

International Travel Insurance (SEED)

Insurance Product Information Document

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This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all of these documents carefully.

What is this type of insurance?

This insurance covers you against the cost of acute, sudden and unforeseen emergency and accidental injuries when you are travelling overseas.



What is insured?

Check Plan type for correct benefits.

Basic Plan

Emergency medical treatment, including:

- ✓ treatment by doctors, nurses and specialists
- ✓ prescribed drugs and dressings
- ✓ hospitalisation
- ✓ surgery
- ✓ anaesthesiologist
- ✓ physiotherapy and chiropractors
- ✓ emergency dental for pain relief

Emergency medical evacuation, including:

- ✓ air ambulance
- ✓ road ambulance
- ✓ accompaniment

Also:

- ✓ leisure sports coverage
- ✓ limited motorcycle cover
- ✓ repatriation of mortal remains



What is not insured?

Basic Plan

- ✗ Pre-existing ailments and associated conditions
- ✗ Accidents or injury at work
- ✗ Extreme sports
- ✗ Treatment likely to exceed \$1,000 that has not been pre-approved
- ✗ Drugs and alcohol
- ✗ Maternity after 20 weeks, not the result of an accident
- ✗ Treatment that can wait until after the trip or until you are able to be returned home
- ✗ Events on land occurring over 3500 metres
- ✗ Travel to countries the FCO advises against
- ✗ Treatment after expiry of the policy
- ✗ Suicide/self-injury
- ✗ Cosmetic/remedial surgery
- ✗ Treatment for mental or nervous disorders



Are there any restrictions on cover?

- ! Maximum age at inception is 50.
- ! The policy period must cover the entirety of the trip.
- ! Does not cover trips in your country of residence.
- ! Maximum trip duration is 364 days.



Where am I covered?

- You are covered Worldwide
- You are not covered outside of your chosen area
- Your area of cover will be stated in your certificate of insurance
- You are **not** covered in your usual country of residence



What are my obligations?

- You must purchase cover before you travel.
- You must pay your premium.
- You must obtain pre-authorisation for treatment exceeding \$1,000.
- You must provide any information we require to assess your claim.
- You must let us know if you have other insurance which also covers your covered benefits.
- You must prove your identification and address in the event of a claim.
- You must submit your claim within 90 days of the incident
- You must notify in 30 days any change of address or domicile.



When and how do I pay?

- You can pay for your insurance using a debit or credit card before the start of your policy.
- You will not be covered for any claim if you have not paid the premium due.



When does the cover start and end?

- The term of the contract is as selected by you in the application.
- You can find your policy start and end date in your Schedule of Insurance.



How do I cancel the contract?

- You may cancel your cover up to 14 days after purchase of this policy, subject to no claim having been made under this cover, and we will refund your premium (cooling off period).
- The cooling off period does not apply to customers purchasing the Comprehensive Plan. As this has a cancellation benefit this policy is deemed to be in force from inception.
- The cooling off period ceases as soon as you leave to begin your trip, in the event that this is less than 14 days from the original purchase date.