

TRAVEL INSURANCE

PLEASE NOTE:

Throughout the FAQs set out below:

- The term “PDS” refers to the **Product Disclosure Statement (including Policy Wording)**;
- Some words may have special meanings – refer to **OUR DEFINITIONS** in the PDS prior to reading through these FAQs;
- The answers given are only a brief summary – you must read the PDS carefully for complete details of what is covered, and which of the benefits are provided under each plan. Importantly, please note that exclusions do apply, as well as limits to the cover.

PURCHASING A POLICY / GENERAL

1. How far in advance can I buy my travel insurance policy?

You may purchase a travel insurance policy up to 12 months prior to your departure date.

- [For single trip cover](#)

Cover for Section 2.1 Cancellation (and 2.2 Travel Services Provider Insolvency if applicable to the plan you have purchased) only applies to those services scheduled to be used between the start and end dates shown on your Certificate of Insurance, and begins from the date of issue and finishes at the end of your journey or on the end date shown on your Certificate of Insurance, whichever occurs earlier. The cover for all other sections starts at the beginning of your journey or the start date shown on your Certificate of Insurance, whichever occurs later, and finishes at the end of your journey or on the end date shown on your Certificate of Insurance, whichever occurs earlier.

- [For multi-trip cover](#)

Cover for Section 2.1 Cancellation (and 2.2 Travel Services Provider Insolvency if applicable to the plan you have purchased) begins on the start date shown on your Certificate of Insurance or the date you booked your journey, whichever is the later and finishes at the end of your journey or on the end date shown on your Certificate of Insurance, whichever occurs earlier. The cover for all other sections starts at the beginning of your journey or the start date shown on your Certificate of Insurance, whichever occurs later, and finishes at the end of your journey, at the expiry of the maximum journey period or on the end date shown on your Certificate of Insurance, whichever occurs earlier.

Please note: The maximum period for any one journey under the Multi-Trip Plan is shown on your Certificate of Insurance (maximum journey period). You are not covered for any incident or event that arises outside of the maximum journey period you nominated.

2. I am currently overseas and have no insurance - can I still purchase a policy?

Unless you are a resident of Australia and have purchased a Resident Returning Plan (where available to you), you can only purchase a policy before you commence your journey.

3. Am I covered if I work overseas?

Travel insurance is designed for the leisure traveller and also business people travelling overseas for business purposes. It is not designed to cover events linked to employment overseas. Please refer to the GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS contained in the PDS.

4. If I return home early, do I get a refund?

If you return home early, you do not get a refund. If you do not know how long you will be travelling for, you can buy a policy for a specific period you know you will be definitely away. If you need to extend your cover, you will need to contact Allianz Global Assistance before your policy expires to request an extension, if possible, for an additional premium. Please note that some policies do not allow extensions. For restrictions and limitations, please refer to the EXTENSION OF COVER section in your PDS.

PRE-EXISTING MEDICAL CONDITIONS

5. What do I do if I think I may have a pre-existing medical condition?

If you click 'Yes' to 'Pre-existing medical condition?', the online pre-existing medical assessment will take you through the process. You can also check the definition of pre-existing medical condition in the PDS to see if you have a pre-existing medical condition. If you are still unsure, please contact Allianz Global Assistance.

6. How much does it cost to add cover for my pre-existing medical condition(s) to my travel insurance policy?

It depends on your condition(s), their severity and other related factors. The website will enable you to obtain a quote or alternatively you can contact Allianz Global Assistance to find out the applicable premium.

7. What happens if I purchase my travel insurance policy and a new medical condition develops? Would I need to pay an additional premium?

If you have already purchased your travel insurance policy, then any new medical condition that arises after that date is not considered a pre-existing medical condition and you would not need to pay an additional premium, subject to the terms, conditions, exclusions and limitations listed in the PDS.

CLAIMS

8. What if it is an emergency?

For emergency assistance while you are overseas at any time, Allianz Global Assistance* is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, your evacuation home, locating nearest embassies and consulates, as well as keeping you in touch with your family and work in an emergency.

If you are hospitalised, you or a member of your travelling party, MUST contact Allianz Global Assistance as soon as possible. If you do not, Allianz Global Assistance may not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by them.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such treatment will exceed \$2,000, you MUST contact Allianz Global Assistance.

Please note that Allianz Global Assistance will not pay for any hospital or medical costs incurred in Australia.

Allianz Global Assistance are available 24 hours a day, 7 days a week.

If you are in one of the countries listed below, simply dial the number shown for that country:

Australia	1800 010 075
Canada	1800 214 5514
China (North)	10 800 6100434
China (South)	10 800 261 1323
France	0800 905 823
Germany	0800 182 7635
Greece	00800 611 4107
Hong Kong	800 900 389
India	00080 0610 1108
Indonesia	001 803 61 098
Italy	800 787 451
Japan	0066 3386 1052
Malaysia	1800 81 5102
Netherlands	0800 023 2683
New Zealand	0800 778 103
Singapore	800 6162 187
Spain	900 996 115
Switzerland	0800 561 361
Thailand	001 8006 121 082
United Kingdom	08000 289 270
United States	1866 844 4085

For all other countries, dial reverse charge (“collect”) via the local operator on +61 7 3305 7499.

9. Do I have to pay the bill for medical claims and claim when I get back?

If you have received medical treatment as an outpatient while overseas and the costs are less than \$2,000, you would normally pay for the treatment, obtaining a medical report from the treating doctor and keeping all medical receipts and associated expenses to lodge your claim with Allianz Global Assistance on your return home. At any time, you can call the 24/7 team at Allianz Global Assistance for advice regarding this process.

If the treatment is likely to exceed \$2,000, then you MUST contact Allianz Global Assistance as soon as possible. The Allianz Global Assistance team will support you through the process of lodging your claim while you are travelling. The team will be able to speak with the medical facility in order to advise them of the requirements of the claim process to confirm cover. The team may be able to authorise payment directly to the facility for you.

You can also contact Allianz Global Assistance should you require any help on medical matters. Please also refer to FAQ 8.

10. Do I have to complete the “Medical Certificate” of the Claim Form?

If your claim relates to cancellation or medical expenses arising from injury, sickness or death, the usual treating doctor in Australia must complete this section of the form.

11. I am away for a couple of months - do I have to wait until I am back in Australia to claim?

You can submit a claim upon your return to Australia or while still on your trip.

You can lodge a claim online 24 hours a day or obtain a claim form at www.travelclaims.com.au.

Note you will still be required to provide any information Allianz Global Assistance reasonably asks for such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership.

12. What is the excess?

A standard excess is the amount which will be deducted from any claim paid to you under the sections of your policy to which an excess applies. Some policies allow for a standard excess to be increased (which lowers the premium you have to pay) or decreased (which increases your upfront premium). You will be advised which options are available to you at the time you purchase your policy.

In some circumstances Allianz Global Assistance may impose an additional excess for claims arising from some medical conditions. Allianz Global Assistance will inform you in writing if any additional excess applies.

An additional excess may also apply to claims made under certain policy sections if you purchase the optional Snow Pack or Adventure Pack (where available to you), and your claim arises from your participation in snow sport activities or your participation in any of the activities listed under Adventure Pack.

13. What happens after I have been evacuated to Australia?

Medical cover under this policy ends upon Allianz Global Assistance safely repatriating you to home soil, from which point the local healthcare system will provide you with any further treatment you require.

14. I do not have receipts for my luggage and personal effects. Can I still claim?

Yes, you can still claim. Allianz Global Assistance understand that you might not be able to provide receipts for each and every item. However, you still have to provide evidence of ownership. You may submit photographic evidence in conjunction with warranty cards, manuals, receipts, bank or credit card statements to support your proof of ownership.

15. What do I do if I have a complaint?

We want to resolve any complaint you have as quickly as possible.

If you are dissatisfied with our service in any way contact us on 1300 795 636 and we will attempt to resolve the matter in accordance with our Internal Dispute Resolution procedures. If you are not satisfied with our decision or a decision is not reached within 45 days, you may lodge a complaint with the Australian Financial Complaints Authority, an external dispute resolution scheme which is independent and free to you (subject to its relevant terms and rules):

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001.

Please refer to the heading DISPUTE RESOLUTION PROCESS in the IMPORTANT MATTERS section of the PDS.