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**Combined Financial Services Guide and
Product Disclosure Statement
(including Policy Wording)**

Global Assistance

Allianz 

Preparation Date 28 July 2011

PART 1 - FINANCIAL SERVICES GUIDE

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Financial Services Guide

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that GoDo and Allianz Global Assistance can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

ABOUT ALLIANZ GLOBAL ASSISTANCE

Allianz Global Assistance (a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631) of 74 High Street, Toowong, Queensland 4066 Telephone 1800 119 862 is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. Allianz Global Assistance has been authorised by the insurer Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street, Sydney, New South Wales 2000 Telephone 13 26 64 to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz.

Allianz Global Assistance has a binding authority which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz, provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

ABOUT GODO PTY LTD

GoDo Pty Ltd (GoDo) ABN 29 122 509 139 Authorised Representative No. 327977 of 179 Harris Street, Pyrmont, NSW 2009 Telephone 1300 463 648 is an authorised representative of Allianz Global Assistance.

GoDo is authorised by Allianz Global Assistance to deal in and provide general advice on travel insurance products underwritten by Allianz on behalf of Allianz Global Assistance. GoDo acts for Allianz Global Assistance and does not act on your behalf.

PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS

Allianz Global Assistance and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to Allianz Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

REMUNERATION

GoDo receives a commission which is calculated as a percentage of premium you pay for an insurance policy issued to you. It is only paid if you buy a policy.

Allianz Global Assistance is also remunerated by Allianz for providing services on behalf of Allianz. This is a percentage of the premium that you pay for an insurance policy and is only paid if you buy a policy.

Employees and representatives of both GoDo and Allianz Global Assistance receive an annual salary.

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

IF YOU HAVE A COMPLAINT

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call Allianz Global Assistance on 1300 725 154 or put the complaint in writing and send it to 74 High Street, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Limited (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1300 780 808. Alternatively you can write to the FOS at GPO Box 3, Melbourne, Victoria 3001. Access to the FOS is free.

HOW TO CONTACT US

You can give Allianz Global Assistance instructions using the contact details outlined in this FSG. Please retain this document in a safe place for your future reference.

DATE PREPARED

This FSG was prepared on 28 July 2011.

PART 2 - 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 the policy.

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

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

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

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

- About the benefits in the **"Summary of Benefits"** page 5 and the relevant sections of this PDS (remember certain words have special meanings – see **"Words with Special Meanings"** pages 10 to 11);
- When **"We Will Not Pay"** a claim under each policy section and **"General Exclusions Applicable to all Sections"** pages 14 to 15 (this restricts the cover and benefits);
- **"Claims"** pages 16 to 17 (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- **"Important Matters"** pages 6 to 9 (this contains important information on your duty of disclosure, how the duty applies to you and what happens if you breach the duty, your cooling off period, confirmation of cover, our privacy notice and our dispute resolution process, compensation arrangements, and your policy Excess).

APPLYING FOR COVER

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

This PDS sets out the cover we are able to provide you with. You need to decide if the benefit limits, type and level of cover are appropriate for you and will cover your potential loss. You should also read **"Claims"** page 16 to 17.

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

ABOUT YOUR PREMIUM

You will be told the premium payable for the policy when you apply. It is based on a number of factors such as your risk profile and distribution costs.

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

COOLING OFF PERIOD

Even after you have purchased your policy, you have cooling off rights (see **"Important Matters"** page 6 for details).

WHO IS YOUR INSURER?

This policy is issued and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence 234708 (Allianz).

WHO IS ALLIANZ GLOBAL ASSISTANCE?

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

UPDATING THE PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS to update the relevant information except in limited cases.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, we may issue you with notice of this information in other forms or keep an internal record of such changes (You can get a paper copy free of charge by calling us).

DATE PREPARED

The preparation date of this PDS is 28 July 2011.

Summary of Benefits

This is only a summary of the benefits. Please read this PDS carefully for complete details of when "We Will Pay" and "We Will Not Pay".

Importantly, please note that exclusions do apply as well as limits to the cover and these are set out in the PDS.

Section 1 CANCELLATION FEES

Cover for the cost of the Experience which you have had to cancel due to circumstances neither expected or nor intended by you and which are outside your control, such as:

- Accidents
- Collisions
- Mechanical Breakdown
- Natural Disasters
- Redundancy
- Severe Weather
- Sickness
- Strikes

Section 2 ADDITIONAL EXPENSES

Cover for additional accommodation and travel expenses resulting from:

- Injury
- Death
- Mechanical breakdown
- Severe weather
- Sickness

Important Matters

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

WHO CAN PURCHASE THIS POLICY?

Cover is available irrespective of your citizenship or residency.

AGE LIMITS

There is no age limit on this policy.

PERIOD OF COVER

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

However:

- Cover under Section 1 Cancellation fees begins from the time the policy is issued.
- Cover under Section 2 Additional Expenses begins on date of departure as stated in the Certificate of Insurance.
- Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance whichever happens first.

PRE-EXISTING MEDICAL CONDITIONS

This policy provides cover for cancellation fees and additional expenses arising from your Pre-existing Medical Conditions. Please also refer to the "General Exclusions applicable to all Sections" on pages 14 & 15.

"Pre-existing Medical Condition" means:

- a] An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
- b] A medical or dental condition that is currently being, or has been investigated or treated by a health professional (including dentist or chiropractor) at any time, in the past, prior to travel;
- c] Any condition for which you take prescribed medicine;
- d] Any condition for which you have had surgery;
- e] Any condition for which you see a medical specialist; or
- f] Pregnancy.

This definition applies to you, your Travelling Companion, a Relative or any other person.

COOLING OFF PERIOD

If you decide that you do not want this policy, you may cancel it within 14 days after the issue of your Certificate of Insurance and PDS, and you will be given a refund of the premium you paid, provided you have not started your Journey and you do not want to make a claim or to exercise any other right under the policy. If you cancel the policy we may deduct a Reasonable administrative cost related to the acquisition and termination of the policy and any government taxes or duties we cannot recover.

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

EXTENSION OF YOUR POLICY

No extensions are available under this policy.

CONFIRMATION OF COVER

To confirm any policy transaction, (if the Certificate of Insurance does not have all the information you require), call GoDo within Australia on 1300 463 648.

JURISDICTION AND CHOICE OF LAW

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

YOUR DUTY OF DISCLOSURE

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

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

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

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

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

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

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

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

Who does the duty apply to?

Everyone who is insured under the policy must comply with the duty of disclosure.

What happens if you or they breach the duty?

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

COMPENSATION ARRANGEMENTS

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

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

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

GENERAL INSURANCE CODE OF PRACTICE

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

DISPUTE RESOLUTION PROCESS

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1300 725 154, or put the complaint in writing and send it to The Dispute Resolution Department, 74 High Street, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

A dispute can be referred to the Financial Ombudsman Service Limited (FOS), subject to its terms of reference. The FOS provides a free and

independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FOS are:

Financial Ombudsman Service Limited (FOS)

GPO Box 3, Melbourne VIC 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

IN THE EVENT OF A CLAIM:

Immediate notice should be given (see contact details on back cover).

CLAIMS PROCESSING

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

PRIVACY NOTICE

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

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

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

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

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

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

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

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

EXCESS

A NIL Excess applies to all sections of this policy.

Words with Special Meanings

Some words in this PDS that have special meanings are defined here.

“Arises or Arising” means directly or indirectly arising or in any way connected with.

“Country of Residence” means the country of which you are a citizen or permanent resident.

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

“Experience” or **“GoDo Experience”** means the experience purchased or redeemed through www.GoDo.com.au that includes or relates to a Journey.

“Home” means the place where you normally reside in your Country of Residence.

“Injure” or **“Injured”** or **“Injury”** means bodily Injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your period of cover and does not result from any illness, Sickness or disease.

“Journey” means the time from when you leave your Home to go directly to the place you depart from on your travels, and ends when you return to your Home.

“Medical Adviser” means a qualified Doctor of Medicine or Dentist registered in the place where you received the services.

“Moped” or **“Scooter”** means any two-wheeled or three-wheeled motor vehicle with automatic transmission and an engine displacement not greater than 50cc.

“Motorcycle” means any two-wheeled or three-wheeled motor vehicle with manual transmission, or has an engine displacement greater than 50cc (regardless of transmission type).

“Pre-existing Medical Condition” means:

- a] An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
- b] A medical or dental condition that is currently being, or has been investigated or treated by a health professional (including dentist or chiropractor) at any time, in the past, prior to travel;
- c] Any condition for which you take prescribed medicine;
- d] Any condition for which you have had surgery;
- e] Any condition for which you see a medical specialist; or
- f] Pregnancy.

This definition applies to you, your Travelling Companion, a Relative or any other person.

“Reasonable” means, for medical or dental expenses, the standard level of care given in the country you are in OR, for other expenses, the standard level you have booked for the rest of your Journey OR, as determined by us.

“Relative” means any of the following who is under 85 years of age and who is resident in your Country of Residence. It means your or your Travelling Companion’s spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée, or guardian.

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

“Sick” or **“Sickness”** means a medical condition, not being an Injury, which first occurs during your period of cover.

“Travelling Companion” means a person with whom you have made arrangements to travel with you for at least 75% of your Journey before your policy was issued.

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

“You” or **“Your”** means the person(s) whose name(s) are set out on your Certificate of Insurance and everyone else who is covered under your policy.

Your Policy Cover

1 CANCELLATION FEES

1.1 WE WILL PAY

We will pay you for the cost of your pre-paid GoDo Experience which you have had to cancel at any time through circumstances neither expected nor intended by you or outside your control.

The maximum amount we will pay for all claims combined under this section for each GoDo Experience is limited to the amount you paid for the purchase price of your Experience.

1.2 WE WILL NOT PAY

We will not pay if:

- a) You were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, abandoned or shortened.

Nor will we pay if your cancellation fees arise because of:

- b) The death or Sickness of your Travelling Companion or Relative, if the death or Sickness is as a result of a Pre-existing Medical Condition.
- c) You or your Travelling Companion changing travel plans.
- d) Any business, financial or contractual obligations. This exclusion does not apply to claims where you or your Travelling Companion are made redundant from full-time employment in Australia provided you or they were not aware that the redundancy was to occur before your policy was issued.
- e) Prohibition or regulation by any Government.
- f) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- g) The financial collapse of any transport, tour or accommodation provider associated with your Journey.
- h) An act or threat of terrorism.
- i) The death, Injury or Sickness of any person who resides outside of Australia or New Zealand.
- j) Where you are a full-time permanent employee and pre-arranged leave is cancelled by your employer.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 14 TO 15 FOR OTHER REASONS WHY WE WILL NOT PAY.

2 ADDITIONAL EXPENSES

2.1 WE WILL PAY

We will reimburse any reasonable additional accommodation and travel expenses if you cannot travel because of:

- a) An Injury or Sickness which needs immediate treatment from a medical practitioner who certifies that you are unfit to travel.
- b) The death of your Travelling Companion or a Relative. We will reimburse the reasonable additional cost of your return to your Home address. We will only pay the cost of the fare class you had originally booked.
- c) Severe weather which results in the Experience been partially or totally cancelled by the Experience provider. You will need to provide us with written confirmation from the Experience provider.
- d) Mechanical breakdown of the Experience provider's equipment which results in the Experience been partially or totally cancelled by the Experience provider. You will need to provide us with written confirmation from the Experience provider.

The maximum amount we will pay for all claims combined under this section is \$400.

2.2 WE WILL NOT PAY

- a) If you were aware of any reason, before your period of cover commenced, that may cause your Experience to be cancelled or disrupted or delayed.
- b) If the death, Injury or Sickness of your Travelling Companion or a Relative is a result of a Pre-existing Medical Condition.
- c) If you can claim your additional travel and accommodation expenses from anyone else.
- d) If your claim relates to the financial collapse of any transport, tour, Experience or accommodation provider.
- e) For delays or rescheduling by a bus line, airline, shipping line or rail authority.
- f) If you operate a Rental Vehicle in violation of the rental agreement.
- g) As a result of you or your Travelling Companion changing travel plans.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 14 TO 15 FOR OTHER REASONS WHY WE WILL NOT PAY.

General Exclusions Applicable to all Sections

WE WILL NOT PAY UNDER ANY CIRCUMSTANCES IF:

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim arises from consequential loss of any kind including loss of enjoyment.
4. At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
5. Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, Plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
6. Your claim arises from errors or omissions in any booking arrangements or your failure to obtain relevant visa, passport or travel documents.
7. Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
8. Your claim arises from a government authority confiscating, detaining or destroying anything.
9. Your claim arises from being in control of a Motorcycle without a current Australian Motorcycle licence or you are a passenger travelling on a Motorcycle that is in the control of a person who does not hold a current Motorcycle licence valid for the country you are travelling in.
10. Your claim arises from being in control of a Moped or Scooter without a current Australian Motorcycle or drivers licence or you are a passenger travelling on a Moped or Scooter that is in the control of a person who does not hold a current Motorcycle or drivers licence valid for the country you are travelling in.
11. Your claim arises because you did not follow advice in the mass media of any government or other official body's warning:
 - against travel to a particular country or parts of a country; or
 - of a strike, riot, bad weather, civil commotion or contagious disease,and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).
12. 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.
13. Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
14. 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.
15. Your claim arises from, is related to or associated with any Pre-existing Medical Condition suffered by anyone other than you.
16. You take a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
17. Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
18. Your claim arises from any Injury or illness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
19. Your claim arises out of pregnancy, childbirth or related complications after the 26th week of pregnancy.
20. Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
21. Your claim arises from suicide or attempted suicide.
22. Your claim arises directly or indirectly from a sexually transmitted disease.
23. You were under the influence or addicted to intoxicating liquor or drugs except a drug prescribed to you by a Medical Adviser, and taken in accordance with their instructions.
24. Your claim arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, who is not listed on the Certificate of Insurance, regardless of the country in which they may live.

Claims

HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by completing the claim form supplied by our Client Services department and posting to the address shown on the claim form. If the claim form is not fully completed by you, we cannot process your claim. If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, medical reports or original receipts. You must co-operate with us at all times.

Submit full details of any claim in writing within 30 days of your return.

CLAIMS ARE PAYABLE IN AUSTRALIAN DOLLARS TO YOU (REGARDLESS OF YOUR COUNTRY OF RESIDENCE)

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

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

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

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

SUBROGATION

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

RECOVERY

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

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

Once we pay your total loss we will keep all money left over.

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

BUSINESS TRAVELLERS – HOW GST AFFECTS YOUR CLAIM

If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost, 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 this policy.

FRAUD

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

GO

DO

24 hour emergency assistance

Within Australia: 1800 010 075

Sales enquiries

Within Australia: 1300 46 36 48

Claims enquiries

Within Australia: 1300 725 154

This insurance is arranged and managed by:

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

This insurance is issued and underwritten by:

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

GoDo Pty Ltd
ABN 29 122 509 139
AR No. 327977

is an authorised representative of Allianz Global Assistance