

Aussietravelcover

Relax with Aussietravelcover travel insurance

Protect yourself and your trip
from just \$3 a day*



Aussietravelcover
worldwide travel insurance

We hope that your trip goes well. But however much you plan, unexpected things can go wrong. Luckily an Aussietravelcover policy provides protection for a range of mishaps, including:

Overseas Emergency Medical & Hospital Expenses

If you have a sudden illness or accident overseas, we can help co-ordinate your care and pay for your bills. This can include the cost of medical assistance and treatment—ranging from a doctor visit to emergency surgery—as well as the extra costs that may be involved in returning you safely home.

Lost or stolen belongings

If you lose something while travelling, or if it is stolen or damaged, we can provide cover for the value of those belongings and help you to replace certain items. Belongings and items that may be covered by your policy include luggage, mobile phones, cameras and other electronics, travel documents, cash and credit cards.

Travel cancellations and rearranging travel plans

If you have pre-paid any of your travel, accommodation and activities, you could lose money if an unexpected event interrupts your trip. Our policies can provide protection for losses caused by flight delays and cancellations, sudden illness, travel services provider insolvency and other events beyond your control.

Aussietravelcover claim averages**



\$1,609 is the average paid medical claim



\$576 is the average paid claim for luggage and personal effects



\$2,442 is our average paid claim for cancellation and delays costs

**Average claim figures are based on claims data from 1 July 2013 to 30 June 2016 for 20 common travel destinations

Aussietravelcover real life claim**

United Arab Emirates - Dubai

Paid claim: \$22,448

Policy cost: \$799 – Multi-Journey policy

Mark was left stranded with no belongings when his hotel caught fire in the middle of the night. After learning that he was unable to re-enter the damaged hotel, Mark contacted Aussietravelcover's 24/7 emergency call centre. An emergency passport was quickly arranged and he was reimbursed for losses that included his belongings, unused accommodation, rescheduled flights and the cost of purchasing new essential items.

Travel Insurance Tips

- Are you planning to go cruising, do adventure activities or rent a car? Not all Plans will fit your needs. Compare policies to ensure cover is provided for your intended activities.
- Ensure that you have read the Product Disclosure Statement and understand the policy benefits, limits and exclusions.
- Declare any pre-existing medical conditions to make sure you're travelling with sufficient cover.
- Take care to keep yourself and your belongings safe while travelling. While comprehensive travel insurance policies offer significant protection from unexpected events, there are some scenarios where you may not be covered. For instance, your claim may be declined if you are injured while heavily intoxicated, you don't follow local laws or your belongings are stolen while left unsupervised in a public place.

Travel insurance benefits summary

Compare our levels of cover

The table below sets out some of the benefits and limits included in our travel insurance plans. The summary does not include all of the terms, conditions, limits and

exclusions that apply – **please read the Product Disclosure Statement at aussietravelcover.com.au** for more details.

| Benefits | Top International | | Mid International | | Basic International | | Budget International | | Top Multi-Journey | |
|--|-------------------|-------------|-------------------|-------------|---------------------|-------------|----------------------|-------------|-------------------|-------------|
| | Single | Family | Single | Family | Single | Family | Single | Family | Single | Family |
| Cancellation Fees and Lost Deposit | \$10,000 | \$20,000 | \$6,000 | \$12,000 | \$3,000 | \$6,000 | \$1,000 | \$2,000 | \$10,000 | \$20,000 |
| Travel Services Provider Insolvency | \$10,000 | \$20,000 | \$6,000 | \$12,000 | \$3,000 | \$6,000 | - | - | \$10,000 | \$20,000 |
| Overseas Emergency Medical Assistance/ Evacuation | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited |
| Overseas Emergency Medical & Hospital Expenses ^ | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited | unlimited |
| Additional Expenses | \$50,000 | \$100,000 | \$35,000 | \$70,000 | \$5,000 | \$10,000 | - | - | \$50,000 | \$100,000 |
| Hospital Cash Allowance^ | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$3,000 | \$6,000 | - | - | \$5,000 | \$10,000 |
| Accidental Death | \$25,000 | \$50,000 | \$15,000 | \$30,000 | \$10,000 | \$20,000 | - | - | \$25,000 | \$50,000 |
| Permanent Disability^ | \$25,000 | \$50,000 | \$15,000 | \$30,000 | \$10,000 | \$20,000 | - | - | \$25,000 | \$50,000 |
| Loss of Income^ | \$10,400 | \$20,800 | \$5,200 | \$10,400 | \$5,200 | \$10,400 | - | - | \$10,400 | \$20,800 |
| Travel Documents, Transaction Cards & Travellers Cheques ^ | \$2,500 | \$5,000 | \$1,500 | \$3,000 | \$500 | \$1,000 | - | - | \$2,500 | \$5,000 |
| Theft of Cash, Bank Notes, Currency Notes, Postal Orders or Money Orders | \$250 | \$250 | \$250 | \$250 | \$250 | \$250 | - | - | \$250 | \$250 |
| Luggage and Personal Effects | \$8,000 | \$16,000 | \$6,000 | \$12,000 | \$3,000 | \$6,000 | \$1,000 | \$2,000 | \$8,000 | \$16,000 |
| Luggage & Personal Effects Delay Expenses^ | \$300 | \$600 | \$250 | \$500 | \$200 | \$400 | - | - | \$300 | \$600 |
| Travel Delay Expenses | \$2,000 | \$4,000 | \$2,000 | \$4,000 | \$1,000 | \$2,000 | \$500 | \$1,000 | \$2,000 | \$4,000 |
| Alternative Transport Expenses^ | \$3,000 | \$6,000 | \$2,000 | \$4,000 | \$2,000 | \$4,000 | - | - | \$3,000 | \$6,000 |
| Personal Liability | \$5 million | \$5 million | \$1 million | \$1 million | \$1 million | \$1 million | \$5 million | \$5 million | \$5 million | \$5 million |
| Rental Vehicle Insurance Excess/Return of Rental Vehicle | \$4,000 | \$4,000 | \$4,000 | \$4,000 | \$2,000 | \$2,000 | - | - | \$4,000 | \$4,000 |

Why choose Aussietravelcover?



Unlimited overseas emergency medical

Worldwide network of providers



24/7 emergency assistance

Australian based medical team



Simple claims process

Lodge and track your claim online



Backed by global industry leader

Allianz Global Assistance

Aussietravelcover and the Authorised Representative Aussietravelcover Pty Ltd (Aussietravelcover) ABN 32 002 517 740 Authorised Representative No. 269305 of 10/9 Bungan Street, Mona Vale, New South Wales 2103 Telephone 1800 888 448 or 02 9979 8888 is an authorised representative of Allianz Global Assistance. Aussietravelcover is the authorised representative that provides the financial services when you purchase this product through the website at www.aussietravelcover.com.au or over the telephone.

If you purchase this product through a travel agent, other than Aussietravelcover, the full details of the Authorised Representative that provides the financial services to you is set out on the back cover of this Combined Financial Services Guide and Product Disclosure Statement. If no details are provided, please ask the travel agent to provide you with these details.

Aussietravelcover and the Authorised Representative are authorised by Allianz Global Assistance to deal in and provide general advice on travel insurance products underwritten by Allianz. Aussietravelcover and the Authorised Representative act for Allianz Global Assistance and do 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

The premium for this travel insurance policy is payable to Allianz as the insurer. Aussietravelcover and the Authorised Representative receive a commission (inclusive of GST) when you buy a policy from a travel agent, which is calculated as a percentage of the premium you pay for the travel 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 (exclusive of GST) of the premium that you pay for an insurance policy and is only paid if you buy a policy.

Employees and representatives of Aussietravelcover, the Authorised Representative and Allianz Global Assistance receive an annual salary. Employees and representatives of Aussietravelcover and the Authorised Representative may also receive a bonus based on performance criteria which can include sales performance.

The above remuneration is included in the premium you pay.

If you would like more information about the remuneration that the Authorised Representative receives, please ask them. If you would like more information about the remuneration that Aussietravelcover, or employees and representatives of Aussietravelcover or Allianz Global Assistance, receives please ask 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 667 132 or put the complaint in writing and send it to PO Box 162, Toowoong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Australia (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1800 367 287. Alternatively you can write to the FOS at GPO Box 3, Melbourne Victoria 3001. Access to the FOS is free.

Privacy Statement

Allianz Global Assistance and Aussietravelcover are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in "Important Matters" in the PDS.

How to contact us

You can contact Aussietravelcover or Allianz Global Assistance or provide them with instructions using the contact details outlined in this FSG. Please keep this document in a safe place for your future reference.

Date prepared

This FSG was prepared on 10 February 2017.

Financial Services Guide

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that the Authorised Representative and AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631 of 74 High Street, Toowoong, Queensland 4066 Telephone (07) 3305 7000 (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.

Allianz Global Assistance is responsible for the content of this FSG and has authorised its distribution.

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 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.

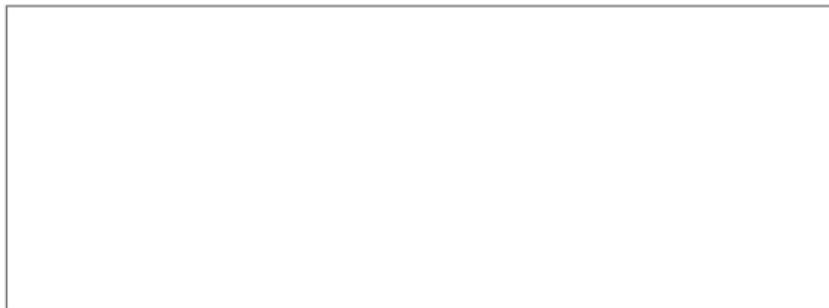
Allianz Global Assistance has a binding authority which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and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

Aussietravelcover

worldwide travel insurance

1800 888 448 | (02) 9979 8888

Ask us today about our travel insurance



*\$3 per day assumes an individual above the age of 25 with a 12 month Basic International Single plan to New Zealand, Indonesia & Fiji (excl cruising) policy with a \$150 excess.

**Traveller details have been changed to protect their privacy. Claims data and examples are from Aussietravelcover customer claims between 1 July 2013 & 30 June 2016. All claim amounts refer to the amount paid directly to the customer after any required excess has been paid.

Terms, conditions and exclusions apply. Aussietravelcover Pty Ltd ABN 32 002 517 740 is an authorised representative of AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631 AR No 269305 trading as Allianz Global Assistance. Insurance is issued and managed by Allianz Global Assistance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708. This is general advice only. We do not provide any advice on travel insurance based on a consideration of your objectives, financial situation or needs. You should consider the Product Disclosure Statement (including policy wording) available at www.aussietravelcover.com.au before buying travel insurance to decide if the product is right for you. If you purchase a policy, we receive a commission which is a percentage of your premium – ask us for more information before we provide you with any services or product.