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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. 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.


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.

<table>
<thead>
<tr>
<th>PLAN</th>
<th>BENEFIT SECTION</th>
<th>1.1 Rental Vehicle Excess*</th>
<th>2.1 Luggage &amp; Personal Effects*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan A - Nil Excess</td>
<td>$4,000</td>
<td>$1,500</td>
<td></td>
</tr>
<tr>
<td>Plan B - Nil Excess</td>
<td>$6,000</td>
<td>$1,500</td>
<td></td>
</tr>
<tr>
<td>Plan C - $300 Excess</td>
<td>$4,000</td>
<td>$1,500</td>
<td></td>
</tr>
<tr>
<td>Plan D - $300 Excess</td>
<td>$6,000</td>
<td>$1,500</td>
<td></td>
</tr>
<tr>
<td>Plan E - Nil Excess</td>
<td>$8,000</td>
<td>$1,500</td>
<td></td>
</tr>
</tbody>
</table>

* 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 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.
RENUMERATION

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 where 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:

<table>
<thead>
<tr>
<th>NO.</th>
<th>EXCLUSION</th>
<th>WORDING</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.1</td>
<td>Acting intentionally or recklessly</td>
<td>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.</td>
</tr>
<tr>
<td>A.2</td>
<td>Loss mitigation</td>
<td>You do not do everything you can to reduce your loss as much as possible.</td>
</tr>
<tr>
<td>A.3</td>
<td>Consequential loss</td>
<td>Your claim is for consequential loss of any kind including loss of enjoyment.</td>
</tr>
<tr>
<td>A.4</td>
<td>Aware of circumstances</td>
<td>At the time of purchasing this product, you were aware of something that would give rise to you making a claim under your policy.</td>
</tr>
<tr>
<td>A.5</td>
<td>Illegal acts</td>
<td>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.</td>
</tr>
<tr>
<td>A.6</td>
<td>Invitees</td>
<td>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.</td>
</tr>
<tr>
<td>A.7</td>
<td>Government confiscation</td>
<td>Your claim arises from a government authority confiscating, detaining or destroying anything.</td>
</tr>
</tbody>
</table>
| A.8 | Epidemic/pandemic | Your claim arises from, is related to or associated with:  
- 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. |
Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.

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.

Your claim arises from suicide or attempted suicide of any person.

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.

Your claim arises directly or indirectly from, or is in any way connected with, you participating in any race, speed or time trial.

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:

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