimea Region or Syria. In addition, this Policy does not cover residents of these countries or any individual identified on an applicable government watch list.

While **we** will treat each case on its merits and all customers will receive consistent and fair treatment. It is important that **you** understand these areas where there is no cover. Please review these details and the full terms and conditions to decide if this Policy meets **your** needs.

Policy Type

Depending on **your Jetstar** fare selection, **your** cover can be in relation to either a **return trip** or a **one way trip**.

This Policy provides cover for a single trip only and the period of cover is:

1. In case of a **return trip** between the dates **you** have selected and which are shown on **your** Certificate of Insurance; and
2. In case of a **one way trip** between the travel commencement date shown on **your** Certificate of Insurance and terminating on either 15 days from the travel commencement date shown on the Certificate of Insurance or on the date **you** depart the sovereign territory of **your Jetstar** ticketed destination, whichever is sooner.

Costs of Insurance

The premium will be quoted to **you** when **you** purchase **your** insurance and it will be shown on **your** Certificate of Insurance. **your** premium is based on a number of factors including length of **your trip**, the number of travellers and their ages.

Premiums are inclusive of applicable government charges including GST and Stamp Duty.

No premium is applicable to **infants** sharing a seat with an adult passenger.

Eligibility

To be eligible for cover under this Policy **you** must be:

- either an Australian citizen or Australian permanent resident, or
- a resident of Australia with full rights to enter into and return to Australia regardless of medical status unless otherwise agreed by **us**; and
- intending to return to Australia on completion of the travel, unless otherwise agreed in writing by **us**.

Geographical Limit

Depending on whether **your Jetstar** fare selection is a **return trip** or **one way trip** and subject to General Exclusion 25 regarding Destination Exclusions, this Policy provides cover in relation to either:

- (i) a **return trip** to and from New Zealand or
- (ii) a **one way trip** to New Zealand

This Policy does not provide cover for overseas medical expenses.

If any part of **your** planned **trip** involves travelling outside the territorial boundaries of New Zealand, or if **you** require overseas medical expenses cover, then **you** should consider **our** alternative travel insurance products available at www.jetstartravelinsurance.com.au

If you have a Loss

If **you** suffer a loss that may lead to a Claim under the Policy **you** must:

- (a) do what **you** can to prevent any further loss or expense.
- (b) not admit liability for any loss.
- (c) lodge a written claim against the person or organisation that may be legally liable for **your** loss, illness or **injury**.

If **we** agree to provide cover, **you** agree to let **us** take over and pursue any legal right of recovery **you** may have and **you** must co-operate with **us** in any recovery action.

If **you** need to return home early for any reason and want **us** to pay for resumption of **your trip**, you must contact **us** and obtain approval before arrangements are made. Failure to do so may affect **your** claim. **You** are expected to follow **our** advice and instructions.

How to Make a Claim

If **you** need to make a claim, **we** will require **you** to:

- (a) provide **us** with invoices, receipts, other vouchers or reasonable proof of your loss or expenses and ownership of any lost, stolen or damaged items.
- (b) provide **us** with all information **we** reasonably require in relation to the claim. A claim form can be downloaded from www.jetstartravelinsurance.com.au

Alternatively, should **you** have any enquiries in relation to entitlement to claim under this Policy, contact AIG for assistance on:

Phone within Australia: 1800 257 504

Phone outside Australia: + 61 3 9522 4597

Please refer to General Condition 7 on page 15 of the Policy Wording for full details on the claims requirements.

Excess

The excess is the first amount of a claim which **we** will not pay for.

Excess Amount \$100 per event (Applies to all Sections (except Section 3))

24 Hour World-Wide Emergency Assistance

The overseas assistance service in this Section is provided by **Travel Guard®** in conjunction with **your** Policy.

1. In the event of an emergency whilst **you** are outside Australia, **Travel Guard®** is only a telephone call away anywhere in the world – 24 hours a day.
2. **Travel Guard®** is a worldwide team of highly skilled doctors and medical professionals who are available by telephone – 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside Australia.

3. **Travel Guard®** provides the following services in conjunction with the terms and conditions of **your** Policy:

- Access to a registered medical practitioner for emergency assistance and advice.
- Emergency transportation to the nearest suitable hospital.
- Emergency evacuation back home if necessary.
- The family back home will be advised of **your** medical condition and be kept informed of the situation.
- Payment guarantees to hospitals and insurance verification.
- Second opinions on surgery.
- Hospital case management.
- Legal referral service.
- Urgent message service and emergency travel planning.
- Assistance in replacing travel documents, passports and credit cards.

In the event of an emergency overseas, simply call (reverse charge) **Travel Guard®** any time from any place in the world:

60 (3) 2772 5593

The number underlined is the country code and the number in brackets is the area code.

Important Customer Information

1. Your Policy

- This insurance policy is made up of the **Policy Wording** and **your Certificate of Insurance**.
- The booklet commencing on page 10 is **your Policy Wording** which contains:
 - **Definitions** Section on Pages 11-12,
 - **General Exclusions** on Pages 13-14, and
 - **General Conditions** on Pages 15-16

You should read this document carefully and familiarise **yourself** with all relevant terms, condition and obligations that may be applicable to this Policy.

- Specific **conditions** and **exclusions** may also apply under each Section of the **Policy Wording**.
- **Limits and sub-limits** and **aggregate limits** of liability apply to certain benefits under this Policy. These are contained within the **Policy Wording** that commences on Page 10 of this document.

2. Period of Insurance

Your Policy is valid only when **you** pay the required premium and a Certificate of Insurance is issued to **you**. No cover is available for **your trip** if either of these conditions has not been satisfied.

Your cover under this Policy commences when **you** start **your trip** (as defined) and shall conclude when **your trip** (as defined) ends.

3. Policy Extension

The Policy cannot be extended beyond the original expiry date, except where the delay is caused because of an unexpected event, that is not excluded by this Policy, resulting in **you** being unable to complete **your** planned itinerary or **your** scheduled flight being delayed or cancelled, in which case the Policy will be extended up to a maximum period of 30 days or until **you** are able depart on the next available flight, whichever occurs first.

4. Cooling Off Period

You may return the Policy to **us** within 21 days of purchasing, provided that no claim has arisen and **your** travel has not commenced. **AIG** will cancel the Policy and give **you** a full refund of premium. After the 21-day period, the premium is non-refundable.

5. General Insurance Code of Practice

AIG is signatory to the General Insurance Code of Practice ("Code"). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair and honest in their dealings with customers.

We are committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the Code. Their purpose is to drive better Code compliance and helping the insurance industry to improve its service to consumers.

For more information on the Code please visit codeofpractice.com.au.

For more information on the Code Governance Committee please visit insurancecode.org.au.

6. If you have a Complaint

Information on what to do if you have a complaint can be found in the FSG on Page 26 of this document.

7. Privacy Notice

This notice sets out how AIG collects, uses and discloses personal information about:

- **you**, if an individual; and
- **other individuals** you provide information about.

Further information about our Privacy Policy is available at www.aig.com.au or by contacting us at australia.privacy.manager@aig.com or on 1300 030 886.

How we collect your personal information

AIG usually collects personal information from **you** or **your** agents.

AIG may also collect personal information from:

- **our** agents and service providers;
- other insurers;
- people who are involved in a claim or assist **us** in investigating or processing claims, including third parties claiming under **your** Policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that **you** are a part of;
- providers of marketing lists and industry databases; and
- publicly available sources.

Why we collect your personal information

AIG collects information necessary to:

- underwrite and administer **your** insurance cover;
- improve customer service and products including carrying out research and analysis including data analytics functions; and
- advise **you** of **our** and other products and services that may interest **you**.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information.

Failure to disclose information required may result in AIG declining cover, cancelling **your** insurance cover or reducing the level of cover, or declining claims.

To whom we disclose your personal information

In the course of underwriting and administering **your** Policy **we** may disclose **your** information to:

- **you** or **our** agents, entities to which AIG is related, reinsurers, contractors or third party providers providing services related to the administration of **your** Policy;
- banks and financial institutions for Policy payments;
- **you** or **our** agents, assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- entities to which AIG is related and third party providers for data analytics functions;
- other entities to enable them to offer their products or services to **you**; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: Canada, Bermuda, Ireland, Belgium, the Netherlands, Germany, France, United States of America, United Kingdom, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which **you** have a claim and such other countries as may be notified in our Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG.

Access to your personal information

Our Privacy Policy contains information about how **you** may access and seek correction of personal information **we** hold about **you**. In summary, **you** may gain access to **your** personal information by submitting a written request to AIG.

In some circumstances permitted under the Privacy Act 1988, AIG may not permit access to **your** personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our Privacy Policy also contains information about how **you** may complain about a breach of the applicable privacy principles and how **we** will deal with such a complaint.

8. The Financial Claims Scheme

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies to the Policy. In the unlikely event that the **insurer** is unable to meet its obligations under the Policy, persons entitled to make a claim under the 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 <https://www.fcs.gov.au>



Policy Wording

Important Policy Matters

Agreement

This Policy is valid only when a current Certificate of Insurance is issued. When **you** have paid the premium required, **we** will provide **you** with cover provided the event occurs during the period of cover and when **you** cannot recover **your** costs from any other source, subject to the terms, conditions and exclusions contained in this Policy.

Eligibility

To be eligible for cover under this Policy **you** must be:

- either an Australian citizen or Australian permanent resident, or
- a resident of Australia with full rights to enter into and return to Australia regardless of medical status unless otherwise agreed by **us**; and
- intending to return to Australia on completion of the travel, unless otherwise agreed in writing by **us**.

Geographical Limit

Depending on whether **your Jetstar** fare selection is a **return trip** or **one way trip** and subject to General Exclusion 25 regarding Destination Exclusions, this Policy provides cover in relation to either:

- (i) a **return trip** to and from New Zealand or
- (ii) a **one way trip** to New Zealand

This Policy does not provide cover for overseas medical expenses.

If any part of **your** planned **trip** involves travelling outside the territorial boundaries of New Zealand, or if **you** require overseas medical expenses cover, then **you** should consider **our** alternative travel insurance products available at www.jetstartravelinsurance.com.au

If you have a Loss

If **you** suffer a loss that may lead to a Claim under the Policy **you** must:

- (a) do what **you** can to prevent any further loss or expense.
- (b) not admit liability for any loss.
- (c) lodge a written claim against the person or organisation that may be legally liable for **your** loss, illness or **injury**.

If **we** agree to provide cover, **you** agree to let **us** take over and pursue any legal right of recovery **you** may have and **you** must co-operate with **us** in any recovery action.

If **you** need to return home early for any reason and want **us** to pay for resumption of **your trip**, **you** must contact **us** and obtain approval before arrangements are made. Failure to do so may affect **your** claim. **You** are expected to follow **our** advice and instructions.

Duty to Take Reasonable Care Not to Make a Misrepresentation

You have a duty to take reasonable care not to make a misrepresentation to **us** before the contract of insurance is first entered into. **You** have the same duty when **you** renew, extend, vary or reinstate the contract.

This means that **you** must take reasonable care to answer accurately and completely all of the questions **we** ask **you**. If **you** are unsure about the requirements of any of **our** questions, please tell **us**. If **you** need to check **your** records or other information before answering, please make sure **you** do so. In answering **our** questions, **you** should also make sure **you** provide accurate and complete answers for anyone else to whom the questions apply.

Your compliance with this duty is very important as **we** make **our** decisions whether to insure **you** and, if so, on what terms based on the information **you** provide.

If **you** fail to take reasonable care and make a misrepresentation to **us**, **we** may be entitled to:

- cancel **your** contract;
- deny a claim or reduce the amount **we** will pay **you** if **you** claim, or
- if the misrepresentation was made fraudulently, treat the Policy as if it never existed.

Definitions

Wherever the following words or phrases appear in **bold** in this Policy they will always have the meanings shown under them.

Additional accommodation, meals and travelling expenses means only those reasonable expenses over and above what **you** expected to pay for accommodation, meal and travelling expenses, including emergency personal telephone calls, had the **trip** gone ahead as planned.

Baggage means **your** personal property accompanying **you** on **your trip**.

Baggage identification means the numbered **baggage** document issued to **you** by **Jetstar** that corresponds to the tag attached to each item of **Jetstar checked baggage** for the purpose of identifying the **Jetstar checked baggage**.

COVID-19 means a disease which is:

- (a) explicitly recorded by the ICD10 code U07.1, 2019-nCoV acute respiratory disease; or
- (b) described in patient records as Coronavirus disease (**COVID-19**); or
- (c) described in patient records as resulting from Severe acute respiratory syndrome coronavirus 2 (SARSCoV-2).

Excess means the first amount of a claim which **we** will not pay for in the event of any accepted claim under this Policy. The amount of excess is shown on **your** Certificate of Insurance and in the Policy.

Infant means a child under the age of 2 years and sharing a single airline seat with an adult passenger.

Injury means a physical injury, caused by violent, external and visible means, which occurs fortuitously whilst this insurance is in force and which results, solely, directly and independently of any pre-existing condition or other cause, in any of the events specified in the Policy within 12 calendar months of the date of its occurrence.

Insured person means a person specified in the Certificate of Insurance.

Jetstar means **Jetstar Airways Pty Ltd** ABN 33 069 720 243.

Jetstar checked baggage means that part of **your baggage** which **Jetstar** has taken into their custody for carriage in the hold of the aircraft and for which they have issued an **baggage identification** tag.

Motor Cycle means a motorised cycle.

Pre-existing medical condition means

- (a) any illness, disease or other condition, including symptoms thereof suffered by **you**, **your relative**, business associates, or **travelling companion**, which in the 1 year period before **you** applied for insurance:
 - (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (b) It shall also mean any congenital, hereditary, chronic or ongoing condition of **yours**, **your relative**, business associates, or **travelling companion** which **you** or they are aware of, or could reasonably be expected to be aware of, before **you** applied for insurance.

The conditions which follow are automatically covered under this Policy, provided there are no planned procedures, and there have been no complications or exacerbations of the condition within the last 6 months. In all other circumstances, **pre-existing medical conditions** will not be covered under this Policy.

Acne	Hayfever
Allergies	Haemorrhoids
Asthma (nil attacks requiring hospitalisation or medical treatment within the last 12 months)	Hiatus Hernia
Broken/Fractured Bones (providing these are completely healed with no ongoing treatment or residual problem)	Hip/Knee Replacements (performed more than 12 months ago and no ongoing treatment or residual problem)
Cataracts	Hypothyroidism
Coeliac Disease	Insomnia
Eczema	Menopause/HRT
Essential Tremor	Restless Leg Syndrome
Gastric Reflux	Tinnitus
Glaucoma	Varicose veins

Policyholder means the person identified in the application for insurance and specified in the Certificate of Insurance as the policy holder.

Relative means **your** spouse, parent, parent-in-law, grandparent, step-parent, sister, sister-in-law, brother, brother-in-law, daughter, step-daughter, daughter-in-law, son, step-son, son-in-law, grandchild, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew.

Terrorist act means any actual or threatened use of force or violence directed at or causing damage, **injury**, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered **terrorist acts**. **Terrorist act** shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Travel Guard® means **our** assistance provider.

Travelling companion means a person who is to travel with **you** for at least 50% of the **trip** and who made arrangements to accompany **you** before **you** began the **trip**.

Trip means the travel **you** are undertaking and which is either a **return trip** or a **one way trip**:

Return trip means where **you** have selected the fare which is a return **Jetstar** travel tickets departing from and returning to Australia under such travel tickets

One way trip means where **you** have selected a one way **Jetstar** travel ticket departing from Australia and arrives at the destination specified on such travel ticket.

Please Note:

New Zealand must be the sole destination of travel. **You** cannot purchase this insurance after **your** travel has commenced. If **you** have purchased a one way ticket with **Jetstar**, this insurance requires **you** to have an intention to return to Australia at the end of **your** travel.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We or **our** or **us** or **insurer** means AIG Australia Limited (AIG) ABN 93 004 727 753 AFSL 381686.

You or **your** or **yourself** means each of the **insured persons** as shown on the Policy and any accompanying **infant**.

General Exclusions

We will not pay under any Section of this Policy for claims arising directly or indirectly out of:

1. nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
2. riot or civil commotion unless **you** have already left Australia or **you** have paid for **your** travel and accommodation and **your** Policy was in force prior to the riot or civil commotion.
3. any professional sporting activities.
4. hunting, racing other than on foot, playing polo, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, or travelling in international waters in a private sail vessel or privately registered sail vessel.
5. parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This exclusion does not apply to hot air ballooning or parasailing.
6. diving underwater using an artificial breathing apparatus unless **you** hold an open water diving license or **you** were diving under licensed instruction.
7. **you** operating a **motor cycle** without **you** holding a valid licence for the country/region/territory the **motor cycle** is being operated in.
8. any **pre-existing medical condition(s)**.
9. deliberate exposure to exceptional danger unless in an attempt to preserve life, **your** own or others.
10. **your** suicide, attempted suicide or intentional self-injury
11. **you** having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
12. **you** travelling against medical advice or for the purpose of obtaining medical advice or treatment or if a terminal or malignant prognosis was given before **you** purchase this insurance.
13. **war**, civil **war**, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
14. **you** acting illegally or breaking any government prohibition or regulation.
15. any consequential loss, including loss of enjoyment, or any financial loss not specifically covered in the Policy.

16. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.
17. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
18. a government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government.
19. any interference with **your** travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to **you** or to any **relative** or **travelling companion** or restriction of access to any locality.
20. **you** not acting in a responsible way to protect **yourself** and **your** property or to prevent or reduce **your** loss.
21. something that at the time of taking this Policy **you** were aware of, or could reasonably be expected to be aware of, which could reasonably be expected to lead to a claim.
22. **you** failing to make precautions to avoid a claim after a warning has been issued in the mass media.
23. any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures.
24. any claim relating directly or indirectly to the below unless otherwise covered under Section 9 – COVID-19 Cover:
 - (a) an epidemic or pandemic (including, but not limited to, **COVID-19** and any mutation, strain, or variation of **COVID-19**) as declared by the World Health Organisation or by any official governmental body or health authority; or
 - (b) any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern (including any mutation, strain, or variation of any such disease); or
 - (c) the threat or fear of any such epidemic, pandemic, disease or event or
 - (d) any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.

In addition to the above:

25. the **insurer** shall not be deemed to provide cover and the **insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **insurer**, its parent company or its ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.
26. this policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region.
27. this policy will not cover any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, or the Crimea region.
28. this policy will also not cover any loss, injury, damage or legal liability sustained directly or indirectly by any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.

Pre-Existing Medical Condition(s)

This Policy **DOES NOT** provide cover for claims in connection with any **Pre-existing medical condition(s)**, except where detailed below.

A **pre-existing medical condition** means:

- (a) any illness, disease or other condition, including symptoms thereof suffered by **you**, **your relative**, business associates, or **travelling companion**, which in the one (1) year period before **you** applied for insurance:
 - (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (b) any congenital, hereditary, chronic or ongoing condition of **yours**, **your relative**, business associates, or **travelling companion** which **you** or they are aware of, or could reasonably be expected to be aware of, before **you** applied for insurance.

The medical conditions which follow are not **pre-existing medical conditions** provided there are no planned medical procedures, and there have been no complications or exacerbations of these conditions within the last 6 months. In all other circumstances, **pre-existing medical conditions** will not be covered under this Policy.

Acne	Hayfever
Allergies	Haemorrhoids
Asthma (nil attacks requiring hospitalisation or medical treatment within the last 12 months)	Hiatus Hernia
Broken/Fractured Bones (providing these are completely healed with no ongoing treatment or residual problem)	Hip/Knee Replacements (performed more than 12 months ago and no ongoing treatment or residual problem)
Cataracts	Hypothyroidism
Coeliac Disease	Insomnia
Eczema	Menopause/HRT
Essential Tremor	Restless Leg Syndrome
Gastric Reflux	Tinnitus
Glaucoma	Varicose veins

General Conditions

The following conditions apply to this insurance:

1. Policy Type

Important Note: This Policy does not provide cover for overseas medical expenses.

If any part of **your** planned **trip** involves travelling outside the territorial boundaries of New Zealand, or if **you** require overseas medical expenses cover, then **you** should consider **our** alternative travel insurance products available at www.jetstartravelinsurance.com.au

Depending on **your** **Jetstar** fare selection, **your** cover can be in relation to either a **return trip** or a **one way trip**.

This Policy provides cover only for a single **trip** and the period of cover is:

- (a) In case of a **return trip** between the dates **you** have selected and which are shown on **your** Certificate of Insurance; and
- (b) In case of a **one way trip** between the travel commencement date shown on **your** Certificate of Insurance and terminating on either 15 days from the travel commencement date shown on the Certificate of Insurance or on the date **you** depart the sovereign territory of **your** **Jetstar** ticketed destination, whichever is sooner.

2. Eligibility

To be eligible for cover under this Policy **you** must be:

- (a) either an Australian citizen or Australian permanent resident; or
- (b) a resident of Australia with full rights to enter into and return to Australia regardless of medical status unless otherwise agreed by **us**; or
- (c) intending to return to Australia on completion of the travel, unless otherwise agreed in writing by **us**.

This Policy is designed and intended solely for eligible persons who hold a **Jetstar** ticket and are travelling from Australia to and within New Zealand only, and then returning to Australia.

3. Other Cover

We will not cover **you** for loss or an event or liability to the extent that it is covered by any other insurance Policy, medical or health scheme or Act of Parliament or any benefit which **we** are legally prohibited to pay by law. **We** will however pay the difference between what is payable under that other insurance Policy, medical or health scheme or the relevant Act of Parliament and what **you** would have been entitled to recover under this Policy to the extent permitted by law.

4. Currency

All amounts are denominated in Australian dollars. All claims will be paid in Australian dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars will be the rate applying at the time the expense is incurred.

5. Australian Law

This Policy is governed by the laws of the Australian state or territory in which the **insured person** resides and any dispute or action in connection therewith shall be conducted and determined in Australia.

6. What you are Required to do

You must not deliberately or recklessly:

- (a) cause loss to any property covered by the Policy; or
- (b) cause loss for which **you** could be held legally liable - either by doing something **you** should not do or failing to do something **you** should do.

If **you** think **you** are covered under this Policy for a claim made against **you**, **you** must immediately give **us** full details of that claim and all legal documents served on **you**. If **you** are covered, **we** have the right to negotiate or defend the claim in **your** name and **we** will require **your** co-operation.

7. If you have a Loss

If **you** have a loss **you** must:

- (a) do what **you** can to prevent any further loss or expense.
- (b) not admit liability for the loss.
- (c) lodge a written claim against the person or organisation that may be legally liable for **your** loss, illness or **Injury**.

If **we** agree to cover **your** loss, **you** must let **us** take over and pursue any legal right of recovery **you** may have and **you** must co-operate with **us** in any recovery action.

If **you** require hospitalisation or emergency transportation services or need to return home early for any reason and want **us** to pay, **you** must contact **Travel Guard**® and obtain approval before arrangements are made. Failure to do so may affect **your** claim. **You** are expected to follow the advice and instruction of **Travel Guard**® and, where required, **our** advice and instructions.

8. How to Make a Claim

If **you** need to make a claim, **we** will require **you** to:

- (a) provide **us** with original invoices, receipts and other vouchers relating to **your** loss or expenses. It is the responsibility of the **insured person** to provide proof of ownership of any lost, stolen or damaged items and **we** are under no obligation to make payment without this proof of ownership.
- (b) provide **us** with all information **we** reasonably require in relation to the claim. A claim form can be downloaded from **www.jetstartravelinsurance.com.au**

Alternatively, should **you** have any enquiries in relation to entitlement to claim under this Policy, contact **AIG** for assistance on:

Phone within Australia: 1800 257 504

Phone outside Australia: + 61 3 9522 4597

9. Cancellation

Subject to **your** rights under the Cooling Off Period, **we** will not refund any part of the premium if **you** cancel **your** cover after any part of this Policy has commenced or a claim has arisen.

10. Automatic Extension

If **your** return to **your** home in Australia is delayed due to a claimable event under any of the sections under this Policy (other than the Legal Liability section), **we** will automatically extend **your** Policy without an additional premium charge:

- up to thirty (30) consecutive days from the date of expiry of the Policy; or
- forty eight (48) consecutive hours after the date of discharge from hospital if the delay was due to **you** being hospitalised overseas, whichever is earlier, unless **we** have approved an extension beyond the forty eight (48) consecutive hours for reasons such as availability of flight or fitness to fly. In all cases, **you** must take the first available flight confirmed by **us**.



The Benefits

SECTION 1

Cancellation/Amendment of Jetstar Ticket

Please note that a Policy **excess** of \$100 per event applies to each and every claim made under this Section.

We will pay:

- 1.1 The non-refundable unused portion of the **Jetstar** Airways travel ticket following cancellation due to an unforeseeable event or any unforeseeable circumstances outside **your** control; or
- 1.2 The reasonable costs of re-scheduling **your Jetstar** Airways travel ticket with **Jetstar** if **you** are unable to travel on **your** original departure date due to an unforeseeable event or any unforeseeable circumstance outside **your** control. The amount **we** will pay **you** will not be more than the amount **we** would have paid under Section 1.1 above.

Please note:

- No cover is provided for any expenses incurred for rescheduling with an airline or transport provider other than **Jetstar**.
- The most **we** will pay under this Section for all cancellation/amendment fees and/or charges claims during **your trip** is \$5,000 per **Insured Person**.

In addition to the General Exclusions of this Policy, no coverage will be provided in connection with:

- 1.3 If **you** fail to take precautions to avoid a claim after a warning has been issued in the mass media.
- 1.4 If **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **trip**.
- 1.5 Claims arising from inability of any tour operator or wholesaler to complete arrangements for **your** tour due to insufficient number of people required to commence the tour.
- 1.6 **You** not complying with **your** ticket conditions.
- 1.7 Cancellation or disruption to travel which relates to **your** or **your travelling companion's** business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being retrenched from **your** usual full time employment in Australia.
- 1.8 Any expenses incurred for rescheduling with an airline or transport provider other than **Jetstar**.

SECTION 2

Jetstar Checked Baggage

Please note that a Policy **excess** of \$100 per event applies to each and every claim made under this Section.

We will pay:

- 2.1 For the accidental loss of, theft or damage to **your Jetstar checked baggage**. **We** may choose to replace, repair or pay for the loss in cash, after making allowance for depreciation and wear and tear. Settlement of **your** claim is based on the value of an item at the time of the loss and not on a 'new for old' or replacement. Reasonable depreciation takes into account the amount paid originally for the item, its age, wear and tear and advances in technology.
- 2.2 Up to \$750 for each item. A pair or set of items is treated as one item (eg. A set of golf clubs). **Our** payment will not exceed the original price **you** paid.
- 2.3 For costs of any reasonable essential items including emergency clothing or other personal items up to maximum of \$350 if **your Jetstar checked baggage** is delayed, misdirected or misplaced for more than 12 hours.
We require **you** to provide confirmation that **Jetstar** were responsible for **your Jetstar checked baggage** and that it was delayed, misdirected or misplaced. **We** will deduct any amount **we** pay **you** under this benefit for any subsequent claim for lost **Jetstar checked baggage**.

Please note:

The most **we** will pay under this Section for all **Jetstar checked baggage** claims during **your trip** is \$5,000 per **insured person**.

In addition to the General Exclusions of this Policy, no coverage will be provided in connection with:

- 2.4 for loss, damage or theft of any **baggage** that is not **Jetstar checked baggage**.
- 2.5 for loss, damage or theft of any **Jetstar checked baggage** not in the custody of **Jetstar**.
- 2.6 for loss, liability or expenses that are for or related to any furniture, furnishings and fittings.
- 2.7 for damage or loss arising from electrical or mechanical breakdown of any item.
- 2.8 for scratching or breakage of fragile or brittle items. This exclusion does not apply to the lens of spectacles and binoculars.
- 2.9 for damage or loss arising from wear, tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.

- 2.10 any goods that are intended for sale, trade, tools of trade or trade samples.
- 2.11 losses due to devaluation or depreciation of currency.
- 2.12 loss, destruction or damage reasonably recoverable from any other source (other than **Jetstar**).
- 2.13 cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 2.14 loss of **Jetstar checked baggage** not reported to **Jetstar** or an appropriate authority as soon as reasonably practicable after **you** became aware and where no written report is obtained.
- 2.15 for jewellery, watches, cameras and camera equipment, laptops or computers.

SECTION 3

Emergency Medical Evacuation

Please note that a Policy **excess** of \$100 per event applies to each and every claim made under this Section.

We will pay:

- 3.1 For the cost of emergency transportation including medical or non-medical escort as necessary to return **you** to Australia if **you** are hospitalised in New Zealand as an in-patient due to **injury** or illness during **your trip**.

Conditions:

If **you** require emergency transportation services to return **you** to Australia, and **you** want **us** to pay for the cost of such emergency transportation

- 1. the emergency transportation must be on the written advice of a legally qualified medical practitioner; and
- 2. **you** must contact **Travel Guard®** as soon as reasonably practicable and obtain their approval; and
- 3. such emergency transportation must be arranged by **Travel Guard®**.

Please note:

- The most **we** will pay under this Section for all emergency medical evacuation claims during **your trip** is \$50,000 per **insured person**.
- The above cover only applies to the cost of the **insured person** who has been hospitalised. Accompanying **Insured Person(s)** may be entitled to claim under Section 4.
- **We** will decide on which action to take subject to medical necessity and medical restraints, as agreed on advice from **your** legally qualified treating practitioner and in consultation **our** medical advisors. If **we** bring **you** home to Australia **we** will use **your** return ticket towards **our** costs.

In addition to the General Exclusions of this Policy, no coverage will be provided in connection with:

- 3.2 any medical, surgical, hospital, dental, ambulance, nursing home expenses and any other related medical expenses incurred outside of Australia except for medical transportation as covered in Section 3.1 above.
- 3.3 any medical, surgical, hospital, dental, ambulance, nursing home expenses and any other related medical expenses incurred within Australia.
- 3.4 expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which **you** have been advised to continue during **your trip**.
- 3.5 any claim for which **you** are entitled to receive reimbursement from workers' compensation and other statutory scheme or private health insurance.
- 3.6 pregnancy or childbirth except for:
 - (i) related complications before the 26th week of pregnancy, or
 - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental **injury**.
- 3.7 the cost of a return ticket if **you** have not purchased a return air ticket to Australia.

Note: **we** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to Australia, at the same cabin class as **your** initial departure fare.

SECTION 4

Additional Accommodation, Meal and Travelling Expenses

Please note that a Policy **excess** of \$100 per event applies to each and every claim made under this Section.

4.1 Accommodation, meals and travelling expenses

We will pay:

Your reasonable **additional accommodation, meal and travelling expenses** including emergency personal telephone calls if **your trip** is disrupted and/or **you** have to return to Australia because of:

- **Your** passport or travel documents being lost or stolen.
- Natural disaster or severe weather conditions.
- **You** innocently breaking any quarantine regulation.
- Cancellation, delay or diversion of **your** schedule transport caused by riot, strike, civil commotion, but only those expenses **you** cannot claim from someone else.
- Serious damage to **your** home or business premises in Australia.
- A treating doctor certifying that **you** or **your travelling companion** are unfit to continue with **your** original itinerary or an amended itinerary.
- An accident involving **your** means of transport.

Important Note: The most **we** will pay under this Section 4.1 for all emergency expenses claims during **your trip** is \$750 per **insured person**.

In addition to the General Exclusions of this Policy, no coverage will be provided in connection with:

- 4.2 any expenses which are reasonably recoverable from the carrier or any other source.
- 4.3 pregnancy or childbirth except for:
 - (i) related complications before the 26th week of pregnancy, or
 - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental **injury**.
- 4.4 any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 4.5 the cost of a return ticket if **you** have not purchased a return air ticket to Australia. Note: **we** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to Australia, at the same cabin class as **your** initial departure fare.
- 4.6 additional travelling expenses where **we** have also paid a claim for the cost of cancellation fees or loss of deposits on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of **you** or **your travelling companion**.
- 4.7 any loss incurred as a result of any **terrorist act**.
- 4.8 any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
- 4.9 any Claims arising from any business commitment, financial or contractual obligation, including those of **your travelling companion** or **relative**.

SECTION 5

Travel Delay

Please note that a Policy **excess** of \$100 per event applies to each and every claim made under this Section.

We will pay:

- 5.1 **Your** reasonable extra expenses, actually and necessary incurred, if, due to any unforeseeable circumstances outside **your** control, the departure of the scheduled transport on which **you** are booked to travel is delayed for at least 10 hours.
- 5.2 **We** will pay up to \$250 for each day the delay continues but if **you** claim this benefit, **we** will not pay for any accommodation, meal and travelling expenses under Section 4.1.

Important Note: The most **we** will pay under this section for all travel delays claims during **your trip** is \$750 per **insured person**.

In addition to the General Exclusions of this Policy, no coverage will be provided in connection with:

- 5.3 any expenses which are reasonably recoverable from the carrier or any other source.
- 5.4 additional travelling expenses where **we** have also paid a claim for the cost of cancellation fees or loss of deposits on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of **you** or **your travelling companion**.
- 5.5 any loss incurred as a result of any **terrorist act**.
- 5.6 any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
- 5.7 any Claims arising from any business commitment, financial or contractual obligation, including those of **your travelling companion** or **relative**.

SECTION 6

Special Events Missed Connection

Please note that a Policy **excess** of \$100 per event applies to each and every claim made under this Section.

We will pay:

- 6.1 If **you** have to attend a prearranged wedding, funeral, conference or sporting event, which cannot be delayed because of **your** late arrival but due to any unforeseeable circumstances outside **your** control, **you** miss **your** transport connection and are unable to arrive at **your** destination by the time originally intended, **we** will pay for **your** reasonable additional expenses incurred to enable **you** to use alternative scheduled public transport services to arrive at **your** destination on time.

Please note:

The most **we** will pay under this Section for all special events missed connection claims during **your trip** is \$750 per **insured person**.

In addition to the General Exclusions of this Policy, no coverage will be provided in connection with:

- 6.2 additional travelling expenses where **we** have also paid a claim under Section 1 in respect of the same period.
- 6.3 the cost of a return ticket if **you** have not purchased a return air ticket. Note: **we** will deduct from **your** claim the cost of the fare between **your** last intended place of departure, at the same cabin class as **your** initial departure fare.

SECTION 7

Hijack And Kidnap

Please note that a Policy **excess** of \$100 per event applies to each and every claim made under this Section.

We will pay:

- 7.1 If **your trip** is disrupted either as a result of the public transport on which **you** are travelling being hijacked or **you** being kidnapped. **We** will pay **you** a distress allowance of \$750 for each 24 hours that **you** are held captive. The maximum period for which **we** will pay is 10 days.

Please note:

The most **we** will pay under this Section for all hijack and kidnap claims during **your trip** is \$7,500 per **insured person**.

SECTION 8

Home Help

Please note that a Policy **excess** of \$100 per event applies to each and every claim made under this Section.

We will pay:

Following hospitalisation for a period of not less than 10 days in New Zealand during **your trip**, **we** will pay up to \$750 towards home help (not nursing) provided by a company providing housekeeping or similar services registered for GST in Australia, and certified as necessary by a legally qualified medical practitioner who is not a family member.

Please note:

The most **we** will pay under this Section for all home helps claims during **your trip** is \$750 per **insured person**.

SECTION 9

COVID-19 Cover

Please note that a Policy **excess** of \$100 per event applies to each and every claim made under this Section.

For the purposes of cover under Section 9, the term **quarantine** shall mean a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

Emergency Medical Evacuation

We will pay:

9.1 For the cost of emergency transportation including medical or non-medical escort as necessary to return **you** to Australia if **you** are hospitalised in New Zealand as an in-patient due to **you** being diagnosed with **COVID-19** during **your trip**.

Conditions:

If **you** require emergency transportation, services to return **you** to Australia, and **you** want **us** to pay for the cost of such emergency transportation:

- the emergency transportation must be on the written advice of a legally qualified medical practitioner; and
- **you** must contact **Travel Guard®** as soon as reasonably practicable and obtain their approval; and
- such emergency transportation must be arranged by **Travel Guard®**.

Please note:

The most **we** will pay under this Section for all emergency medical evacuation claims during **your trip** is \$50,000 per **insured person**.

In addition to the General Exclusions of this Policy, no coverage will be provided in connection with:

- 9.2 any cost or expense if **you** are travelling against a medical practitioner's or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with **COVID-19** symptoms).
- 9.3 any medical, surgical, hospital, dental, ambulance, nursing home expenses and any other related medical expenses incurred outside of Australia.
- 9.4 any medical, surgical, hospital, dental, ambulance, nursing home expenses and any other related medical expenses incurred within Australia.
- 9.5 expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which **you** have been advised to continue during **your trip**.
- 9.6 any claim for which **you** are entitled to receive reimbursement from any workers' compensation or other statutory scheme or private health insurance.
- 9.7 the cost of a return ticket if **you** have not purchased a return air ticket to Australia.

Note: **we** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to Australia, at the same cabin class as **your** initial departure fare.

Cancellation/Amendment of Jetstar Ticket

We will pay:

- 9.8 The non-refundable unused portion of the Jetstar Airways travel ticket following cancellation due to **you** or **your relative** being diagnosed with **COVID-19** prior to the scheduled **trip** departure date; or
- 9.9 The reasonable costs of re-scheduling **your** Jetstar Airways travel ticket with Jetstar if **you** are unable to travel on **your** original departure date due to **you** or **your relative** being diagnosed with **COVID-19** prior to the scheduled **trip** departure date. The amount **we** will pay **you** will not be more than the amount **we** would have paid under Section 9.8 above.

Please note:

- No cover is provided for any expenses incurred for rescheduling with an airline or transport provider other than Jetstar.
- The most **we** will pay under this Section for all cancellation/amendment fees and/or charges claims during **your trip** is \$5,000 per **insured person**.

In addition to the General Exclusions of this Policy, no coverage will be provided in connection with:

- 9.10 any **trip** cancellation resulting solely from any border closures, **quarantine** or other government orders, advisories, regulations, or directives.
- 9.11 any **trip** cancellation if **you** or **your travelling companion** cancel **your trip** because of disinclination to travel, change of mind or fear of travelling.
- 9.12 any travel costs for which an airline has offered a voucher or credit or re-booking of the **trip** for cancellation refund or compensation. However, in the case of the airline providing a voucher or credit, this exclusion will only operate if such voucher or credit is of a fair and reasonable value.
- 9.13 any loss if **you** are travelling against a medical practitioner or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with **COVID-19** symptoms).
- 9.14 **You** not complying with **your** ticket conditions.
- 9.15 Any expenses incurred for rescheduling with an airline or transport provider other than **Jetstar**.

Additional Travel Costs

We will pay:

- 9.16 **Your** reasonable and necessary additional travel costs to return to Australia if the cutting short of **your trip** is necessary and unavoidable because **you** or **your relative** are diagnosed with **COVID-19** whilst on **your trip** and need to return to Australia earlier than planned.

The most **we** will pay under this Section 9.16 for all emergency expenses claims during **your trip** is \$750 per **insured person**.

In addition to the General Exclusions of this Policy, no coverage will be provided in connection with:

- 9.17 any loss resulting solely from border closures, **quarantine** or other government orders, advisories, regulations, or directives.
- 9.18 any loss if **you** are travelling against a medical practitioner or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with **COVID-19** symptoms).
- 9.19 the cost of a return ticket if **you** have not purchased a return air ticket to Australia. Note: **we** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to Australia, at the same cabin class as **your** initial departure fare.
- 9.20 additional travelling expenses where **we** have also paid a claim for the cost of cancellation fees or loss of deposits on bookings in respect of the same period.

Out-of-country COVID-19 Diagnosis Quarantine Allowance

We will pay:

- 9.21 Up to \$150 per day per **insured person** for up to 14 consecutive days, if while on a **trip**, **you** test positive for **COVID-19**, and as a result are unexpectedly placed into mandatory **quarantine** in New Zealand.

Please note:

- **We** will pay the amount specified above to cover reasonable and necessary accommodation, meal or other expenses actually incurred and directly related to **quarantine**.
- Any claim for an Out-of-country **COVID-19** Diagnosis **Quarantine** Allowance will be offset against any amount **we** have paid or are liable to pay for additional accommodation, meal and travelling expenses under Section 9.16 above for the period during which **you** are in **quarantine** during **your trip**.

In addition to the General Exclusions of this Policy, no coverage will be provided in connection with:

- 9.22 any loss where **quarantine** measures are mandatory for all arriving passengers or **quarantine** mandates exist for all passengers from a particular country/region of origin.
- 9.23 any loss if **you** are travelling against a medical practitioner's or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with **COVID-19** symptoms).

Assistance Services

For Assistance Services, simply call (reverse charge) Travel Guard® any time from any place in the world:

+ 60 (3) 2772 5594

Please note – the following services can be provided in addition to COVID-19 coverage set out above. This Section provides for assistance services only and does not provide cover for emergency medical expenses or any other expenses unless they are covered elsewhere in this Section.

Denied boarding due to fever or other medical concern

An AIG staff member will be available to discuss next steps and options. If necessary, **we** will aid with making a medical appointment, booking hotel accommodation and/or flights to Australia when **you** are medically cleared to fly.

Denied entry to country due to fever or other medical concern

We will provide assistance with making a medical appointment, booking hotel accommodation and/or a flights to Australia when **you** are medically cleared to fly.

Feel ill while Traveling internationally (To access benefits, **you** must contact **our** assistance department immediately)

An AIG staff member will be available to discuss **your** options. **We** will provide assistance with making a medical appointment, booking hotel accommodation and/or flights to New Zealand when **you** are medically cleared to fly.

Financial Services Guide

This Financial Services Guide (“FSG”) provides information to assist **you** to decide whether **you** wish to use any of the services offered by **AIG**. It also sets out other information required by law to be included in an FSG.

For example, the FSG contains information about remuneration that may be paid to **Jetstar Airways Pty Ltd** and other relevant people or organisations related to the services offered. It also contains information about how **you** may access dispute resolution.

How Jetstar is Remunerated

From the premium **you** pay, **Jetstar**, who are responsible for most of the administration, marketing distribution costs incurred in connection with the product, will receive remuneration based on a percentage of the premium as well as a Bonus Commission based on profitability of the insurance. **You** may request further details as to the remuneration payable by contacting **AIG**, provided such request is made within a reasonable time after **you** receive this FSG and before **we** provide **you** with any General Advice.

About Jetstar

Jetstar is appointed for this purpose as a General Insurance Distributor to distribute this insurance product issued by **AIG**. **Jetstar** is not authorised to provide any advice or bind any businesses on behalf of **AIG**.

Contact details for **Jetstar** are:

Jetstar Airways Pty Ltd

ABN 33 069 720 243

GPO Box 4713

Melbourne VIC 3001

Australia

Phone within Australia: 131 538

Phone outside Australia: + 61 3 8341 4901

Insurance Enquiries (**AIG**): 1800 257 504

Jetstar may deal in specified general insurance products that are issued/insured by:

AIG Australia Limited (AIG)

ABN 93 004 727 753 AFSL 381686

Level 13, 717 Bourke Street

Docklands Vic 3008

Providing Instructions to AIG

Instructions are able to be received by:

- Telephone
- Fax
- Email
- Letter or
- In person

If **you** need to contact **Jetstar**, contact details are provided on the inside front cover and above.

Please contact **AIG** with any travel insurance enquires on 1800 257 504.

Complaints and Feedback

Learning about **your** experiences with **us** and **our** service partners helps to improve the way **we** do business with **you**. If **you** have feedback, or an issue **you** would like resolved **we** encourage **you** to make contact. Below is information on how to contact **us** and how **we** will work together to resolve any concerns **you** have.

How to provide feedback

1. Speak to our Complaints team

Our complaints team can be contacted on **1800 339 669**. To get the best out of **your** call with **us**, please have **your** Policy and/or claim number available and any specific information about the issue.

2. Provide your feedback in writing

If **you** would prefer to provide **your** feedback or complaint in writing **you** can do so by lodging **your** complaint on **our** website, or by writing to:

The Complaints Team

AIG Australia Limited

Level 13, 717 Bourke Street

Docklands VIC 3008

Email: aucomplaints@aig.com

What happens if you make a complaint?

If **you** make a complaint, **we** will record **your** complaint and make sure that **your** concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties.

We will assess **your** complaint upon receipt. During the complaints process as set out in this notice, **we** will meet the following requirements in respect of **your** complaint.

- Acknowledge **your** complaint within 1 business day.
- **We** will tell **you** who will handle **your** complaint and their contact details.
- **We** will, where applicable, keep **you** informed via **your** preferred method of communication of the progress of **your** complaint every 10 business days, more frequently or necessary or as agreed by both of **us**.
- **We** will treat **your** complaint respectfully and handle all personal information in accordance with **our** Privacy Policy.
- Within 30 calendar days from the date **we** receive **your** complaint, **we** will provide a response to **your** complaint.

If **we** cannot meet any of the stated time frames, **we** will communicate to **you** the reasons why this has not been possible.

We will also advise **you** when **you** should expect to receive a response or decision, **your** right to complain to the Australian Financial Complaints Authority (AFCA) if **you** are dissatisfied with such reasons and provide **you** with the contact details for AFCA.

What you can do if you are not happy with our response or handling of your complaint

If **you** are not satisfied with **our** response or the handling of **your** complaint, **you** may wish to have the matter reviewed by **our** Internal Dispute Resolution Committee ("Committee").

If **you** wish to have **your** complaint reviewed by the Committee, please telephone or write to the complaints team as per the details above. As part of **your** request, please include detailed reasons for requesting the review and the outcome **you** are seeking. This information will assist the Committee in carrying out its assessment and review of **your** complaint.

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to **you**.

If **we** are unable to provide a response within 30 calendar days of receipt of the initial complaint, **we** will inform **you** of (i) the time frame for when **your** complaint will be heard by the Committee, (ii) when **you** should expect to receive a response from the Committee; (iii) the reasons for such delay; (iv) **your** right to complain to AFCA if **you** are dissatisfied with such reasons; and (v) the contact details for AFCA.

You can take **your** complaint to AFCA at any time, including:

- if **we** have been unable to resolve **your** complaint within 30 calendar days;
- **you** are dissatisfied with the outcome of **your** complaint; or
- **you** are dissatisfied with the findings of the Committee.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which AIG is obliged to comply.

Under AFCA Rules, **your** complaint may be referred back to **us** if it has not gone through **our** complaints process.

AFCA's contact details are:

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

The use of AFCA does not preclude **you** from subsequently exercising any legal rights which **you** may have if **you** are still unhappy with the outcome. Before doing so however, **we** strongly recommend that **you** obtain independent legal advice.

If **your** complaint does not fall within AFCA's Rules, **we** will advise **you** to seek independent legal advice or give **you** information about any other external dispute resolution options where available to **you**.



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