

Travel Insurance

Product Disclosure Statement and Policy Wording

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This booklet is important

You should read it carefully along with the other insurance documentation we provide to you and take them with you on your trip. If you have any queries regarding this insurance you should contact us.

Introduction

About us and the insurers

Columbus Direct Travel Insurance Pty Limited (ABN 99 107 050 582) ("Columbus Direct") is an Australian Financial Services Licence holder (No. 246636), authorised to provide general financial product advice and deal in general insurance products.

This travel insurance is underwritten by certain underwriters at Lloyd's (the insurers). Columbus Direct is authorised by the insurers to arrange and issue, vary and dispose of this travel insurance on their behalf under binder as if it were them. This is pursuant to an authority from Crispin Speers & Partners, a Lloyd's coverholder, who can be contacted c/o

LLOYD'S
Lloyd's General Representative
Suite 2, Level 21 Angel Place
123 Pitt Street
Sydney NSW 2000, Australia

If you need information about this insurance in the first instance, contact Columbus Direct on the details set out below. Any advice Columbus Direct or the insurer gives you regarding this product is of a general nature only and does not take into account your personal objectives, financial situation or needs. You should therefore consider its appropriateness in respect of these issues when considering whether to purchase.

You need to decide if the limits, type and level of cover are appropriate for you and will cover any potential loss you may encounter. You should read all the insurance documentation carefully before deciding whether to purchase this cover.

How to contact us

You may contact Columbus Direct by any of the following ways:

Australia ☎ **1300 669 999**

New Zealand ☎ **0800 55 99 11**

From overseas +61 2 9463 3399

Fax +61 (0)2 9966 4484

Email: admin@columbusdirect.com.au

Post: PO Box 1206, Crows Nest NSW 1585, Australia

You may also wish to view Columbus Direct's websites at:

www.columbusdirect.com.au (Australia)

www.columbusdirect.co.nz (New Zealand)

About this document

This document (which is our Product Disclosure Statement and policy wording – 'PDS') contains important information to help you understand this insurance. Before you decide whether to purchase it, you need to read this document carefully to understand its features and benefits.

Other documents may form part of our PDS. Any such documents will include a statement identifying them as part of this PDS and will be provided to you at the same time as you receive this PDS.

You should read this document carefully along with the other insurance documentation we provide to you and take them with you on your trip. If you have any queries regarding this insurance you should contact us.

Understanding this insurance

To determine if this insurance is appropriate for your needs, it is important that you should carefully read and understand:

- this 'Introduction' section which contains information to help you understand this insurance;
- the 'Words that have a special meaning' section which sets out the defined terms in this insurance;
- the 'Your Policy Cover' section which tells you the cover we provide and its limits;
- the 'Exclusions that apply to all sections of this insurance' section which sets out what is not covered under this insurance;
- the 'General conditions of this Insurance' which sets out general terms and conditions that apply to this insurance which you and we must comply with. If you do not comply with these, we may refuse to pay or reduce a claim and cancel your policy.
- the 'How to make a Claim' section which sets out what you must do to make a claim.

Summary of the cover and other important information

In summary, this insurance provides cover for:

- loss of irrecoverable deposits and payments made in advance for unused travel and accommodation as a result of certain unforeseen and unforeseeable circumstance outside your control (Section 1 Cancellation and Curtailment).
- 100% of the amount specified in the Schedule if, during the *Trip*, *You* sustain bodily injury caused

solely and directly by accidental, external, violent and visible means and such bodily injury within 12 months of the date of the injury is the sole and direct cause of death, *Loss of Eye(s)*, *Loss of Limb(s)* or *Permanent Total Disablement*, (Section 2 Personal Accident).

- medical, hospital and repatriation expenses if *You* sustain an accidental bodily injury or suffer an illness. (Section 3 Medical & Other Expenses and Section 4 Additional Hospital Benefit).
- loss or damage to *Your Personal Baggage* (Section 5 Personal Baggage);
- the necessary emergency purchase of replacement items where your *Personal Baggage* is misplaced on the outward journey for at least 6 hours from the time of arrival at *Your Trip* destination (Section 6 Delayed Baggage).
- loss of *Personal Money, Documents*, cash and passport (Section 7 Personal Money/Documents).
- legal liability for bodily injuries or damage to property of other persons arising from an incident occurring during the *Trip* (Section 8 Personal Liability).
- legal expenses arising directly from legal proceedings for compensation and/or damages arising directly from or out of *Your* injury or *Your* death during the *Trip* (Section 9 Legal Expenses).
- delay of *Your* journey due to circumstances beyond your control after an initial 6 hour delay (Section 10 Travel Delay and Abandonment)
- missed departure if *You* arrive at *Your* departure point too late to commence the booked *Trip* in certain circumstances (Section 11 Missed Departure)
- *Your* means of transport being hi-jacked during a planned *Trip* for a period of at least 24 hours (Section 12 Hijack).
- certain travel and accommodation expenses incurred by *You* as a result of a catastrophe (Section 13 Catastrophe).

- a motor insurance excess *You* are required to pay in the event of damage to a vehicle under a rental hire car contract (Section 14 Collision Waiver Excess).
- listed amateur sports, action adventures and leisure activities (eg. surfing, 2 bungee jumps, rafting to white water grade 3) (Section 15 Sports, Action Adventure and Leisure Activities Extension). If you pay an additional premium you can extend this cover to include additional amateur sports, action adventure and leisure activities such as abseiling, more than 2 bungee jumps, and rafting to white water grade 5.

Provided that you pay the appropriate additional premium you can also choose to be covered under Section 16 Winter Sports Extension which extends cover under this insurance to certain Winter Sports activities and provides additional cover for ski equipment, piste closure, delay due to weather conditions and other Winter Sports related cover.

All policies include 24-hour worldwide access to our emergency assistance network. Further information and contact details are provided on page 36.

You need to make sure that you are happy with the extent of cover provided by this insurance. If not, you may not get the cover you require.

There are cover limits in respect of each section of this insurance. This is the maximum amount we will pay out in respect of any one claim under that section for the duration of the covered trip. These limits are shown on the Schedule. Each individual named on the Schedule is considered separately insured; as such the cover limits apply to each.

Under some sections of this insurance claims will be subject to an excess. This is the first part of each claim that you will be responsible for paying. The amounts are specified for each section on your Schedule. In the event that you make a claim under more than one section of the policy (eg. a claim for loss under Section

5 Personal Baggage and Section 7 Personal Money/Documents) you will incur the excess payable under each section. Each individual names on the Schedule is considered separately insured; as such the excesses apply to each separately. We do not offer an excess buy-out option.

This is only a summary of how excesses will be applied. Full details are included under each relevant cover section of the policy wording.

If you do not adequately insure yourself for your potential loss, you may have to bear the uninsured proportion of any loss yourself.

Applying for cover

Before you apply for this insurance you will need to select the appropriate product region based on the countries you are visiting. For international travel the options are:

- **South Pacific Plan** – certain listed countries within that region.
- **Europe/Asia Plan** – all countries within Europe and Asia (including countries listed under South Pacific) *except* China, Japan and Hong Kong (for which the Worldwide must be selected).
- **Worldwide Plan** – All countries worldwide.

It is important to note that there is no cover for any country or region which is not listed as part of the plan that you have selected or to which the Government of your country of residence recommends against travel (be it essential or otherwise) or recommends that you reconsider your need to travel.

When you apply for our insurance - either by telephone or via our web site - we will collect certain information from you to decide the terms of cover that we will provide.

You must answer all questions truthfully, please refer to 'Your Duty of Disclosure' set out below. If you do not comply with your Duty of Disclosure, we may be able to refuse or reduce any claim and cancel your policy.

We provide cover to you on the terms contained in this document and any other document that we tell you forms part of the terms and conditions of your cover, including the most recent Schedule.

The Certificate of Insurance that you receive is made up of the Schedule and this PDS. The Schedule sets out the details of the insurance you have taken out including the Period of Insurance, your premium (see below) and any standard terms that have been varied by way of endorsement.

All of these make up your "Policy" with us. You need to keep these documents in a safe place together with receipts and other evidence of ownership and value of items you insure.

The premium payable

The premium payable for this insurance is shown on the Schedule. The premium must be paid by the time we tell you, when you apply. We take into account a number of factors when calculating your premium; these include the destination and duration of your trip, the number of people insured under the policy and whether you require additional cover for Winter Sports or Action/Adventure cover.

The premium also includes amounts that take into account our actual or estimated obligation to pay stamp duty and any other government taxes or levies (if applicable). No GST is payable on this travel insurance.

Cooling off period and cancellation rights

Should you purchase a policy from us you will have 19 days from the date of issue of the policy to decide whether it meets all your particular requirements. If you are not satisfied with the insurance for whatever reason we will give you a full refund provided that no claims

have been made, you have not commenced your trip and you return your Schedule to us along with written confirmation of your cancellation. After this time you are not able to cancel the policy.

We may cancel the policy where permitted by the Insurance Contracts Act. For example, if you breach your duty of disclosure, make a misrepresentation to us, act fraudulently or breach a term and/or condition of the policy.

How to make a claim

Specialist claims handlers administer claims under this policy. Any occurrence or loss, which may give rise to a claim, should therefore be advised to Gallagher Bassett (the appointed claims handlers) as soon as possible.

In any event all claims must be made within 31 days of the end of your trip. For full details see 'How to make a Claim' on page 35.

How we protect your privacy

Columbus Direct requires personal information in order to properly address your insurance needs. We maintain a record of your personal profile and are committed to ensuring the privacy of the personal information provided to us. You have the right to seek access to your personal information on request and notify us of any updates that are required. A copy of our full Privacy Policy is available at our website or on request.

Confirming transactions

If you want to confirm a transaction under the policy - for example whether the policy has been issued - you may contact us by phone, email or in writing.

How we handle complaints

Columbus Direct prides itself on delivering high levels of customer service to its customers. In the event that you should have a complaint regarding us, or any issue in respect of your insurance, you may access our internal dispute resolution process by contacting us.

If we were unable to resolve your concern through our internal dispute resolution, and you purchased a policy in Australia, you may then request the matter be reviewed by the Insurance Ombudsman Service (IOS): an independent body that operates nationally in Australia and aims to resolve certain insurance disputes. This service is free of charge to customers. The IOS can be contacted on 1300 78 08 08.

General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (the Code) which is a self-regulatory code for adoption by insurers. Columbus Direct supports the Code and embraces its objectives of raising the standards of practice and service in the insurance industry. Columbus Direct is not required to comply with the Code.

Lloyds is a member of the Insurance Council of New Zealand. Both Lloyds and Columbus Direct support its Fair Insurance Code.

Conditions and Exclusions

As with any insurance there are certain conditions that you must comply with in respect of our agreeing to cover you and in order for us to pay a claim. For example:

- You must have resided in your country of residence for at least the past 3 months and the trip must be departing from and returning there;
- Should you require medical treatment in a country with which a reciprocal health care agreement exists then you should ensure you are treated under that agreement where applicable;
- Should you need to curtail your trip you must first seek approval from the emergency assistance service company;
- Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained.

Obviously there are certain events that will not be covered by this insurance. For example we will not pay

any claim arising directly or indirectly from:

- Any '*pre-existing medical condition*' (see definition on page 14) of you or any other person on whom your trip may depend;
- Any hazardous labour if you are working whilst away or personal liability in respect of all work;
- Loss or theft of credit cards;
- Third party liability for the hire, use or possession of any vehicle.

These are just a few examples and you should read the policy wording to make yourself aware of all the conditions and exclusions that apply to the policy: as a whole (see pages 15-34); and to each section of cover (see 'what you are not covered for' in relation to each section of the policy wording).

If you do not comply with the policy terms and conditions we may be able to refuse to pay or reduce any claim payment and cancel the policy, to the extent permitted by law.

Your Duty of Disclosure

Before you enter into your policy with us, you have a duty under the *Insurance Contracts Act 1984* to disclose to us every matter that you know, or a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

The Act imposes a different duty the first time you enter into your policy with us, to that which applies when you renew, vary, extend or replace it.

Your Duty of Disclosure when you enter into your policy with us for the first time

We will ask you various questions when you first apply for your policy that are relevant to our decision whether to accept the risk of insurance and, if so, on what terms. When you answer those 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 know.

Your Duty of Disclosure when you renew, vary, extend, reinstate or replace your policy

When you renew, extend, vary or reinstate your Policy with us, your duty is to disclose to us before the renewal, extension, variation or reinstatement, every matter that you know, or a reasonable person in the circumstances could 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 a matter:

- that diminishes the risk to be undertaken by us;
- that is of common knowledge;
- that we know or, in the ordinary course of business, ought to know;
- as to which compliance with your duty is waived by us.

Who does the Duty of Disclosure apply to?

The duty of disclosure applies to you and everyone that is an insured under the contract of insurance.

What happens if you or they do not comply with the Duty of Disclosure?

If you, or they, fail to comply with the duty of disclosure, we may be entitled to reduce our liability under your policy in respect of a claim or cancel it. If the non-disclosure is fraudulent, we may be able to treat your policy as if it was never effected.

Updating our Product Disclosure Statement

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 or other compliant document 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 deciding whether to buy this insurance, 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).

Words that have a special meaning

Close Business Colleague - An associate of *Yours* in the same employ and resident in *Your Country of Residence* whose absence from work necessitates the cancellation or curtailment of the *Trip* as certified by a senior director of the company for which *You* work.

Close Relative - *Your* spouse, child, parent, grandparent, brother, sister, parent-in-law, son/daughter-in-law, grandchild or fiancé, who is resident in *Your Country of Residence*.

Country of Residence - The country where *You* are permanently residing at the date of issue of the Schedule, or where *You* are temporarily residing for a period of more than three months and to where *You* will be repatriated if medically necessary.

Curtailement - The necessary and unavoidable abandonment of *Your Trip* following written medical advice by a qualified medical practitioner to either return to *Your Country of Residence* as shown in the Schedule or to attend a hospital as an *In-Patient* as authorised by the Medical Emergency Assistance company or as a result of circumstances stated in Sections 1.2, 1.3, 1.5, 1.6 and 1.7.

Domestic Trip - A holiday or journey within *Your Country of Residence* not exceeding 60 days duration which starts from *Your Home* and ends on return to *Your Home* during the *Period of Insurance* stated in the Schedule.

Excess - The amount that *You* will be responsible for paying as part of the claim (as detailed under each Section). In the event that *You* make a claim under more than one Section of the Insurance the *Excess* will apply to each claim.

Home - *Your* usual place of domicile in *Your Country of Residence* as shown on the Schedule.

In-Patient - Person(s) who are admitted to a hospital or clinic and stay for at least 24 hours, for the sole purpose of receiving medical treatment.

Intrinsic Value - The actual cash value of the item at the time of loss or damage including appropriate deductions for wear and tear.

Insured Person, You or Your(s) - Person(s) who are noted in the Schedule as person(s) insured (each person is considered to be separately insured). All persons must be under 65 years of age at the date of issue of the Insurance.

Loss of Eye(s) - Total and irrecoverable loss of sight from the eye(s).

Loss of Limb(s) - Loss of a hand or foot by permanent physical severance at or above the wrist or ankle including total and permanent loss of use of a hand or foot.

Period of Insurance (Annual Multi-Trip only) - The period of the *Trip* which must begin and end during the 12 month period stated in the Schedule. However, the *Period of Insurance* for Cancellation, under Section 1, starts on the date of booking *Your Trip* and ends immediately *Your Trip* commences, provided *Your Trip* is not booked more than 12 months in advance of its commencement date and Cancellation takes place during the period stated in the Schedule.

Period of Insurance (Single Trip only) - The period of the *Trip* commencing on the date stated in the Schedule and ending when *You* arrive *Home* or on the last day of the *Period of Insurance* stated in the Schedule whichever is the earlier. However, the *Period of Insurance* for Cancellation under Section 1 starts on the date of issue of the Schedule and ends immediately *Your Trip* commences.

Permanent Total Disablement - Disablement which entirely prevents *You* from engaging in or attending to any occupation whatsoever for at least 12 months after the date of the accident causing the disablement and at the expiry of that period being beyond hope of improvement.

Personal Baggage - *Your* suitcases and similar containers, their contents and articles carried or worn by *You* including *Your Valuables* (as defined), but excluding *Personal Money* (as defined), stamps, documents, contact or corneal lenses, dentures, hearing-aids, fragile articles or business goods and samples.

Personal Money / Documents - Bank notes and coins, currency, travellers cheques, cheques, postal and money orders, passport, driving licence, travel tickets, petrol coupons and credit vouchers, being carried by *You* or whilst in a locked safe or safety deposit box.

Pre-Existing Medical Condition:

- any defect, infirmity or condition for which treatment (including medication), investigation or advice has been prescribed or received in the 12 months immediately prior to the issue of the policy (for Single Trip) or in the 12 months prior to booking *Your Trip* (for Annual Multi-Trip).
- any ongoing medical condition (or complication directly or indirectly attributable to that condition) that has been diagnosed or documented.
- pregnancy.

Unattended – That is outside of *Your* custody, care and control and is beyond the reasonable prospect of *You* being able to prevent unauthorized interference of it.

Valuables - Photographic, audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, jewellery, furs and articles made of precious stones and metals.

Trip(s) (Annual Multi-Trip only) - A holiday or journey outside *Your Country of Residence* not exceeding 60 days duration which starts from *Your Home* and ends on return to *Your Home* during the *Period of Insurance* stated in the Schedule. Cover is also provided for a holiday or journey within *Your Country of Residence* as long as you have two or more night's pre-booked accommodation.

Trip(s) (Single Trip only) - A holiday or journey outside *Your Country of Residence* which starts from *Your Home* and ends on return to *Your Home*, during the *Period of Insurance* stated in the Schedule.

We, Our or Us - Certain Underwriters at Lloyd's.

Your Policy Cover

Cover and Limits

The cover and limits provided by this Insurance are strictly in accordance with the Cover Type specified in your Schedule and the terms and conditions and exclusions contained herein, and are subject to payment of the correct premium at the date of issue.

Sections of cover:

Section 1

Cancellation and Curtailment

What You are covered for

Loss of irrecoverable deposits or payments for unused travel and accommodation paid in advance or contracted to be paid as a result of *Your* necessary and unavoidable cancellation of the *Trip* up to the amount stated in the Schedule due to:

- 1.1 The death, injury or illness of *You*, a *Close Relative*, *Close Business Colleague*, travelling companion or person with whom *You* intend to stay.
- 1.2 *Your* presence being requested by the Police following *Your Home* or business premises being rendered uninhabitable during the *Trip* or in the 7 days prior to departure.
- 1.3 *Your* presence being requested by the Police following burglary or attempted burglary at *Your Home* or business premises.
- 1.4 Redundancy for which a proper redundancy notice has been supplied by *Your* employer in respect of permanent employment (redundancy which qualifies for payment under current legislation of *Your Country of Residence*).
- 1.5 A call for *You* to be a witness or for jury service where postponement has been denied by the Court.
- 1.6 Official requirements for *You* to attend emergency duty in Military, Medical or Public Service.

- 1.7 A Government regulation following an epidemic or natural disaster that stops *You* from travelling.
- 1.8 In respect of Curtailment, *We* will pay up to the amount stated in the Schedule for the proportionate amount of *Your* irrecoverable pre-paid costs of the *Trip* which will be based on the complete number of days *You* are at *Home* or hospitalised as an *In-Patient*.

What You are NOT covered for

1. The first part of each and every claim as shown in the Schedule (the *Excess*) - but 20% of the *Excess* amount in respect of loss of deposit only claims.
2. Any expenses payable by the tour operator, hotel, airline or other carrier.
3. Any delay in commencement of the *Trip* (see Section 11 - Missed Departure).
4. Any surcharges levied by the tour operator which increase the brochure prices.
5. Any losses arising from *Your* failure or delay in notifying the travel agent, tour operator or provider of service immediately it may be necessary to cancel or curtail *Your* travel arrangements.
6. The costs of Curtailment not approved by the Medical Emergency Service.
7. Any loss arising from the financial failure, insolvency, bankruptcy or default of the tour organiser.
8. *Your* disinclination to travel or *Your* loss of enjoyment of the *Trip*.

Section 2

Personal Accident

What You are covered for

100% of the amount stated in the Schedule if during the *Trip* *You* sustain bodily injury caused solely and directly by accidental external violent and visible means and such bodily injury within 12 months of the date of the injury is the sole and direct cause of (a) death or (b) *Loss of Eye(s)* or *Loss of Limb(s)* or (c) *Permanent Total Disablement*.

The amount payable in respect of (a) death will be restricted to 20% of the amount stated in the Schedule

when *Your* age is under 16 years at the date of issue of the Schedule.

What *You* are NOT covered for

Any claim for more than the amount stated in the Schedule in respect of any one *Insured Person*.

Section 3

Medical & Other Expenses

& Section 4

Additional Hospital Benefit

What *You* are covered for

Up to the amount stated in Section 3 of the Schedule if *You* sustain accidental bodily injury or suffer illness during the *Trip* which results in:

- 3.1 Reasonable and necessary medical, hospital and treatment expenses, the costs of emergency dental treatment to relieve pain, doctor's fees and transportation charges for sending *You* to hospital whilst outside *Your Country of Residence*.
- 3.2 Reasonable additional accommodation and travelling costs for one person required upon medical advice to stay with, travel to or escort *You Home*.
- 3.3 Reasonable transportation costs for repatriation to *Your Country of Residence*, if such accidental bodily injury or illness occurs whilst outside *Your Country of Residence*, which is deemed necessary by the Medical Emergency Service.
- 3.4 The reasonable cost of conveying *Your* body or ashes to *Your Country of Residence*, or alternatively to pay the reasonable cost of burial or cremation outside of *Your Country of Residence* in the event of *Your* death.
- 3.5 Reasonable additional accommodation and transportation costs for *Your* necessary return *Home* as a result of the death or serious injury or illness of a *Close Relative* or *Close Business Colleague* or due to events stated under Sections 1.2, 1.3, 1.5 and 1.6.

The amount stated in Section 4 (Additional Hospital Benefit Limit per Day) of the Schedule for each

complete 24 hours *You* are confined as an *In-Patient* in a hospital outside of *Your Country of Residence* up to the amount stated in Section 4 (Additional Hospital Benefit) of the Schedule.

Special Condition – We reserve the right to:

- (i) repatriate *You* to *Your Country of Residence* when, in the opinion of the treating doctor and the Medical Emergency Service, *You* are fit to travel;
- (ii) avoid further liability in the event that *You* refuse repatriation when, in the opinion of the treating doctor or the Medical Emergency Service, *You* are fit to travel;
- (iii) transfer *You* to the hospital, clinic or location of *Our* choice when, in the opinion of the treating doctor and the Medical Emergency Service, *You* are fit to be transferred.

What *You* are NOT covered for

1. The first part of each and every claim as shown in the Schedule (the *Excess*).
2. Any treatment or aid obtained in *Your Country of Residence*.
3. Any surgical or medical treatment which can reasonably be delayed until *Your* return to *Your Country of Residence* or *Your Home*.
4. Any treatment or medication which at the time of departure is known to be required or continued during the *Trip*.
5. Any medical or other expenses incurred more than 12 months after the date of the injury or illness to which the claim refers.
6. The cost of dentures, dental appliances, false limbs, hearing aids, contact or corneal lenses or spectacles (prescription or otherwise).
7. Any *In-Patient* hospital, clinic or repatriation costs not authorised by the Medical Emergency Service.
8. The additional cost of a single or private room at a hospital, clinic or nursing home except when the medical practitioner treating *You* considers it necessary.
9. Any costs that could have reasonably been covered under a Reciprocal Health Care Agreement.

Section 5

Personal Baggage

What **You** are covered for

Loss of or damage to *Personal Baggage* during the *Trip* which is *Your* property subject to proof of ownership for *Valuables* up to the amount stated in the Schedule.

We reserve the right to repair, replace or pay the *Intrinsic Value* of any lost or damaged article. The amount *We* will pay in respect of any one article, pair or set is limited to the amount stated in the Schedule. In respect of all *Valuables*, *Our* overall payment limit is the amount stated in the Schedule.

What **You** are **NOT** covered for

See Section 7, page 19.

Section 6

Delayed Baggage

What **You** are covered for

The necessary emergency purchase of replacement items up to the amount stated in the Schedule provided *We* receive proof of expenditure if *Your Personal Baggage* is misplaced on the outward journey for at least 6 hours from the time of arrival at *Your Trip* destination. *We* will pay up to 25% of the amount stated in the Schedule for the first full 6 hour delay and up to a further 25% for each full 6 hour delay thereafter up to the amount stated in the Schedule.

What **You** are **NOT** covered for

Refer to Section 7, page 19.

Section 7

Personal Money / Documents

What **You** are covered for

Loss of *Personal Money*, *Documents* and passport during the *Trip* whilst carried by *You* or whilst in a locked safe or safety deposit box up to the amount stated in the Schedule.

Loss of cash (bank notes, coins and currency) is limited to the amount stated in the Schedule.

Loss of *Documents* is limited to the amount stated in the Schedule and includes reasonable and necessary costs incurred in obtaining replacement *Documents*.

What **You** are **NOT** covered for:

(the following exclusions apply to Sections 5, 6, 7, 16.1, 16.2 and 16.3)

1. The first part of each and every claim as shown in the Schedule (the *Excess*) separately in respect of Sections 5, 7, 16.1, 16.2 and 16.3.
2. Any loss not reported to the Police within 24 hours of discovery and a written Police Report obtained and sent to *Us*.
3. Any loss of or delay or damage to *Your* property whilst in the custody of an airline or other carrier unless immediately upon discovery of the loss, delay or damage *You* notify the airline or carrier and obtain and send their Property Irregularity Report (PIR) to *Us*.
4. Any loss of *Personal Baggage* and/or *Valuables* (or where Section 16 is selected *Your* own or hired Winter Sports equipment) whilst left *Unattended* at any time unless *You* have left them secure in a locked hotel room, locked apartment, locked holiday residence or other locked and secure self contained accommodation.
5. Loss of *Personal Baggage* and/or *Valuables* (or where Section 16 is selected *Your* own or hired Winter Sports equipment) from an *Unattended* vehicle other than *Personal Baggage* (but not *Valuables*) from a locked enclosed boot or concealed by the parcel shelf in the fixed position in a hatchback or estate vehicle and there is evidence that entry was effected by violent and forcible means.
6. Any loss of *Personal Money* or *Documents* whilst left *Unattended* at any time or whilst in a suitcase or in the custody of another person.

7. Any loss or damage to sports equipment whilst in use other than *Your* own or hired Winter Sports equipment if Section 16 is selected.
8. Any loss or damage due to delay or confiscation by Customs or other officials.
9. Any loss or damage to stamps, documents (other than those covered under Section 7), contact or corneal lenses, dentures, hearing aids, fragile articles or business goods and samples.
10. Any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown.
11. Any loss or damage due to staining or any process of dyeing or cleaning or water damage however caused.
12. Any loss or damage to pedal or motor cycles, watercraft, prams, buggies, pushchairs or wheelchairs.
13. Any loss of travellers cheques or cheques not immediately reported to the local bank or agent of the supplier in accordance with their instructions.
14. Any shortages due to error, omission, exchange or depreciation in value.
15. Any loss resulting from loss or theft of credit cards.

Section 8

Personal Liability

What *You* are covered for

Up to the amount stated in the Schedule (inclusive of costs and expenses) if *You* in *Your* private capacity become legally liable to pay for accidental bodily injury to Third Parties or accidental damage to Third Party Property arising from an incident occurring during the *Trip*.

What *You* are **NOT** covered for

1. The first part of each and every claim as shown in the Schedule (the *Excess*) for claims in respect of furniture, fixtures or fittings.
2. Employers or Contractual Liability.
3. Liability to any members of *Your* family or to a travelling companion or friend or colleague.

Any liability arising directly or indirectly from, or due to:

4. Animals belonging to *You* or in *Your* care, custody or control.
5. Any wilful, malicious or unlawful act.
6. Pursuit of a trade, business or profession, employment or occupation.
7. Ownership, possession or use of vehicles, aircraft, watercraft, parachuting, hanggliding, hot air ballooning or use of firearms.
8. Legal costs of any proceedings that result from any criminal or illegal act.
9. Insanity, the use of any alcohol, drugs (except as medically prescribed) or drug addiction.
10. The supply of goods or services.
11. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).

Section 9

Legal Expenses

What *You* are covered for:

Costs and expenses incurred by *You* or *Your* legal representative for legal proceedings for compensation and/or damages arising directly from or out of *Your* injury or *Your* death during the *Trip* up to the amount stated in the Schedule, provided that *We* have complete control of the proceedings and of the selection, appointment and control of all legal advisers.

What *You* are **NOT** covered for:

1. Any costs or expenses incurred by *You* for any claim brought against a tour operator, travel agent, carrier or *Us*.
2. Any costs or expenses incurred before the granting of *Our* support which *We* will not unreasonably withhold. *We* reserve the right to withdraw at any stage and shall not then be liable for any further expenses.
3. Any incident reported more than 180 days after the event occurs which gives rise to such claim.
4. Any claim where *We* consider the prospects of success in achieving a reasonable settlement are

insufficient and/or where *We* consider the laws, practices and/or financial regulations of the country where the incident occurred will preclude *Us* from obtaining a satisfactory settlement.

Section 10

Travel Delay and Abandonment

What *You* are covered for:

In the event that the departure of the international aircraft, sea vessel, train or coach in which *You* have arranged to travel is delayed in leaving *Your Country of Residence* on *Your* outward journey or returning to *Your Country of Residence* on *Your* homeward journey by at least 6 hours from the time shown in the official itinerary as supplied to *You* due to strike, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown, *We* will pay either:

- 10.1 25% of the amount shown in the Schedule (Travel Delay) for the first full 6 hour delay and 25% for each full 6 hours delay thereafter up to the amount stated in the Schedule, or
- 10.2 Up to the final invoiced paid costs of the *Trip* not exceeding the amount stated in the Schedule (Abandonment) that *You* cannot recover from any other source if *You* decide to abandon *Your* outward *Trip* after at least 12 hours delay from the time of departure stated in the official travel itinerary.

Or if travelling within *Your Country of Residence* only:

In the event that the departure of the domestic aircraft, sea vessel, train or coach in which *You* have arranged to travel to or from *Your Domestic Trip* destination is delayed by at least 6 hours from the time shown in the official itinerary as supplied to *You* due to strike, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown, *We* will pay either 10.1 or 10.2 as stated above.

The *Period of Insurance* is automatically extended in the event of a covered delay.

What *You* are **NOT** covered for

Refer to Section 11, page 24.

Section 11

Missed Departure

What *You* are covered for

Additional travel and accommodation expenses necessary to reach *Your* booked destination up to the amount stated in the Schedule should *You* arrive at *Your* international departure point too late to commence the booked *Trip* as a result of failure of public transport services due to the causes stated in Section 10 above or mechanical breakdown of the vehicle in which *You* were travelling to reach *Your* international departure point.

Or if travelling within *Your Country of Residence* only:

We will pay up to the amount stated in the Schedule for additional travel and accommodation expenses necessary to reach *Your* booked destination should *You* arrive at *Your Domestic Trip* departure point too late to commence the booked *Trip* as a result of failure of public transport services due to the causes stated in Section 10 above or mechanical breakdown of the vehicle in which *You* were travelling to reach *Your* departure point.

We will only pay compensation under Section 10.1 or 10.2 or 11.

What *You* are **NOT** covered for

(the following exclusions apply to Sections 10 and 11)

1. The first part of each and every claim as shown in the Schedule (the *Excess*) made by *You* under Section 10.2.
2. Any losses which are the result of *Your* failure to check in at the airport, railway station or port in accordance with the travel itinerary supplied to *You*.
3. Any losses if *You* fail to obtain written confirmation from the airline or railway operator or shipping or coach company or their agents showing the period of and reasons for the delay.
4. Any losses arising from strike or industrial action which commenced or was announced before the date of booking *Your Trip*.

Section 12

Hijack

What **You** are covered for

Up to the amount stated in Section 12 (Hi-jack Limit per Day) of the Schedule for each complete 24 hours *You* are detained in excess of the first 24 hours and up to a maximum of 30 consecutive 24 hour periods should *Your* means of transport be subject to a hi-jack during a planned *Trip*.

The *Period of Insurance* is automatically extended in the event of hi-jack

Section 13

Catastrophe

What **You** are covered for

Up to the amount stated in the Schedule should *You* be forced to move from *Your* pre-booked accommodation as a result of fire, lightning, explosion, earthquake, avalanche, storm, tempest, tsunami, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the *Trip* or, if the *Trip* cannot be continued, for *Your* return *Home*.

What **You** are NOT covered for

1. *Your* decision not to remain in *Your* booked accommodation when official directives from local or national authorities state that it is acceptable to do so.
2. Any costs or expenses payable by or recoverable from the tour operator, airline, hotel or other provider of services.

Section 14

Collision Damage Waiver Excess

What **You** are covered for

Any motor insurance excess that *You* are required to pay-up to the amount stated in the Schedule in the

event of damage to a vehicle under a rental hire car contract hired from a licensed rental vehicle agency during *Your Trip*.

We will only pay under this Section if *You* have complied with the terms and conditions of the rental hire car contract and if a valid Collision Damage Insurance is in force on the vehicle.

Section 15

Sports, Action Adventure and Leisure Activities Extension

What **You** are covered for

The following amateur sports, action adventure and leisure activities:

Ballooning as a passenger, basketball, boxing training (no contact), bungee jumping (maximum 2 jumps), cycling (not touring), dinghy sailing, elephant riding (1-2 days), hiking, horse riding (not jumping), jet boating, kayaking/ canoeing/rafting involving white water rapids grades 1, 2 and 3, marathon running, martial arts training, mopeds, motorcycling on vehicles under 125cc, overland expedition, parascending, passenger light aircraft/helicopter, river-sledging, running, safari, sailing inshore (inside 20km limit), scuba diving (maximum depth 30 metres) subject to being with a qualified diving instructor, sea canoeing, snorkeling, surfing, trekking, water skiing, weightlifting, windsurfing.

Provided *You* have paid the appropriate additional premium this Insurance is extended to cover the following amateur sports, action adventure and leisure activities:

Abseiling, American football, bungee jumping (more than 2 jumps) cricket, deep sea fishing (inside 20km limit), fencing, football/soccer, gliding, gymnastics, hockey, kayaking/canoeing/ rafting involving white water rapids grades 4 and 5, polo, rugby (union or league), scuba diving (maximum depth 30 metres) without a diving instructor.

Section 16

Winter Sports Extension

What *You* are covered for

Provided *You* have paid the appropriate additional premium this Insurance is extended to cover *You* for the following Winter Sports activities:

Alpine skiing (including off piste - off piste meaning skiing away from the piste within the resort boundaries with a qualified guide and not against local authority warning or advice), curling, glacier skiing, ice skating, mono skiing, Nordic skiing (cross country), ski bobbing, skidooring, snow boarding, snow mobiling, tobogganing; In accordance with the following sub sections and for no more than 31 days in all during any one *Trip* (21 days in all in respect of Annual Multi-Trip) during the *Period of Insurance*.

Section 16.1

Ski Hire

What *You* are covered for

The cost of hire by *You* of ski equipment due to the loss or damage of *Your* own ski equipment or due to a delay in transit of *Your* own ski equipment on the outward journey of at least 12 hours from the time shown in the official itinerary supplied to *You* up to the amount stated in the Schedule.

What *You* are **NOT** covered for

1. Please refer to the exclusions that apply to Sections 5, 6, 7 and 16.1 which appear below Section 7.
2. Any loss or damage if *You* fail to provide *Us* with documented proof of ski equipment hire.
3. Any loss or damage if *You* fail to provide written confirmation from the airline, coach or railway operator or shipping company or their agents showing the period of and reasons for the delay.
4. Any loss or damage if *You* fail to take all reasonable and proper care of *Your* ski equipment as if you were not insured.

Section 16.2

Ski Equipment

What *You* are covered for

Loss of or damage to ski equipment owned or hired by *You* during the *Period of Insurance* up to the amount stated in the Schedule.

What *You* are **NOT** covered for

1. Please refer to the exclusions that apply to Sections 5, 6, 7 and 16.2 which appear below Section 7.
2. Any loss or damage if *You* fail to provide *Us* with documented proof of ski equipment hired and the actual value of such ski equipment.
3. Any loss or damage if *You* fail to take all reasonable and proper care of *Your* ski equipment as if you were not insured.

Section 16.3

Ski Pack

What *You* are covered for

The value of any ski pass, ski equipment hire or ski tuition fee that is unused, up to the amount stated in the Schedule due to the following:

1. *Your* accidental bodily injury or illness (*You* must supply medical confirmation of *Your* inability to ski).
2. Loss or theft of *Your* ski pass.

What *You* are **NOT** covered for

Refer to exclusions that apply to Sections 5, 6, 7 and 16.3 which appear below Section 7.

Section 16.4

Piste Closure

Sub-section 16.4 shall only apply during the local regular ski season at the resort(s) *You* are staying at.

What *You* are covered for

In the event that *You* are unable to ski due to adverse weather conditions causing the closure of the piste at *Your* resort *We* will pay up to the amount stated in 16.4.1 of the Schedule for each complete 24 hours for *You* to travel and to buy a daily ski pass, if necessary,

for the nearest open piste to the resort *You* are staying at up to a total during the *Trip* of the amount stated in Section 16.4 of the Schedule.

What You are NOT covered for

1. The first 12 hours during which the piste is closed due to adverse weather conditions.
2. Any claim outside the months that constitute the local regular ski season.
3. If this sub-section was effected within 14 days of the departure date and it was known that skiing may be affected by adverse weather conditions at the resort destination.
4. If *You* fail to provide *Us* with written confirmation from the resort management confirming the period of and the reason for the closure of the piste.

Section 16.5

Delay Due to Weather Conditions

What You are covered for

Reasonable additional travel and accommodation expenses necessarily incurred by *You* up to the amount stated in the Schedule because of adverse weather conditions or an avalanche at the resort, and

1. on the outward journey *You* are delayed in arriving at *Your* resort;
2. on the return journey *You* are delayed beyond the scheduled departure time and *You* miss *Your* pre-booked coach, flight, sea vessel or train.

What You are NOT covered for

1. The first 12 hours of delay.
2. If you booked *Your Trip* and this sub-section was effected less than 4 weeks prior to *Your* departure date.
3. If *You* fail to provide us with written confirmation from the tour operator or resort management confirming the period of and the reason for the delay.

Exclusions that apply to all sections of this insurance (unless otherwise stated)

We will NOT pay for any claim arising directly or indirectly from:

1. (i) Any *Pre-Existing Medical Condition* of *You* or any other person on whom *Your* trip may depend (being *Close Relative*, *Close Business Colleague*, or person with whom you intend to stay).
(ii) Any circumstance which could reasonably have been foreseen as likely to give rise to a claim by the *Insured Person* at the time that the Insurance was effected or the *Trip* was booked (whichever is the later).
(iii) Pregnancy or any condition connected with pregnancy where the expected date of birth is within two months of the date of return from the *Trip*.
(iv) *Trips* booked or commenced against medical advice, after receipt of a terminal prognosis, for the purpose of obtaining medical treatment or convalescent care.
2. Winter sports (other than as covered in Section 16 and provided the appropriate additional premium has been paid under a Single Trip cover or under Annual-Multi-Trip cover not exceeding a total of 21 days during the Period of Insurance stated in the Schedule). In any event there shall be no cover under this Insurance for ski-jumping/flying/acrobatics/stunting/mountaineering/randonee, heli-skiing, heliboarding, speed skiing, cresta run or the use of bobsleighs or skeletons.
3. Amateur sports, action adventure and leisure activities involving physical contact as defined in Section 15 whilst on the *Trip* unless the appropriate additional premium has been paid. In any event there is no cover under this Insurance for rock climbing or mountaineering normally requiring the use of ropes and guides, free climbing, caving or

potholing, rafting or kayaking or canoeing involving white water rapids in excess of grade 5, canyoning, scuba diving at a depth of more than 30 metres or solo diving, motorsports or competitions, hunting on horseback, point-to-pointing and steeple-chasing, equestrian competitions, yachting or boating outside coastal waters (20km limit), any other sports and leisure activity where there is significant risk of bodily injury.

4. Professional sports.
5. Competitive races involving the use of vehicles or watercraft.
6. Losses arising from accidents on two wheeled motorised vehicles unless the vehicle is 125cc or less and at the time of the accident the driver is duly qualified, is in possession of a current full driving licence valid in the country where the vehicle is operated and the driver and passenger are wearing a safety crash helmet.
7. Aerial activities and aviation (other than solely as a fare paying passenger in a licensed aircraft flown by a pilot holding a valid pilots licence).
8. Suicide or wilfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the use of drugs (other than drugs taken in accordance with the treatment prescribed and directed by a registered medical practitioner but not for the treatment of drug addiction), or any loss arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.
9. Manual work or hazardous occupation.
10. Self exposure to needless peril (except in an attempt to save human life), or *You* engaging in any criminal or illegal act.
11. War (whether declared or not), invasion, act of an enemy foreign to the nationality of the *Insured Person* or the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection,

revolution, overthrow of the legally constituted government, terrorist activity of any kind, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved in a legally constituted court to have been the act of agents of a state foreign to the nationality of the *Insured Person* whether war be declared with that state or not or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or local authority except claims arising under

- i) Sections 4 (Hospital Benefit) and 12 (Hijack).
 - ii) Section 3 (Medical and Other Expenses) up to a maximum of 1% of the sum insured stated in the Schedule where *You* are not actively engaged in any of the stated events and/or where *You* have not travelled or do not remain contrary to advice issued by the Foreign Office (or equivalent) of *Your Country of Residence*.
12. Loss or damage in respect of any property more specifically insured elsewhere or any claim recoverable under another insurance.
 13. Claims increased by *Your* own act or omission.
 14. Consequential loss of any nature.
 15. The insolvency of a travel agent, tour operator, airline, accommodation provider or carrier.
 16. Claims in any way caused or contributed to by nuclear reaction, nuclear radiation or radioactive contamination.

General conditions of this insurance

The granting of cover and payment of claims under this Insurance is dependent on the following:

1. That *You* observe and fulfill all the terms and conditions of this Insurance by completing anything to be done or complied with by *You* or anyone acting on *Your* behalf.

2. That *You* immediately notify *Us* in the event of any occurrence likely to give rise to a claim under this Insurance in accordance with the instructions contained herein but in any event within 31 days of the end of *Your Trip*.
3. That *You* provide at *Your* own expense, all certificates, information and evidence required by *Us* or *Our* appointed representatives.
4. That no person will admit liability or make any offer or promise of payment without *Our* prior written consent.
5. That *You* acknowledge that *We* may at *Our* own expense take proceedings in *Your* name to recover compensation from a third party in respect of any cover provided by this Insurance and that any amount recovered shall belong to *Us*.
6. That in the event of *Your* death, *We* shall have the right to have a post mortem carried out at *Our* expense.
7. That no cancellation of cover will be allowed after the 19 day refund period following the date of issue of this Insurance. In the event the Insurance is issued within 19 days of the date of travel, the inspection period will be restricted to the days prior to travel. If the original Schedule is not returned to Columbus Direct Travel Insurance within this inspection period, you will be deemed to have accepted all of the terms, conditions, limitations and exclusions of this Insurance. *We* will accept no liability arising as a result of *Your* failure to purchase this Insurance policy with sufficient time prior to departure to read and understand the full terms, conditions, limitations and exclusions.
8. That *You* will take all reasonable and proper care to safeguard against accident or illness or loss of or damage to *Your* property, as if this Insurance was not in force. Failure to do so will prejudice *Your* position under this Insurance.
9. That *You* may not transfer *Your* interest in this Insurance.
10. That the Law of *Your Country of Residence* will apply if it is a legal requirement. If it is not a legal requirement, English Law will apply.

11. That in the event of a fraudulent claim being made by *You* or anyone acting on *Your* behalf all cover under this Insurance shall be forfeited.
12. That *You* use Reciprocal Health Care Agreements where they are available. If in doubt *You* should contact the Medical Emergency Assistance company.

Service of Suit Clause

The underwriters hereon agree that:

- (i) In the event of a dispute arising under this Insurance, the Underwriters at the request of the Assured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.
- (ii) Any summons notice or process to be served upon the Underwriters may be served upon:
Lloyd's General Representative in Australia
Suite 2, Level 21 Angel Place
123 Pitt Street
Sydney NSW 2000
who has authority to accept service and to enter an appearance on the Underwriters' behalf, and who is directed at the request of the Assured to give a written undertaking to the Assured that he will enter an appearance on the underwriters' behalf.
- (iii) If a suit is instituted against any one of the Underwriters, all underwriters hereon will abide by the final decision of any such Court or any competent Appellate Court.

Several Liability Notice LSW1001

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscriptions of any co-subscribing insurers who for any reason does not satisfy all or part of its obligations.

How to make a Claim

Any occurrence or loss, which may give rise to a claim, should be advised immediately to, and a claim form obtained from, Gallagher Bassett (the appointed claims handlers), whose details are shown below.

When requesting a claim form, you should state that you are insured through Columbus Direct, provide your name, address, telephone number, Schedule number and a brief advice as to the nature of the claim.

Gallagher Bassett - Travel Claims Dept

📞 **07 3005 1871**

(from outside Australia dial +61 7 3005 1871) or
email travel@gbtpa.com.au
GPO Box 14, Brisbane QLD 4001, Australia
Fax +61 (0)7 3005 1899

If medical attention has been received you must obtain a medical certificate showing the nature of the injury or illness and the treatment received together with the account which, if possible, should be paid and receipted.

In NO event should a claim be notified later than 31 days after the expiry of the Trip during which the claim occurred.

IMPORTANT: Any loss or damage to baggage etc. whilst in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to such carriers, but in any event within three days, and a Property Irregularity Report (PIR) obtained. Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained.

24/7 Medical Emergency Assistance

In the event of a medical emergency covered by this insurance, a 24-hour worldwide telephone assistance service is available to you. This is provided by the appointed Medical Emergency Assistance company, Specialty Assistance Services (SAS). Contact numbers for SAS are included below.

It is important to note that this insurance will only cover in-patient care, emergency repatriation or curtailment that has been authorised by SAS, who must be notified within 48 hours of admission to hospital, and for curtailment, prior to departure back to your country of residence.

For emergency assistance WORLDWIDE contact:

📞 **+44 20 7939 9645**

From within the UK dial 020 7939 9645
Fax UK +44 (0)20 7407 9206

If you are in any of the following regions you can also contact:

ASIA 📞 **Thailand (+662) 645 3932**
Fax (+662) 645 3732

AMERICAS 📞 **USA (+1) 215 489 3785**
Fax (+1) 215 489 8525

AFRICA 📞 **South Africa (+27) 11 452 7272**
Fax (+27) 11 452 4473