



Trans tasman ticket and baggage insurance

Combined Product Disclosure Statement, Policy Wording and Financial Services Guide

This document contains Your Insurance Policy Terms, Provisos, Exclusions and Conditions. It is important that You read and understand it and retain it in a safe place.



How This Insurance Is Arranged

This insurance is issued/insured by:

AIG Australia Limited (AIG)

ABN 93 004 727 753 AFSL 381686

Level 12 717 Bourke Street

Docklands Vic 3008

AIG issues/insures this product pursuant to an Australian Financial Services Licence ('AFSL') granted to Us by the Australian Securities and Investments Commission.

AIG prepared this **Product Disclosure Statement**.

Cover is distributed by:

Jetstar Airways Pty Ltd ("Jetstar")

ABN 33 069 720 243

GPO Box 4713

Melbourne VIC 3001

Australia

Jetstar Phone within Australia: 131 538

Jetstar Phone outside Australia: + 61 3 8341 4901

Insurance Enquiries (AIG): 1800 257 504

Jetstar is appointed for this purpose as a General Insurance Distributor to distribute this insurance product issued by AIG. Jetstar is not authorised to provide any advice or bind any businesses on behalf of AIG.

AIG Australia's Financial Services Guide ("FSG") is included in the document to provide You with information on the service provided and the remuneration received, or to be received, by Jetstar as the General Insurance Distributor of this insurance product.

Retail Clients

'Retail Clients' are required to be provided with a Product Disclosure Statement prepared by the product issuer/insurer.

A 'Retail Client' means an individual or small business.

'Small business' means:

- (a) a manufacturing entity with 100 employees or fewer, or
- (b) a non manufacturing entity employing 20 individuals or less.

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Product Disclosure Statement (PDS)

This PDS contains information about key benefits and significant features of this travel policy. It also contains important information about Your rights and obligation such as the duty of disclosure and cooling off period and complaint procedures. Its purpose is to assist both Your decision to purchase insurance and ability to compare products. You should read the PDS before deciding whether to acquire this product. Please retain this document in a safe place.

Words with Special Meanings

Throughout this document, words appearing with the first letter capitalized will have special meanings. These meanings are set out in the Definition section of the Policy Wording on pages 13-16.

Summary of Benefits

This is a summary of cover only and the Policy is subject to conditions and exclusions in the Policy Wording commencing on page 11. Values shown below are maximum amounts payable per Insured Person (in Australia Dollars).

Please note, not all Policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the benefits may not be available to You. Please refer to the applicable section of the Policy Wording.

Summary of Benefit	Maximum Sum Insured Per Person
Cancellation/Amendment of Jetstar Ticket (Refer to Section 1 on page 24 for full coverage details)	\$5,000
Jetstar Checked baggage (Refer to Section 2 on page 25 for full coverage details)	\$5,000
Emergency Medical Evacuation (Refer to Section 3 on page 26 for full coverage details)	\$50,000
Additional Accommodation, Meal and Travelling Expenses (Refer to Section 4 on page 27 for full coverage details)	\$750
Travel Delay (Refer to Section 5 on page 29 for full coverage details)	\$750
Special Events Missed Connection (Refer to Section 6 on page 29 for full coverage details)	\$750
Hijack and Kidnap (Refer to Section 7 on page 30 for full coverage details)	\$7,500
Home Help (Refer to Section 8 on page 30 for full coverage details)	\$750

Important Information

This policy provides cover for specified situations and events. This policy may not match Your expectations or suit Your needs. There are also exclusions that may apply to specific circumstances. To assist with Your decision to purchase this insurance and to manage Your expectations in the event of a claim, We believe it is important to highlight the main areas where cover is not available, regardless of the situation.

This list is not exhaustive and We encourage You to read the full policy terms and conditions including the general policy exclusions on pages 16-18 and the section specific exclusions listed at the end of each section. However the areas listed below represent those where most people find themselves without cover:

1. Costs to re-book on another airline or transport provider are not covered under Section 1. However, such expenses are covered under Section 4 and 6 under limited circumstances. Please refer to Section 1 on page 24, Section 4 on page 27 and Section 6 on page 29 for full coverage details.
2. Any Pre-existing medical conditions are not covered. Please refer to the definition on page 14 for full details.
3. No cover is provided for any loss arising directly or indirectly from You or Your Travelling Companion's business or employment, including but not limited to, not being able to take leave from that employment (except for Your being retrenched from Your usual full time employment in Australia.) Please refer to exclusion 1.7 on page 24 for full details.
4. Luggage stolen, lost or damaged when it is not in the care of Jetstar. Please refer to the definition of Checked Baggage on page 13 and specific exclusions applicable to Section 2 on page 25 for full coverage details.
5. This policy does not cover overseas medical expenses. It only covers for cost of emergency transportation including medical or non-medical escort as necessary to return You to Australia if You are hospitalised in New Zealand as an in-patient due to Injury or illness during Your Trip. Please refer to Section 3 on page 26 for full coverage detail.
6. AIG is subject to compliance with US sanctions laws. Thus, this policy does not cover any claim, loss, injury, damage or legal liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, Sudan or North Korea. In addition, this policy does not cover residents of these countries or any individual identified on an applicable government watch list.

While We will treat each case on its merits and all customers will receive consistent and fair treatment. It is important that You understand these areas where there is no cover. Please review these details and the full terms and conditions to decide if this policy meets Your needs.

Costs of Insurance

The premium will be quoted to You when You purchase Your insurance and it will be shown on Your Certificate of Insurance. Your premium is based on a number of factors including length of Your Trip, the number of travellers and their ages.

Premiums are inclusive of applicable government charges including GST and Stamp Duty.

No premium is applicable to Infants sharing a seat with an adult passenger.

Eligibility

To be eligible for cover under this policy You must be:

- either an Australian citizen or Australian permanent resident; and
- aged under 80 years at the date of departure for Your Trip; and
- intending to return to Australia on completion of Your travel.

If You are 80 years and over, please refer to Our alternative travel insurance product available under the Insurance tab at www.jetstar.com.

Geographical Limit

This policy is designed and intended solely for eligible persons who hold a Jetstar ticket and are travelling from Australia to and within New Zealand only.

This policy does not provide cover for overseas medical expenses.

If any part of Your planned Trip involves travelling outside the territorial boundaries of New Zealand, or if You require overseas medical expenses cover, then You should consider Our alternative travel insurance products available under the Insurance tab at www.jetstar.com.

How to Make a Claim

A claim can be lodged online at www.jetstar.com from the insurance page under Travel Services.

For any enquiries in relation to entitlement to claim under this Policy, please contact AIG for assistance on:

Phone within Australia: 1800 257 504

Phone outside Australia: + 61 3 9522 4597

Please refer to General Condition 7 on page 21 of the Policy Wording for full details on the claims requirements.

Excess

If You make a claim You may be required to pay an Excess. An Excess is an agreed amount that is subtracted from a claim.

Excess payable \$100 per event per Insured Person
(Applies to all Sections (except Section 3))

24 Hour World-Wide Emergency Assistance

The overseas assistance service in this section is provided by Travel Guard® in conjunction with Your policy.

1. In the event of an emergency whilst You are outside Australia, Travel Guard® is only a telephone call away anywhere in the world – 24 hours a day.
2. Travel Guard® is a worldwide team of highly skilled doctors and medical professionals who are available by telephone – 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside Australia.
3. Travel Guard® provides the following services in conjunction with the terms and conditions of Your policy:
 - Access to a registered medical practitioner for emergency assistance and advice.
 - Emergency transportation to the nearest suitable hospital.
 - Emergency evacuation back home if necessary.
 - The family back home will be advised of Your medical condition and be kept informed of the situation.
 - Payment guarantees to hospitals and insurance verification.
 - Second opinions on surgery.
 - Hospital case management.
 - Legal referral service.
 - Urgent message service and emergency travel planning.
 - Assistance in replacing travel documents, passports and credit cards.

In the event of an emergency overseas, simply call (reverse charge) Travel Guard® any time from any place in the world:

60 (3) 2772 5593

The number underlined is the country code and the number in brackets is the area code.

Period of Insurance

Your Policy is valid only when You pay the required premium and a Certificate of Insurance is issued to You. No cover is available for Your Trip if either of these conditions has not been satisfied.

Your cover under this Policy commences when You start Your Trip (as defined) and shall conclude when Your Trip (as defined) ends.

Important Customer Information

1. Your Policy

- This insurance policy is made up of the **Policy Wording** and **Your Certificate of Insurance**.
- The booklet commencing on page II is Your **Policy Wording** which contains:
 - **Definitions** section on **Pages 13-16**,
 - **General Exclusions** on **Pages 16-18**, and
 - **General Conditions** on **Pages 20-22**that apply to all sections of this document You should read this document carefully and familiarizes Yourself with all relevant terms, condition and obligations that may be applicable to this Policy.
- Specific **conditions** and **exclusions** may also apply under each Section of the **Policy Wording**.
- **Limits and sub-limits** and **aggregate limits** of liability apply to certain benefits under this Policy. These are contained within the **Policy Wording** that commences on **Page II** of this document.

2. Period of Insurance

Your Policy is valid only when You pay the required premium and a Certificate of Insurance is issued to You. No cover is available for Your Trip if either of these conditions has not been satisfied.

Your cover under this Policy commences when You start Your Trip (as defined) and shall conclude when Your Trip (as defined) ends.

3. Policy Extension

The policy cannot be extended beyond the original expiry date, except where the delay is caused because of an unexpected event, that is not excluded by this policy, resulting in You being unable to complete Your planned itinerary or Your scheduled flight being delayed or cancelled, in which case the policy will be extended up to a maximum period of 30 days or until You are able depart on the next available flight, whichever occurs first.

4. Cooling Off Period

You may return the Policy to Us within 14 days of purchasing, provided that no claim has arisen and Your travel has not commenced. AIG will cancel the Policy and give You a full refund of premium.

5. The Code of Practice

AIG is a signatory to the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works. Information brochures on the Code are available upon request.

6. If You Have a Loss

If You have a loss You must:

- (a) do what You can to prevent any further loss or expense
- (b) not admit liability for the loss.

If We agree to cover Your loss, You must let Us take over and pursue any legal right of recovery You may have and You must co-operate with Us in any recovery action.

If You need to return home early for any reason and want Us to pay for resumption of Your Trip, You must contact Us and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow Our advice and instructions.

7. If You Have a Complaint

Information on what to do if You have a complaint can be found in the FSG on Page 34 of this document.

8. Privacy Notice

This notice sets out how AIG collects, uses and discloses personal information about:

- You, if an individual; and
- other individuals You provide information about.

Further information about Our Privacy Policy is available at www.aig.com.au or by contacting Us at australia.privacy.manager@aig.com or on 1300 030 886.

How We collect Your personal information

AIG usually collects personal information from You or Your agents.

AIG may also collect personal information from:

- Our agents and service providers;
- other insurers;
- people who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under Your policy, witnesses and medical practitioners;

- third parties who may be arranging insurance cover for a group that You are a part of;
- providers of marketing lists and industry databases; and
- publicly available sources.

Why We collect Your personal information

AIG collects information necessary to:

- underwrite and administer Your insurance cover;
- maintain and improve customer service; and
- advise You of Our and other products and services that may interest You.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling Your insurance cover or reducing the level of cover, or declining claims.

To whom We disclose Your personal information

In the course of underwriting and administering Your policy We may disclose Your information to:

- entities to which AIG is related, reinsurers, contractors or third party providers providing services related to the administration of Your policy;
- banks and financial institutions for policy payments;
- assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- other entities to enable them to offer their products or services to You; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, United Kingdom, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which You have a claim and such other countries as may be notified in Our Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG.

Access to Your personal information

Our Privacy Policy contains information about how You may access and seek correction of personal information We hold about You. In summary, You may gain access to Your personal information by submitting a written request to AIG.

In some circumstances permitted under the Privacy Act 1988, AIG may not permit access to Your personal

information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our Privacy Policy also contains information about how You may complain about a breach of the applicable privacy principles and how We will deal with such a complaint.

Consent

Your application includes a consent that You and any other individuals You provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

The Financial Claims Scheme

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies to the Policy. In the unlikely event that the Insurer is unable to meet its obligations under the Policy, persons entitled to make a claim under the insurance cover under the Policy may be 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 <https://www.fcs.gov.au>.



Policy Wording

Important Policy Matters

Agreement

This policy is valid only when a current Certificate of Insurance is issued. When You have paid the premium required, We will provide You with cover provided the event occurs during the period of cover and when You cannot recover Your costs from any other source, subject to the terms, conditions and exclusions contained in this policy.

Eligibility

To be eligible for cover under this policy You must be:

- either an Australian citizen or Australian permanent resident; and
- aged under 80 years at the date of departure for Your Trip; and
- intending to return to Australia on completion of Your travel.

If You are 80 years or over, please refer to Our alternative travel insurance products available under the Insurance tab at www.jetstar.com.

Geographical Limit

This policy is designed and intended solely for eligible persons who have a Jetstar ticket and are travelling from Australia to and within New Zealand only, and then returning to Australia.

It is important to note that this policy does not provide cover for overseas medical expenses.

If any part of Your planned Trip involves travelling outside the territorial boundaries of New Zealand, or if You require overseas medical expenses, then You should consider Our alternative travel insurance products available under the Insurance tab at www.jetstar.com.

Period of Insurance

Your Policy is valid only when You pay the required premium and a Certificate of Insurance is issued to You. No cover is available for Your Trip if either of these conditions has not been satisfied.

Your cover under this Policy commences when You start your Trip and shall conclude when Your Trip ends.

Your Duty of Disclosure

Before **you** enter into an insurance contract, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

If **we** ask **you** questions that are relevant to **our** decision to insure **you** and on what terms, **you** must tell **us** anything that **you** know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until **we** agree to insure **you**.

If you do not tell us something

If **you** do not tell **us** anything **you** are required to tell **us**, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if **you** make a claim, or both.

If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

Definitions

Wherever the following words or phrases appear in capitals in this policy they will always have the meanings shown under them.

Additional Accommodation, Meals and Travelling

Expenses means only those reasonable expenses over and above what You expected to pay for accommodation, meal and travelling expenses, including emergency personal telephone calls, had the Trip gone ahead as planned.

Baggage means Your personal property accompanying You on Your Trip.

Baggage Identification Tag means the numbered baggage document issued to You by Jetstar that corresponds to the tag attached to each item of Checked Baggage for the purpose of identifying the Checked Baggage.

Checked Baggage means that part of Your Baggage which Jetstar has taken into their custody for carriage in the hold of the aircraft and for which they have issued a Baggage Identification Tag.

Excess means the amount which the policy provides that You have to pay in the event of the claim.

Infant means a child under the age of 2 years and sharing a single airline seat with an adult passenger.

Injury means a physical injury, caused by violent, external and visible means, which occurs fortuitously whilst this insurance is in force and results, solely, directly and independently of any Pre-existing Medical Condition or other cause.

Insured Person means a person specified in the Certificate of Insurance.

Jetstar means Jetstar Airways Pty Ltd ABN 33 069 720 243.

Motor Cycle means a motorised cycle.

Pre-existing Medical Condition means

- (a) any illness, disease or other condition, including symptoms thereof suffered by You, Your Relative, business associates, or Travelling Companion, which in the 1 year period before You applied for insurance:
- (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (b) It shall also mean any congenital, hereditary, chronic or ongoing condition of Yours, Your Relative, business associates, or Travelling Companion which You or they are aware of, or could reasonably be expected to be aware of, before You applied for insurance.

The conditions which follow are automatically covered under this Policy, provided there are no planned procedures, and there have been no complications or exacerbations of the condition within the last six (6) months. In all other circumstances, Pre-existing Medical Condition will not be covered under this Policy.

Acne	Hayfever
Allergies	Haemorrhoids
Asthma (nil attacks requiring hospitalisation or medical treatment within the last 12 months)	Hiatus Hernia
Broken/Fractured Bones (providing these are completely healed with no ongoing treatment or residual problem)	Hip/Knee Replacements (performed more than 12 months ago and no ongoing treatment or residual problem)
Cataracts	Hypothyroidism
Coeliac Disease	Insomnia
Eczema	Menopause/HRT
Essential Tremor	Restless Leg Syndrome
Gastric Reflux	Tinnitus
Glaucoma	Varicose veins

Policyholder means the person identified in the application for insurance and specified in the Certificate of Insurance as the policy holder

Relative means Your spouse, parent, parent-in-law, grandparent, step-parent, sister, sister-in-law, brother, brother-in-law, daughter, step-daughter, daughter-in-law, son, step-son, son-in-law, grandchild, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew.

Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorist Act shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Travel Guard® means Our assistance provider.

Travelling Companion means a person who is to travel with You for at least 50% of the Trip and who made arrangements to accompany You before You began the Trip.

Trip

- (i) For the purposes of Cancellation/Amendment of Jetstar ticket (Section I), means the period commencing from:
- (a) the time You purchase Your Jetstar ticket to New Zealand; or
 - (b) the Policy Issue Date on Your Certificate of Insurance, whichever occurs last;
- and
- (ii) For the purpose of all other Sections means the period commencing from:
- (a) the time You leave Your Home in Australia to commence Your travel to New Zealand (but not earlier than twenty four (24) hours before Your original departure time for New Zealand as shown on Your international travel ticket, or
 - (b) the start date shown on Your Certificate of Insurance, whichever occurs last,

and

- (i) If Your Jetstar ticket is a return ticket, all Sections end:
- (a) when You return to Your home address in Australia (but no later than twenty four (24) hours after Your return from New Zealand; or
 - (b) on the Travel End date shown on Your Certificate of Insurance,
- whichever occurs first;
- Or
- (ii) If Your Jetstar ticket is a one way ticket, all Sections end:
- (a) on the Travel End date shown on Your Certificate of Insurance.

Please Note:

New Zealand must be the sole destination of travel. You cannot purchase this insurance after Your travel has commenced. If You purchased a one-way ticket with Jetstar, Your cover under this Policy will cease as soon as You arrive in New Zealand. Despite the fact that You have purchased a one way ticket with Jetstar, this insurance requires You to have an intention to return to Australia at the end of Your travel.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us/Insurer means AIG Australia Limited (AIG) ABN 93 004 727 753 AFSL 381686.

You, Your, Yourself means each of the Insured Persons as shown on the policy and any accompanying Infant.

General Exclusions

We will not pay under any Section of this policy for claims arising directly or indirectly out of:

1. nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
2. riot or civil commotion unless You have already left Australia or You have paid for Your travel and accommodation and Your policy was in force prior to the riot or civil commotion.
3. any professional sporting activities.

4. hunting, racing other than on foot, playing polo, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, or travelling in international waters in a private sail vessel or privately registered sail vessel.
5. parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This exclusion does not apply to hot air ballooning or parasailing.
6. diving underwater using an artificial breathing apparatus unless You hold an open water diving license or You were diving under licensed instruction.
7. You operating a Motor Cycle without You holding a valid licence for the country the Motor Cycle is being operated in.
8. any Pre-existing Medical Condition(s).
9. deliberate exposure to exceptional danger unless in an attempt to preserve life, Your own or others.
10. Your suicide, attempted suicide or intentional self-injury
11. sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).
12. You having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
13. You travelling against medical advice or for the purpose of obtaining medical advice or treatment or if a terminal or malignant prognosis was given before You purchase this insurance.
14. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
15. You acting illegally or breaking any government prohibition or regulation.
16. any consequential loss, including loss of enjoyment, or any financial loss not specifically covered in the policy.
17. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of

their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.

18. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
19. a government authority seizing, withholding or destroying anything of Yours or any prohibition by or regulation or intervention of any government.
20. any interference with Your travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to You or to any Relative or Travelling Companion or restriction of access to any locality.
21. You not acting in a responsible way to protect Yourself and Your property or to prevent or reduce Your loss.
22. something that at the time of taking out this policy You were aware of or could be expected to be aware of, which could bring about Your making a claim under this policy.
23. You failing to make precautions to avoid a claim after a warning has been issued in the mass media.

Nor will We provide cover or service for:

24. The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.
25. This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
26. This policy will not cover any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
27. any loss, Injury, damage, or legal liability suffered or sustained directly or indirectly by an Insured Person if that Insured Person is:
 - (i) a terrorist;
 - (ii) a member of a terrorist organisation;
 - (iii) a narcotics trafficker; or
 - (iv) a purveyor of nuclear, chemical or biological weapons.

Pre-Existing Medical Condition(s)

This policy **DOES NOT** provide cover for travellers with Pre-existing Medical Condition(s), except where detailed below.

A Pre-existing Medical Condition means

- (a) any illness, disease or other condition, including symptoms thereof suffered by You, Your Relative, business associates, or Travelling Companion, which in the one (1) year period before You applied for insurance:
 - (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (b) It shall also mean any congenital, hereditary, chronic or ongoing condition of Yours, Your Relative, business associates, or Travelling Companion which You or they are aware of, or could reasonably be expected to be aware of, before You applied for insurance.

Only the conditions which follow are automatically covered under this policy, provided there are no planned procedures, and there have been no complications or exacerbations of the condition within the last six months.

In any other circumstance, Pre-existing Medical Condition(s) will not be covered under this policy.

Acne	Hypercholesterolemia (High Cholesterol)
Allergies	Haemorrhoids
Asthma (nil attacks requiring hospitalisation or medical treatment within the last 12 months)	Hiatus Hernia
Broken/Fractured Bones (providing these are completely healed with no ongoing treatment or residual problem)	Hip/Knee Replacements (performed more than 12 months ago and no ongoing treatment or residual problem)
Cataracts	Hypothyroidism
Coeliac Disease	Insomnia
Essential Tremor	Menopause/HRT
Gastric Reflux	Restless Leg Syndrome
Glaucoma	Tinnitus

Should You require cover for any Pre-existing Medical Condition(s), please refer to Our alternative travel insurance product under the Insurance tab at www.jetstar.com.

General Conditions

The following conditions apply to this insurance:

1. Eligibility and Geographical Limit

To be eligible for cover under this policy You must be:

- either an Australian citizen or Australian permanent resident; and
- aged under 80 years at the date of departure for Your Trip; and
- intending to return to Australia on completion of Your travel.

If You are 80 years of age or over then please refer to our alternative travel insurance product available under the Insurance tab at www.jetstar.com.

This policy is designed and intended solely for eligible persons who hold a Jetstar ticket and are travelling from Australia to and within New Zealand only, and then returning to Australia.

This policy does not provide cover for overseas medical expenses.

If any part of Your planned Trip involves travelling outside the territorial boundaries of New Zealand, or if You require overseas medical expenses cover, then You should consider our alternative travel insurance products available under the Insurance tab at www.jetstar.com.

2. Other Cover

We will not cover You for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what You would have been entitled to recover under this policy to the extent permitted by law.

3. Currency

All amounts are denominated in Australian dollars. All claims will be paid in Australian dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars will be the rate applying at the time the expense is incurred.

4. Australian Law

This policy is governed by the laws of the Australian state or territory in which the Insured Person resides and any dispute or action in connection therewith shall be conducted and determined in Australia.

5. What You are Required to do

You must not deliberately or recklessly:

- (a) cause loss to any property covered by the policy; or
- (b) cause loss for which You could be held legally liable - either by doing something You should not do or failing to do something You should do.

If You think You are covered under this policy for a claim made against You, You must immediately give Us full details of that claim and all legal documents served on You. If You are covered, We have the right to negotiate or defend the claim in Your name and We will require Your co-operation.

6. If You Have a Loss

If You have a loss You must:

- (a) do what You can to prevent any further loss or expense.
- (b) not admit liability for the loss.
- (c) lodge a written claim against the person or organisation that may be legally liable for Your loss, illness or Injury.

If We agree to cover Your loss, You must let Us take over and pursue any legal right of recovery You may have and You must co-operate with Us in any recovery action.

If You require hospitalisation or emergency transportation services or need to return home early for any reason and want Us to pay, You must contact Travel Guard® and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow the advice and instruction of Travel Guard® and, where required, Our advice and instructions.

7. Making a Claim

If You need to make a claim, We will require You to:

- (a) provide Us with original invoices, receipts and other vouchers relating to Your loss or expenses. It is the responsibility of the Insured Person to provide proof of ownership of any lost, stolen or damaged items and We are under no obligation to make payment without this proof of ownership.
- (b) produce this policy and Your Certificate of Insurance.
- (c) provide Us with all information We require.

To lodge a claim or download a claim form, please access the Insurance tab at www.jetstar.com.

Alternatively, if You have any enquiries in relation to entitlement to claim under this policy, please contact AIG for assistance on:

Phone within Australia: 1800 257 504

Phone outside Australia: + 61 3 9522 4597

8. Cancellation

Subject to Your rights under the Cooling Off Period, We will not refund any part of the premium if You cancel Your cover after any part of this policy has commenced or a claim has arisen.



The Benefits

SECTION 1

Cancellation/Amendment of Jetstar Ticket

Please note that a policy Excess of \$100 per event per Insured Person applies to each and every claim made under this Section.

We will pay:

- 1.1 The non-refundable unused portion of the Jetstar Airways travel ticket following cancellation due to an unforeseeable event or any unforeseeable circumstances outside Your control; or
- 1.2 The reasonable costs of re-scheduling Your Jetstar Airways travel ticket with Jetstar if You are unable to travel on Your original departure date due to an unforeseeable event or any unforeseeable circumstance outside Your control. The amount We will pay You will not be more than the amount We would have paid under Section 1.1 above.

Please note:

- No cover is provided for any expenses incurred for rescheduling with an airline or transport provider other than Jetstar.
- The most We will pay under this Section for all cancellation/amendment fees and/or charges claims during Your Trip is \$5,000 per Insured Person.

In addition to the General Exclusions applying to all Sections of the Policy, We will not pay for:

- 1.3 If You fail to take precautions to avoid a claim after a warning has been issued in the mass media.
- 1.4 If You or Your Travelling Companion change Your mind and decide not to proceed with Your original Trip.
- 1.5 claims arising from inability of any tour operator or wholesaler to complete arrangements for Your tour due to insufficient number of people required to commence the tour.
- 1.6 You not complying with Your ticket conditions.
- 1.7 cancellation or disruption to travel which relates to Your or Your Travelling Companion's business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to You being retrenched from Your usual full time employment in Australia.
- 1.8 any expenses incurred for rescheduling with an airline or transport provider other than Jetstar.

SECTION 2

Jetstar Checked Baggage

We will pay:

- 2.1 For the accidental loss of, theft or damage to Your Checked Baggage. We may choose to replace, repair or pay for the loss in cash, after making allowance for depreciation, and wear and tear.
- 2.2 Up to \$750 for each item. A pair or set of items is treated as one item (eg. A set of golf clubs). Our payment will not exceed the original price You paid.
- 2.3 For costs of any reasonable essential items including emergency clothing or other personal items up to maximum of \$350 if Your Checked Baggage is delayed, misdirected or misplaced for more than 12 hours.

We require You to provide confirmation that Jetstar were responsible for Your Checked Baggage and that it was delayed, misdirected or misplaced. We will deduct any amount We pay You under this benefit for any subsequent claim for lost Checked Baggage.

Please note:

The most We will pay under this section for all Checked Baggage claims during Your Trip is \$5,000 per Insured Person.

In addition to the General Policy Exclusions applying to all Sections of the Policy, We will not pay:

- 2.4 for loss, damage or theft of any Baggage that is not Checked Baggage.
- 2.5 for loss, damage or theft of any Checked Baggage not in the custody of Jetstar.
- 2.6 for loss, liability or expenses that are for or related to any furniture, furnishings and fittings.
- 2.7 for damage or loss arising from electrical or mechanical breakdown of any item.
- 2.8 for scratching or breakage of fragile or brittle items. This exclusion does not apply to the lens of spectacles and binoculars.
- 2.9 for damage or loss arising from wear, tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.
- 2.10 any goods that are intended for sale, trade, tools of trade or trade samples.

- 2.11 losses due to devaluation or depreciation of currency.
- 2.12 loss, destruction or damage recoverable from any other source (other than Jetstar).
- 2.13 cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 2.14 loss of Checked Baggage not reported to Jetstar or appropriate authority within 24 hours of You becoming aware of the loss and where no written report is obtained.
- 2.15 for jewellery, watches, cameras and camera equipment, laptops or computers.

SECTION 3

Emergency Medical Evacuation

We will pay:

- 3.1 For the cost of emergency transportation including medical or non-medical escort as necessary to return You to Australia if You are hospitalised in New Zealand as an in-patient due to Injury or illness during Your Trip.

Conditions:

If You require emergency transportation services to return You to Australia, and You want Us to pay for the cost of such emergency transportation

- 1. the emergency transportation must be on the written advice of a legally qualified medical practitioner; and
- 2. You must contact Travel Guard® as soon as possible and obtain their approval; and
- 3. such emergency transportation must be arranged by Travel Guard®.

Please note:

- The most We will pay under this Section for all emergency medical evacuation claims during Your Trip is \$50,000 per Insured Person.
- The above cover only applies to the cost of the Insured Person who has been hospitalised. Accompanying Insured Person(s) may be entitled to claim under Section 4.
- At Our discretion, We will decide on which action to take based on strict medical necessity and as agreed by Our medical adviser. When We bring You home to Australia, We will use Your return ticket towards Our costs.

In addition to the General Exclusions applying to all Sections of the policy, We will not pay for:

- 3.2 any medical, surgical, hospital, dental, ambulance, nursing home expenses and any other related medical expenses incurred outside of Australia except for medical transportation as covered in Section 3.1 above.
- 3.3 any medical, surgical, hospital, dental, ambulance, nursing home expenses and any other related medical expenses incurred within Australia.
- 3.4 expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which You have been advised to continue during Your Trip.
- 3.5 any claim for which You are entitled to receive reimbursement from workers' compensation and other statutory scheme or private health insurance.
- 3.6 pregnancy or childbirth except for:
 - (i) related complications before the 26th week of pregnancy, or
 - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental Injury..
- 3.7 the cost of a return ticket if You have not purchased a return air ticket to Australia.

Note: We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.

SECTION 4

Additional Accommodation, Meal and Travelling Expenses

Please note that a policy Excess of \$100 per event per Insured Person applies to each and every claim made under this Section.

4.1 Accommodation, Meals and Travelling Expenses

We will pay:

Your reasonable Additional Accommodation, Meal and Travelling Expenses including emergency personal telephone calls if Your Trip is disrupted and/or You have to return to Australia because of:

- Your passport or travel documents being lost or stolen.
- Natural disaster or severe weather conditions.
- You innocently breaking any quarantine regulation.
- Cancellation, delay or diversion of Your schedule transport caused by riot, strike, civil commotion, but only those expenses You cannot claim from someone else.

- Serious damage to Your home or business premises in Australia.
- A treating doctor certifying that You or Your Travelling Companion are unfit to continue with Your original itinerary or an amended itinerary.
- An accident involving Your means of transport.

Important Note: The most We will pay under this Section 4.1 for all emergency expenses claims during Your Trip is \$750 per Insured Person.

In addition to the General Exclusions applying to all Sections of the policy, We will not pay for:

- 4.2 any expenses which are recoverable from the carrier or any other source.
- 4.3 pregnancy or childbirth except for:
 - (i) related complications before the 26th week of pregnancy, or
 - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental Injury.
- 4.4 any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 4.5 the cost of a return ticket if You have not purchased a return air ticket to Australia. **Note:** We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.
- 4.6 additional travelling expenses where We have also paid a claim for the cost of cancellation fees or loss of deposits on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- 4.7 any loss incurred as a result of any Terrorist Act.
- 4.8 any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 4.9 any Claims arising from any business commitment, financial or contractual obligation, including those of Your Travelling Companion or Relative.

SECTION 5 Travel Delay

We will pay:

- 5.1 Your reasonable extra expenses, actually and necessary incurred, if, due to any unforeseeable circumstances outside Your control, the departure of the scheduled transport on which You are booked to travel is delayed for at least 10 hours.
- 5.2 We will pay up to \$250 for each day the delay continues but if You claim this benefit, We will not pay for any accommodation, meal and travelling expenses under Section 4.1.

Important Note: The most We will pay under this section for all travel delays claims during Your Trip is \$750 per Insured Person.

In addition to the General Exclusions applying to all Sections of the policy, We will not pay for:

- 5.3 any expenses which are recoverable from the carrier or any other source.
- 5.4 additional travelling expenses where We have also paid a claim for the cost of cancellation fees or loss of deposits on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- 5.5 any loss incurred as a result of any Terrorist Act.
- 5.6 any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 5.7 any Claims arising from any business commitment, financial or contractual obligation, including those of Your Travelling Companion or Relative.

SECTION 6 Special Events Missed Connection

We will pay:

- 6.1 If You have to attend a prearranged wedding, funeral, conference or sporting event, which cannot be delayed because of Your late arrival but due to any unforeseeable circumstances outside Your control, You miss Your transport connection and are unable to arrive at Your destination by the time originally intended, We will pay for Your reasonable additional expenses

incurred to enable You to use alternative scheduled public transport services to arrive at Your destination on time.

Please note:

The most We will pay under this section for all special events missed connection claims during Your Trip is \$750 per Insured Person.

In addition to the General Policy Exclusions applying to all Sections of the Policy, We will not pay:

- 6.2 additional travelling expenses where We have also paid a claim under Section I in respect of the same period.
- 6.3 the cost of a return ticket if You have not purchased a return air ticket. Note: We will deduct from Your claim the cost of the fare between Your last intended place of departure, at the same cabin class as Your initial departure fare.

SECTION 7

Hijack And Kidnap

We will pay:

- 7.1 If Your Trip is disrupted either as a result of the public transport on which You are travelling being hijacked or You being kidnapped. We will pay You a distress allowance of \$750 for each 24 hours that You are held captive. The maximum period for which We will pay is 10 days.

Please note:

The most We will pay under this section for all hijack and kidnap claims during Your Trip is \$7,500 per Insured Person.

SECTION 8

Home Help

We will pay:

Following hospitalisation for a period of not less than 10 days in New Zealand during Your Trip, We will pay up to \$750 towards home help (not nursing) provided by a company providing housekeeping or similar services registered for GST in Australia, and certified as necessary by a legally qualified medical practitioner who is not a family member.

Please note:

The most We will pay under this section for all home helps claims during Your Trip is \$750 per Insured Person.

Financial Services Guide

This Financial Services Guide (“FSG”) provides information to assist You to decide whether You wish to use any of the services offered by AIG. It also sets out other information required by law to be included in an FSG.

For example, the FSG contains information about remuneration that may be paid to Jetstar Airways Pty Ltd and other relevant people or organisations related to the services offered. It also contains information about how You may access dispute resolution.

General Advice Warning

When arranging Your insurance We may provide You with General Advice. General Advice is provided without taking into consideration Your personal circumstances, objectives or financial situation.

Because of this You need to read the Product Disclosure Statement to consider if it is right for You before deciding whether to acquire the Jetstar Trans Tasman Ticket and Baggage Insurance policy to ensure that it suits Your needs.

How Jetstar Is Remunerated

From the premium You pay, Jetstar, who are responsible for most of the administration, marketing distribution costs incurred in connection with the product, will receive remuneration based on a percentage of the premium as well as a Bonus Commission based on profitability of the insurance. You may request further details as to the remuneration payable by contacting AIG, provided such request is made within a reasonable time after You receive this FSG and before We provide You with any General Advice.

About Jetstar

Jetstar is appointed for this purpose as a General Insurance Distributor to distribute this insurance product issued by AIG. Jetstar is not authorised to provide any advice or bind any businesses on behalf of AIG.

Contact details for Jetstar are:

Jetstar Airways Pty Ltd

ABN 33 069 720 243
GPO Box 4713
Melbourne VIC 3001
Australia

Phone within Australia: 131 538

Phone outside Australia + 61 3 8341 4901

Insurance Enquiries (AIG) 1800 257 504

Jetstar may deal in specified general insurance products that are issued/insured by:

AIG Australia Limited (AIG)

ABN 93 004 727 753 AFSL 381686
Level 12 717 Bourke Street
Docklands Vic 3008

Providing Instructions to AIG

Instructions are able to be received by:

- Telephone
- Fax
- Email
- Letter or
- In person

If You need to contact Jetstar, contact details are provided on the inside front cover and page 33.

Please contact AIG with any travel insurance enquires on 1800 257 504.

If You Have A Complaint

Resolving Your Complaints

AIG are committed to handling any complaints about Our products or services efficiently and fairly.

If You have a complaint:

1. Contact Us on Our dedicated complaints line – 1800 339 669 and/or in writing to:
Head of Compliance
AIG
Level 12, 717 Bourke Street,
Docklands VIC 3008
2. If Your complaint is not satisfactorily resolved You may request that the matter be reviewed by Our Internal Dispute Resolution Committee (“Committee”) by writing to the person who signed the response letter. Alternatively, You can contact Us on Our dedicated complaints line – 1800 339 669 and request the matter be referred to the IDRC. We will respond to You with the Committee’s findings within 15 working days.
You can also write directly to the Chairperson of the IDRC
The Chairperson IDRC
AIG
Level 12, 717 Bourke Street
Docklands VIC 3008
3. If You are not satisfied with the finding of the Committee, You may be able to take Your matter to an independent dispute resolution body, Financial Ombudsman Service (**FOS**). This external dispute resolution body can make decisions with which AIG are obliged to comply.
Contact details are:
Financial Ombudsman Service Limited
Phone: 1300 780 808 (local call fee applies)
Email: info@fos.org.au
Internet: <http://www.fos.org.au>
GPO Box 3, Melbourne, VIC 3001



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