

Allianz Global Assistance

Rental Vehicle Excess & Luggage Insurance (Australia)

Product Disclosure Statement
(including Policy Wording)

Global Assistance

Allianz 

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PRODUCT DISCLOSURE STATEMENT

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 this product and to compare it with other products **you** may be considering.

This **PDS** sets out the cover available and the terms and conditions which apply. Please note that any recommendations or opinions in this document are of a general nature only and do not take into account **your** objectives, financial situation or needs.

This **PDS** will also contain information about the remuneration received by **Allianz Global Assistance** for its role, the services provided by it and how any complaint **you** have with **Allianz Global Assistance** can be dealt with.

This **PDS**, together with the **Certificate of Insurance** and any written document **we** tell **you** forms part of **your policy**, make up **your** contract with **Allianz**. Please retain these documents in a safe place.

UNDERSTANDING THIS PRODUCT AND ITS IMPORTANT TERMS AND CONDITIONS

To properly understand this product's significant features, benefits, limits, conditions and exclusions **you** need to carefully read:

- **PURCHASING THIS PRODUCT** – this contains important information on who can purchase this product, age limits and cover types available to **you**; on applicable **excesses**, the period of cover and when cover may be amended or extended;
- About the cover, and limits on the amount **we** will pay, that applies to each plan in the **TABLE OF BENEFITS**, when **we** will pay a claim under each section (**YOUR POLICY COVER**) (where applicable to any cover taken out) (remember, certain words have defined meanings – see **OUR DEFINITIONS**);
- **IMPORTANT MATTERS** - this contains important information on **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, the Financial Claims Scheme, and more;
- When **we** will not pay a claim under each section applicable to the cover **you** choose (**YOUR POLICY COVER**) and **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS**; and
- **CLAIMS** - this sets out important information about how **we** will consider claims. It also 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 **your policy**, **we** will confirm with **you** things such as the period of cover, **your** premium, what cover options and **excesses** will apply, and whether any standard terms are to be varied.

These details will be recorded on the **Certificate of Insurance** issued to **you**.

If **we** are unable to offer **you** the cover **you** seek, it will be because the particular product offered is not designed to cover a particular risk or risks including, but not limited to, some geographical regions, or some ages. In such a case, if **you** would like to discuss **your** options please use the contact details on the back cover of this **PDS**.

This **PDS** sets out the cover which is available. **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 this product 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 **your policy** when **you** apply. In calculating the premium, **we** take into account a number of factors including **your** destination(s), length of **journey**, the number of persons and age of persons to be covered under the **policy** and the plan type **you** select. The amount of any **excess** payable is also included in the calculation of **your** premium.

Your total premium reflects the amount **we** calculate to cover these factors as well as any relevant government charges, taxes or levies (such as stamp duty or GST) in relation to **your policy**. These amounts are included in the total amount payable by **you** as shown in **your Certificate of Insurance**.

COOLING-OFF PERIOD

Even after **you** have purchased **your policy**, **you** have cooling-off rights.

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

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

WHO IS THE INSURER?

This product is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708, 2 Market Street, Sydney 2000.

WHO IS ALLIANZ GLOBAL ASSISTANCE?

Allianz Global Assistance is a trading name of AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631, of Level 16, 310 Ann Street, Brisbane, Queensland 4000, Telephone (07) 3305 7000.

Allianz Global Assistance has been authorised by **Allianz** to enter into 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** or a supplementary **PDS** to update the relevant information except in limited cases.

Where the information is not to correct a misleading or deceptive statement or an omission that is materially adverse, from the point of view of a reasonable person considering whether to buy this product, **Allianz Global Assistance** may provide the updated information on their website. **You** can also get a paper copy of the updated information free of charge by calling the contact number shown on the back cover of this **PDS**.

PREPARATION DATE

The preparation date of this **PDS** is 13 February 2019.

OUR DEFINITIONS

Headings, where appearing, are for reference only and do not affect interpretation.

When the following words and phrases appear in bold black type in this **PDS**, **your Certificate of Insurance** or any other document **we** tell **you** forms part of **your policy**, they have the meanings given below. The use of the singular shall also include the use of the plural and vice versa.

Accident

means an unexpected event caused by something external and visible.

Allianz

means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.

Allianz Global Assistance

means AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.

Bicycle

means any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedalling or and/or a battery.

Business samples

means demonstration goods or examples of goods sold by **you** or **your** company.

Certificate of Insurance

is the document **we** give **you** which confirms that **we** have issued a **policy** to **you** and sets out details of **your** cover.

Concealed storage compartment

means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

Date of issue

means the date and time of issue on **your Certificate of Insurance**.

Epidemic

means a sudden development and rapid spreading of a contagious disease in a region where it developed in an endemic state or within a previously unscathed community.

Excess

means the deduction **we** will make from the amount otherwise payable under **your policy** for each claimable incident or event.

Jewellery

means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.

Journey

means travel from the time when **you** collect the **rental vehicle** from the **rental vehicle** company **you** have entered into a **rental vehicle** agreement with, 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.

Luggage and personal effects

means **your** suitcases, trunks and similar containers including their contents and articles worn or carried by **you**. It does not mean or include any **bicycle, business samples** or items that **you** intend to trade, **valuables**, passport or travel documents, cash, bank notes, currency notes, cheques, negotiable instruments, electronic data, software, intangible asset, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on **your Certificate of Insurance**.

Medical adviser

means a doctor (including a clinical psychologist) or dentist qualified to diagnose the condition or disorder, holding the necessary current certification in the country in which they are currently practising, and who is not **you** or **your travelling companion**, or a **relative** or employee of **you** or **your travelling companion**.

Mental illness

means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

Nominated driver

means the person(s) whose name(s) are set out on the **rental vehicle** agreement.

Pandemic

means a form of an **epidemic** that extends throughout an entire continent.

PDS

means Product Disclosure Statement.

Policy

means this **PDS, Certificate of Insurance** and any written document **we** tell **you** forms part of **your** policy.

Public place

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

Reasonable

means as determined by **Allianz Global Assistance** having regard to the circumstances.

Relative

means grandparent, parent, parent-in-law, step parent, step parent-in-law, sister, step sister, sister-in-law, brother, step brother, brother-in-law, spouse, partner, fiancé(e), son, son-in-law, daughter, daughter-in-law, step child, foster child, grandchild, ward or guardian.

Rental vehicle

means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

Sporting equipment

means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

Travelling companion

means a person with whom **you** have made arrangements before **your policy** was issued, to travel with **you** for at least 75% of **your journey**.

Unsupervised

means leaving **your luggage and personal effects** or **valuables**:

- with a person who is not named on **your Certificate of Insurance** or who is not a **travelling companion** or who is not a **relative**; or
- with a person who is named on **your Certificate of Insurance** or who is a **travelling companion** or who is a **relative** but who fails to keep **your luggage and personal effects** or **valuables** under close supervision; or
- where they can be taken without **your** knowledge; or
- at such a distance from **you** that **you** are unable to prevent them being taken; and

includes forgetting or misplacing items of **your luggage and personal effects** or **valuables**, leaving them behind or walking away from them.

Valuables

means **jewellery**, watches, semi precious metals/precious metals or semi precious stones/precious stones and items made of or containing semi precious metals/precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

We, our, us

means Allianz Australia Insurance Limited ABN 15 000 122 850,AFSL 234708.

You, your

means each person named on the **Certificate of Insurance**.

PURCHASING THIS PRODUCT

WHO CAN PURCHASE THIS PRODUCT?

Cover is available irrespective of residency, however:

- **you** must purchase **your policy** before **you** commence **your journey**; and
- **your journey** must commence and end in Australia.

AGE LIMITS

Age limits are at the **date of issue**.

Plans A and C

Cover is available to travellers 21 to 75 years of age.

Plans B, D and E

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

PERIOD OF COVER

We will confirm the issue of **your policy** by providing **you** with a **Certificate of Insurance**. The period **you** are insured for is set out in the **Certificate of Insurance**.

Cover begins when **you** collect the **rental vehicle** from the **rental vehicle** company or agency **you** have entered into a **rental vehicle** agreement with or on the start date specified on **your Certificate of Insurance**, whichever happens later.

Cover ends when **you** return the **rental vehicle** to the **rental vehicle** company or agency or on the end date specified on **your Certificate of Insurance**, whichever happens first.

EXTENSION OF COVER

You can apply to extend **your** cover. **We** must receive **your** request to extend **your** cover at least 7 days before **your** original **policy** expires if **you** send **your** request by post.

All other requests to extend **your** cover must be received prior to **your** original **policy** expiry date. Cover will be extended subject to **our** written approval.

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.

Cover cannot be extended:

- where **you** have not advised **us** of any circumstances that have given (or may give) rise to a claim under **your** original **policy**;
- where at the time of application for the extension **you** are aged 75 years or over.

EXCESS

Your standard **excess** is shown on **your Certificate of Insurance**.

TABLE OF BENEFITS

The table below sets out the benefits and **policy** sections that apply to each of the plans listed and the maximum amount **we** will pay for all claims combined under each **policy** section. Please carefully read the **PDS** in full to ensure **you** understand the extent of cover provided and limitations that apply.

PLAN	BENEFIT SECTION	
	1.1 Rental Vehicle Excess*	2.1 Luggage & Personal Effects*
Plan A - Nil Excess	\$4,000	\$1,500
Plan B - Nil Excess	\$6,000	\$1,500
Plan C - \$300 Excess	\$4,000	\$1,500
Plan D - \$300 Excess	\$6,000	\$1,500
Plan E - Nil Excess	\$8,000	\$1,500

* sub-limits apply - refer to **YOUR POLICY COVER** section of the **PDS** for details.

IMPORTANT MATTERS

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

LIMITATION OF COVER

Notwithstanding anything contained in this **PDS** **we** will not provide cover nor will **we** make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

CONFIRMATION OF COVER

To confirm any **policy** transaction, (if the **Certificate of Insurance** does not have all the information **you** require), call **Allianz Global Assistance** using the contact number shown on the back cover of this **PDS**.

JURISDICTION AND CHOICE OF LAW

Your 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 insurance with **us**, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time **you** enter into a contract of insurance with **us** to that which applies when **you** vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

YOUR DUTY OF DISCLOSURE WHEN YOU ENTER INTO THE CONTRACT WITH US FOR THE FIRST TIME

When answering **our** specific questions that are relevant to **our** decision whether to accept the risk of the insurance and, if so, on what terms, **you** must be honest and disclose to **us** anything that **you** know and that a **reasonable** person in the circumstances would include in answer to the questions.

It is important that **you** understand that **you** are answering **our** questions in this way for **yourself** and anyone else that **you** want to be covered by the contract.

YOUR DUTY OF DISCLOSURE WHEN YOU VARY, EXTEND OR REINSTATE THE CONTRACT

When **you** vary, extend or reinstate the contract with **us**, **your** duty is to disclose every matter that **you** know, or could reasonably be expected to know, is relevant to **our** decision whether to accept the risk of the insurance and, if so, on what terms.

WHAT YOU DO NOT NEED TO TELL US

Your duty however, does not require disclosure of any matter:

- that diminishes the risk to be undertaken by **us**; or
- that is of common knowledge; or

- that **we** know or, in the ordinary course of **our** business as an insurer, ought to know; or
- as to which compliance with **your** duty is waived by **us**.

NON-DISCLOSURE

If **you** fail to comply with **your** duty of disclosure, **we** may be entitled to reduce **our** liability under the contract in respect of a claim, cancel the contract or both.

If **your** non-disclosure is fraudulent, **we** may also have the option of avoiding the contract from its beginning.

FINANCIAL CLAIMS SCHEME

In the unlikely event **Allianz** were to become insolvent and could not meet its obligations under **your policy**, a person entitled to claim may be entitled to payment under the Financial Claims Scheme.

Access to the Scheme is subject to eligibility criteria. More information can be obtained from <http://www.fcs.gov.au>.

GENERAL INSURANCE CODE OF PRACTICE

Allianz and **Allianz Global Assistance** 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 call the contact number on the back cover of this **PDS**.

DISPUTE RESOLUTION PROCESS

In this section “**we**”, “**our**” and “**us**” means **Allianz** and **Allianz Global Assistance**.

If **you** have a complaint or dispute in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details on the back cover of this **PDS**, or put the complaint in writing and send it to The Dispute Resolution Department, Locked Bag 3014, Toowong DC, Queensland 4066.. **We** will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution process. To obtain a copy of **our** procedures, please contact **us**.

We are a member of an external dispute resolution scheme which is independent and free to **you**. **We** are bound by determinations made by it in accordance with its relevant terms and rules applicable to **us**. Any complaint or dispute can be lodged with the Australian Financial Complaints Authority (**AFCA**). The contact details for the **AFCA** are:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority,
GPO Box 3, Melbourne, Victoria 3001.

REMUNERATION

The premium for **your policy** is payable to **Allianz** as the insurer.

Allianz Global Assistance is also remunerated by **Allianz** for providing services on behalf of **Allianz**.

This is a percentage (exclusive of GST) of the premium that **you** pay for **your policy** and is only paid if **you** buy this product. Employees and representatives of **Allianz Global Assistance** receive an annual salary, which may also include bonuses and/or other incentives, which can be based on performance or other criteria. This remuneration is included in the premium **you** pay.

If **you** would like more information about the remuneration that **Allianz Global Assistance** receives, please ask **us**. This request should be made within a **reasonable** time after this document is provided to **you** and before the financial services are provided to **you**.

SAFEGUARDING YOUR LUGGAGE & PERSONAL EFFECTS

You must take all **reasonable** precautions to safeguard **your luggage and personal effects** and **valuables**. If **you** leave **your luggage and personal effects** or **valuables** **unsupervised** in a **public place** **we** will not pay **your** claim.

CLAIMS

In the event of a claim, immediate notice should be given to **Allianz Global Assistance** using the contact details on the back cover of this **PDS**.

Please note: Receipts and/or valuations must be provided proving **your** ownership of and the value of any item for which **you** make a claim. Receipts must be provided for any expense for which **you** make a claim.

Allianz Global Assistance will consider **your** claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification will be sent to **you** within 10 business days.

PRIVACY NOTICE

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as **Allianz Global Assistance**, and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information. **We** usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide. For example, **your** personal information may be collected from **your** family members and **travel companions**, doctors, and **hospitals** if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover. **We** are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the

Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

We use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary. **We** may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law. **We** do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, **overseas** data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that **we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**. Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** – see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice.

You may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update your personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate. **You** may in some circumstances

restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, **Allianz Global Assistance**, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at www.allianz-assistance.com.au and click on the Privacy & Security link.

If **you** do not agree with the matters set out in **our** privacy policy or will not provide **us** with the personal information **we** request, **we** may not be able to provide **you** with **our** products or services including the assessment and payment of any claims. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

The Exclusion column is a summary for reference only and does not affect interpretation.

To the extent permitted by law **we** will not pay if:

NO.	EXCLUSION	WORDING
A.1	Acting intentionally or recklessly	You intentionally or recklessly act in a way that would reasonably pose a risk to your safety or the safety of your luggage and personal effects or valuables , except in an attempt to protect the safety of a person or to protect property.
A.2	Loss mitigation	You do not do everything you can to reduce your loss as much as possible.
A.3	Consequential loss	Your claim is for consequential loss of any kind including loss of enjoyment.
A.4	Aware of circumstances	At the time of purchasing this product, you were aware of something that would give rise to you making a claim under your policy .
A.5	Illegal acts	Your claim arises because you breach any government prohibition or regulation, including visa requirements, or intentionally act illegally. This exclusion does not apply to vehicle driver licensing, motorcycle/moped rider licensing or traffic offences.
A.6	Invitees	Your claim arises directly or indirectly from, or is in any way connected with, the conduct of someone who enters your accommodation with your consent, or whose accommodation you choose to enter.
A.7	Government confiscation	Your claim arises from a government authority confiscating, detaining or destroying anything.
A.8	Epidemic/pandemic	Your claim arises from, is related to or associated with: <ul style="list-style-type: none"> • an actual or likely epidemic or pandemic; or • the threat of an epidemic or pandemic. Refer to www.who.int and www.smartraveller.gov.au for further information on epidemics and pandemics .
A.9	War	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.

NO.	EXCLUSION	WORDING
A.10	Nuclear	Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
A.11	Chemical/ biological	Your claim arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
A.12	Suicide	Your claim arises from suicide or attempted suicide of any person.
A.13	Under the influence	Your claim arises directly or indirectly from, or is in any way connected with you being under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a medical adviser , and taken in accordance with their instructions.
A.14	Racing	Your claim arises directly or indirectly from, or is in any way connected with, you participating in any race, speed or time trial.

YOUR POLICY COVER

The maximum amount **we** will pay for all claims combined under each section is shown in the **TABLE OF BENEFITS** for the Plan **you** have selected. **You** must also check **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS** for reasons why **we** will not pay.

SECTION 1.1 RENTAL VEHICLE EXCESS

The cover and benefits provided by this section only apply to a **nominated driver**.

Cover is only provided under this section if **your rental vehicle** agreement specifies an excess, deductible or damage liability fee payable in the event the **rental vehicle** is damaged or stolen while in **your** custody.

This section also covers items such as, but not limited to, tyres and/or windscreens, auto glass, roof, underbody, bumpers and trim if they are not covered by the indemnity provided by the rental company or agency under the **rental vehicle** agreement however, **our** liability for loss or damage will be limited to the amount of the excess, deductible or damage liability fee specified in the **rental vehicle** agreement.

The maximum amount **we** will pay under this section is the amount of the excess, deductible or damage liability fee that is specified in **your rental vehicle** agreement up to the limit shown in the **TABLE OF BENEFITS** under the Plan **you** have selected.

1.1.1 WHAT WE COVER

a] If, during **your** period of cover, a **rental vehicle you** have rented from a rental company or agency is:

- involved in a motor vehicle **accident** while **you** are driving it; or
- damaged or stolen while in **your** custody,

then **we** will pay the lesser of:

- the specified excess, deductible or damage liability fee **you** are liable to pay under **your rental vehicle** agreement; or
- property damage for which **you** are liable.

You must provide a copy of:

- **your rental vehicle** agreement;
- an incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising that **you** are liable to pay the excess, deductible or damage liability fee.

b] In addition, **If your** attending **medical adviser** certifies in writing that **you** are unfit to return **your rental vehicle** to the nearest depot during **your journey**, then **we** will pay up to \$500 for the cost of returning **your rental vehicle**.

1.1.2 WE WILL NOT PAY

To the extent permitted by law **we** will not pay a claim involving the theft or damage to **your rental vehicle** if the claim arises directly or indirectly from, or is in any way connected with, or is for:

- a] **you** using the **rental vehicle** in breach of the rental agreement;
- b] **you** using the **rental vehicle** without a licence for the purpose that **you** were using it; or
- c] administrative charges or fees of the rental company that are not a component of an excess, deductible or damage liability fee specified in **your rental vehicle** agreement.

SECTION 2.1 LUGGAGE & PERSONAL EFFECTS

The cover and benefits provided by this section apply to a **nominated driver** and any accompanying passengers.

2.1.1 WHAT WE COVER

- a] If, during **your journey, your luggage and personal effects** or **valuables** are stolen, **accidentally** damaged or are permanently lost (except when: left in a motor vehicle; is **sporting equipment** in use; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus) **we** will pay the lesser of:

- the repair cost;
- the replacement cost;
- the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;
- the original purchase price; or
- the depreciated value after allowing for age, wear and tear.

We have the option to repair or replace the **luggage and personal effects** or **valuables** instead of paying **you**.

- b] **Luggage and personal effects** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.
- c] No cover is provided for **valuables** left in a motor vehicle at any time or **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or trip.
- d] No cover is provided for the loss or damage to, or of, **sporting equipment** while in use (including surfboards).

The maximum amount **we** will pay is \$500 per person for all **luggage and personal effects** combined.

2.1.2 WE WILL NOT PAY

To the extent permitted by law, **we** will not pay a claim in relation to **your luggage and personal effects** or **valuables** 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 report by providing **us** with a written statement from whoever **you** reported it to;
- b] the loss, theft or damage is to, or of, electronic data, software or any other intangible asset;
- c] the loss, theft or damage is to, or of, **luggage and personal effects** or **valuables** 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;
- d] the loss, theft or damage is to, or of, watercraft of any type (other than surfboards);
- e] the **luggage and personal effects** or **valuables** were being sent unaccompanied by **you** or under a freight contract;
- f] the loss or damage arises from any process of cleaning, repair or alteration;
- g] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- h] the **luggage and personal effects** or **valuables** were left **unsupervised** in a **public place**;
- i] the **luggage and personal effects** or **valuables** have an electrical or mechanical breakdown;
- j] the **luggage and personal effects** or **valuables** 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;
- k] the loss, theft or damage is to, or of, furniture, furnishings or household appliances.

CLAIMS

First check that **you** are covered by **your policy** by reading the appropriate section in the **PDS** and the **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS** to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

HOW TO MAKE A CLAIM

You must give **Allianz Global Assistance** notice of **your** claim as soon as possible. **You** can lodge **your** claim online 24 hours a day or obtain a claim form at www.travelclaims.com.au.

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

You must give any information **Allianz Global Assistance** reasonably asks for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required they may ask **you** to provide them with translations into English of any such documents to enable their consideration of **your** claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

- a] For loss or theft of **your luggage and personal effects** or **valuables**, report it immediately to the police and obtain a written notice of **your** report.
- b] For damage or misplacement of **your luggage and personal effects** or **valuables**, 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.
- c] Submit full details of any claim in writing within 30 days of **your** return home.

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. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense.

Payment will be made by direct credit to an bank account nominated by **you**.

YOU MUST NOT ADMIT FAULT OR LIABILITY

You must not admit that **you** are at fault, for any **accident**, incident or event causing a claim under **your policy**, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

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 or **we** have paid under **your 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 they do not pay **you** 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, up to the amount this **policy** covers **you** for, provided **your** claim is covered by this **policy**. **We** may seek contribution to amounts **we** have paid, or must pay, 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 in **your** name 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, everything 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** costs (administration and legal) arising from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under **your 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**.

HOW GST MAY AFFECT 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.

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 **your 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.

Sales, general enquiries and claims
Phone: 1300 725 154

You can lodge your claim online 24 hours a day at:
www.travelclaims.com.au.

24 hour Emergency Assistance
Phone: +61 7 3305 7499 (reverse charge from overseas)
Phone: 1800 010 075 (within Australia)

This insurance is issued and managed by
AWP Australia Pty Ltd
trading as Allianz Global Assistance
ABN 52 097 227 177
AFS Licence No. 245631
Level 16, 310 Ann Street, Brisbane QLD 4000

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