

Journey

Product Disclosure Statement and
Accident & Health Insurance Policy



QM206

POLICY

This Policy is underwritten by QBE Insurance (Australia) Limited
ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney



About this booklet

Important information

This booklet is designed to assist you to make informed choices about your insurance needs. It gives a summary of the significant benefits and risks associated with this product (you should refer to the Policy Terms and Conditions for full details). The Important information also contains information about costs, our dispute resolution system, your cooling off rights and other relevant information, including other rights, terms, conditions and obligations attaching to this product.

Policy Terms and Conditions

The Policy Terms and Conditions detail all the terms, conditions and exclusions relating to the Policy.

If we issue you with an insurance Policy, you will be given a Policy Schedule. The Policy Schedule sets out the specific terms applicable to your cover and should be read together with the Policy Terms and Conditions.

The Policy Terms and Conditions and the Policy Schedule we send to you forms your legal contract with us so please keep them in a safe place for future reference.

Please read both the Important information and the Policy Terms and Conditions carefully.

If you require further information about this product, please contact your financial services provider.

Other documents may form part of this Policy Disclosure Statement (PDS). Any such documents will be dated and will include a statement identifying them as part of this PDS. If any major omissions, updates or corrections need to be made to this PDS a Supplementary PDS may be provided. In either case the relevant document will be provided to you with this PDS.

Insurer

The Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney, NSW 2000.

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PRODUCT DISCLOSURE STATEMENT (PDS) FOR JOURNEY INSURANCE POLICY

Insurer

The Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney, NSW 2000.

About QBE Australia

QBE Insurance (Australia) Limited is a member of the QBE Insurance Group (ASX: QBE) and is Australia's largest international general insurance and reinsurance group. We are one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886 and continues to provide industry-leading insurance solutions that are focused on the needs of intermediaries and their clients.

QBE is a household name in Australian insurance, backed by sizeable assets, and well known as a strong and financially secure organisation.

Other documents may form part of the PDS. Any such documents will be dated and will include a statement identifying them as part of the PDS. If any major omissions, updates or corrections need to be made to the PDS a Supplementary PDS may be provided. In either case the relevant document will be provided to you with the PDS.

Significant benefits and Features

We believe the most significant benefits of this insurance Policy are that it offers cover for losses resulting from an accident that occurs during a journey between your place of residence and your place of employment.

The Policy provides a choice of cover. You can choose either or both of the following types of cover:

- Section A - Capital benefits
- Section B - Weekly benefits – Injury

The Policy provides:

- lump sum payments (if you have chosen cover for capital benefits) for accidental death and other listed conditions; and
- periodic payments (if you have chosen cover for weekly benefits - injury) to replace pre disability earnings that are lost following an accident.

The Policy does not cover certain things

Claims may be refused in certain circumstances. Please refer to Journey Policy Terms and Conditions which follow this PDS for full details of the terms and conditions of cover and exclusions.

The Policy will not cover you if the claim arises directly or indirectly out of any of the following:

Section A – Capital benefits

- illness;
- suicide or attempted suicide.

Section B – Weekly benefits – Injury

- any medical condition for which the insured person has required treatment or advice from a doctor, chiropractor, physiotherapist, naturopath, psychologist or psychiatrist in the six (6) months before the commencement date of their cover
- illness.

We will not pay for any claim under any section of the Policy if a claim arises directly or indirectly out of any of the following:

- (a) war whether declared or not, invasion or civil war, rebellion or insurrection;
- (b) psychotic or psychoneurotic disorders;
- (c) the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel;
- (d) any act(s) of terrorism that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion;
- (e) intentional self injury or suicide or any attempt at suicide;
- (f) flying or other aerial activity unless as a passenger in a properly licensed aircraft;
- (g) the insured person's criminal or illegal act;
- (h) alcoholism or drug addiction;
- (i) participating in or training for any professional sport;
- (j) being under the influence of intoxicating liquor or drugs unless a registered medical practitioner has prescribed them. We will regard having a blood alcohol reading in excess of the area's legal driving limit as being under the influence of intoxicating liquor.
- (k) for any claim under any section of the Policy if the insured person is over 65 years of age.

These are only some of the events that are not covered by this insurance. Please read the Journey Policy Terms and Conditions which follows this PDS for full details of all relevant Policy exclusions.

The amount of any claim may be reduced

The amount of any claim made against the Policy may be reduced where an excluded period of claim applies. An excluded period of claim is the number of days after medical treatment by a registered medical practitioner, for which we will not pay any benefits. An excluded period of claim will apply where you have chosen cover for 'Weekly benefits – Injury'.

Significant Risks

This product may not match your expectations

This product may not match your expectations (for example, because an exclusion applies). You should read the PDS and the Policy Terms and Conditions carefully. Please ask your financial services provider if you are unsure about any aspect of this product.

The Policy will not cover some health problems you have before you take out cover. Health problems not covered are those that are chronic or that we think are likely to recur.

Under insurance

The Policy will pay you up to 100% of pre disability earnings or the sum insured shown in the Policy Schedule.

Overdue premium

You must pay your premium on time otherwise your Policy may not operate.

If you have not paid by the due date or your payment is dishonoured, this Policy will not operate and there will be no cover.

For more detailed information regarding payment options refer to the section headed 'How you can pay your premium' in Policy terms and conditions.

A claim may be refused

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the Policy conditions, if you do not comply with your duty of disclosure, or if you make a fraudulent claim.

The cost of this insurance Policy

The total premium is the amount we charge you for this insurance Policy. It includes the amount which we have calculated will cover the risk, and any taxes and government charges. The premium and any taxes and government charges will be shown on your Policy Schedule.

When calculating your premium we take a range of rating factors into account. These factors, and the degree to which they affect your premium, will depend upon the information you provide to us.

The following factors have a significant impact on the calculation of your premium:

- the State or Territory that you live in;
- the number of people to be covered under this Policy;
- your insurance history and that of any person to be covered by this Policy.

You should arrange your method of payment through your financial services provider. A quote for premium may be obtained from your financial services provider.

Duty of Disclosure – What you must tell us

Under the *Insurance Contracts Act 1984 (the Act)*, you have a Duty of Disclosure. You are required before you enter into, renew, vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and if so, on what terms.

- **You do not have to tell us about any matter**
 - that diminishes the risk,
 - that is of common knowledge,

- that we know or should know in the ordinary course of our business as an insurer, or
- which we indicate we do not want to know.

- **If you do not tell us**

If you do not comply with your duty of disclosure we may reduce or refuse to pay a claim or cancel your Policy. If your non-disclosure is fraudulent we may treat this Policy as never having worked.

Renewals, variations, extensions and reinstatements

Once your Policy is entered into and is no longer new business then your duty to us changes. You are required before you renew, vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and if so, on what terms.

- **You do not have to tell us about any matter:**

- that diminishes the risk,
- that is of common knowledge,
- that we know or should know in the ordinary course of our business as an insurer, or
- which we indicate we do not want to know.

- **If you do not tell us**

If you do not comply with your duty of disclosure we may reduce or refuse to pay a claim or cancel your Policy. If your non-disclosure is fraudulent we may treat this Policy as never having worked.

Privacy

Privacy legislation regulates the way private sector organisations can collect, use, keep secure and disclose personal information. We are bound by the *Privacy Act 1988 (Cth)*, when collecting and handling your personal information. QBE has developed a privacy policy which explains what sort of personal information we hold about you and what we do with it.

We will only collect personal information from or about you for the purpose of assessing your application for insurance and administering your insurance Policy, including any claims you make or claims made against you. We will only use and disclose your personal information for a purpose you would reasonably expect.

We may need to disclose personal information to our reinsurers (who may be located overseas), insurance intermediaries, insurance reference bureaux, credit reference agencies, our advisers and those involved in the claims handling process (including assessors, investigators and other insurers), for the purposes of assisting us and them in providing relevant services and products, or for the purposes of recovery or litigation. We may disclose personal information to people listed as co-insured on your Policy and to family members or agents authorised by you. Computer systems and support services may be provided to us by related companies within the QBE Group that may be located overseas. We may also disclose information to organisations which conduct customer service surveys on our behalf. We will request your consent to any other purpose.

By providing your personal information to us, you consent to us making these disclosures. Without your personal information we may not be able to issue insurance cover to you or process your claim.

You also have the opportunity to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge. For further information about our Privacy Policy or to access or correct your personal information, please contact The Compliance Manager, QBE Insurance (Australia) Limited, GPO Box 82 Sydney NSW 2001 or email: compliance.manager@qbe.com.

The General Insurance Code of Practice

QBE Insurance (Australia) Limited is a signatory to the General Insurance Code of Practice.

The Code aims to:

- promote more informed relations between insurers and their customers; and
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

How to make a claim

Please contact your financial services provider to make a claim. Full details of what you must do for us to consider your claim are provided in the 'Claims' section of this booklet.

Dispute resolution

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention.

We have a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to your complaint within fifteen (15) working days.

If you would like to make a complaint or access our internal dispute resolution service please contact your nearest QBE office and ask to speak to a dispute resolution specialist.

If you are not happy with our answer, or we have taken more than fifteen (15) working days to respond, you may take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body.

FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of FOS but the determination is not binding on you.

We will provide the contact telephone number and address of the FOS office upon request.

Taxation Implications

Goods and Services Tax

The Policy has provisions relating to GST. In summary, they are as follows but please read the provisions in full. They can be found in Policy terms and conditions, under the heading 'How Goods and Services Tax affects any payments we make'.

- The amount of premium payable by you for this Policy includes an amount on account of the GST on the premium.
- The sum insured and other limits of insurance cover shown on your Policy documentation are GST inclusive.
- When we pay a claim, your GST status will determine the maximum amount we pay.

Other Taxation Implications

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend that you seek professional advice.

Cancelling your Policy

How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it. You can do this by giving the notice to your financial services provider.
- Where 'you' involves more than one (1) person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

How we may cancel this Policy

- We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- We will give you this notice in person or send it to your address last known to us.

The Premium

We will refund to you the proportion of the premium for the remaining period of insurance.

Cooling-off information

If you want to return your insurance after your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your financial services provider electronically or in writing within 21 days from the date the Policy commenced.

This cooling-off right does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights however your financial services provider may deduct certain amounts from any refund for administration costs or any non-refundable taxes.

If your Policy is for an event that will start and finish within the 21 day cooling-off period, you can only exercise your right before the event starts or the expiry of the cooling-off period, whichever is the earlier. For example, for travel insurance, the commencement of the journey is the event.

Financial Claims Scheme

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from APRA – www.apra.gov.au or 1300 55 88 49.

About the policy

If you take out the policy, you have done so under a group policy arrangement with QBE. Access to the policy is provided to insured persons solely by operation of section 48 of the *Insurance Contracts Act 1984* (Cth).

Insured persons have no right to cancel or vary the Policy or the policy. Only you (as the contracting insured) and QBE can do this. If you and QBE do so, we do not need to obtain the consent of any insured person.

We also do not provide insured persons with any notices in relation to this policy as they are not a contracting insured. We only send notices to you as you are the only entity we have contractual obligations to.

Insured persons are not obliged to accept any of the benefits of the policy, however, if an insured person wishes to make a claim, they will be bound by the terms, conditions, limitations and exclusions set out in the Policy.

If an insured person seeks to access the benefit of the policy, they should consider obtaining advice as to whether it is appropriate for their needs from a person who is licensed to give such advice. Nothing prevents an insured person from entering into other arrangements regarding insurance.

The 'general exclusions' and 'general conditions' set out in the Policy apply to any claim an insured person makes.

We will not pay any more than the benefit sum insured for each section set out in the Policy Schedule.

POLICY TERMS AND CONDITIONS FOR JOURNEY INSURANCE POLICY

Our agreement with you

This Policy is a legal contract between you and us. You pay us the premium, and we provide you with the cover you have chosen as set out in the Policy, occurring during the period of insurance shown on your Policy Schedule or any renewal period.

The exclusions in the section(s) headed 'When you are not covered' and conditions in the section headed 'General conditions' apply to all types of cover.

Your Policy

Your Journey Policy consists of Policy Terms and Conditions of this booklet and the Policy Schedule we give you.

Please read your Policy carefully, and satisfy yourself that it provides the cover you require.

If you want more information about any part of your Policy, please ask us, or your financial services provider.

The address and telephone number of your QBE branch, are on your Policy Schedule.

You should keep your Policy Booklet and Policy Schedule together in a safe and convenient place for future reference.

Providing proof

You should keep documents you will need in case of a claim – for example, documents which substantiate your earnings and any medical certificates that relate to your claim.

Jurisdiction

This Policy will be governed and construed in accordance with the laws of the state or territory in Australia in which your registered address is located. You irrevocably and unconditionally agree to submit to the non-exclusive jurisdiction of the courts of that state or territory.

How you can pay your premium

You can pay your premium in one (1) annual payment by cash, cheque or credit card.

Paying your premium

You must pay your premium by the due date. If we do not receive your premium by this date or your payment is dishonoured this Policy will not operate and there will be no cover.

How Goods and Services Tax affects any payments we make

The amount of premium payable by you for this Policy includes an amount on account of the GST on the premium.

The sum insured and other limits of insurance cover shown on your Policy documentation are GST inclusive.

When we pay a claim, your GST status will determine the maximum amount we pay.

Words with Special Meanings

When you are:

- (a) not registered for GST, the maximum amount we pay is the sum insured or the other limits of insurance cover including GST;
- (b) registered for GST, the maximum amount we pay is the sum insured or the other limits of insurance cover less any Input Tax Credit to which you are entitled or would be entitled if you made a relevant acquisition. In these circumstances, the Input Tax Credit may be claimable through your Business Activity Statement (BAS).

You must advise us of your correct Australian Business Number & Taxable Percentage. Any GST liability arising from your incorrect advice is payable by you.

Where the settlement of your claim is less than the sum insured or the other limits of insurance cover, we will only pay an amount for GST (less your entitlement for Input Tax Credit) applicable to the settlement. This means that if these amounts are not sufficient to cover your loss, we will only pay the GST relating to our settlement of the claim.

We will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by any business of yours which is relevant to your claim.

GST, Input Tax Credit, Business Activity Statement (BAS) and Acquisition have the same meaning as given to those expressions in *A New Tax System (Goods and Services Tax) Act 1999* and related legislation as amended from time to time.

Taxable Percentage is your entitlement to an Input Tax Credit on your premium as a percentage of the total GST on that premium.

Words with Special Meanings

Word or Term	Meaning
Compensation	The amount of benefit shown in the 'Compensation tables' of this Policy.
Excluded period of claim	The number of days of disablement after medical treatment by a registered medical practitioner, for which an insured person does not receive a weekly benefit.
Injury	Bodily injury resulting from accident and which is not an illness and which: <ul style="list-style-type: none"> occurs during the period of insurance; occurs during a journey; within twelve (12) months of the injury, results solely and independently of any other cause in the events covered under this Policy; and includes any condition resulting from exposure to the elements as a result of injury.
Insured person	Any person described in the Policy Schedule as an insured person.

Word or Term	Meaning
Journey	While travelling between the insured person's place of residence and place of employment (provided there is no substantial deviation from the most reasonably direct route), for the purpose of attending to or returning from work. Journey also includes recess breaks and lunchtime activities.
Loss	In connection with a limb or part of a limb means physical severance or permanent loss of use.
Paraplegia	Total paralysis of both legs and part or whole of the lower half of the body.
Period of insurance	The period shown in the Policy Schedule.
Permanent	Continuing for at least twelve (12) months and which thereafter will, in all probability, continue for life.
Place of employment	The site at which the insured person is currently working, or the first or last place of business activity for the day.
Place of residence	The insured person's usual place of residence. In the event of temporary absence from the usual place of residence, it also includes the place within the boundary of the temporary accommodation.
Policy Schedule	The latest Policy Schedule we give you, including any endorsement schedule or any renewal schedule.
Pre disability earnings	<ul style="list-style-type: none"> Basic weekly base rate of pay exclusive of overtime payments, bonuses, commission or allowances at the time of injury; averaged over the prior twelve (12) months or over such shorter period as the insured person has been continually employed.
Quadriplegia	Total paralysis of both legs and both arms.
Total disablement	Total disablement as a result of injury that entirely prevents an insured person from: <ul style="list-style-type: none"> carrying out all the normal duties of their usual occupation, business or profession; or where they are engaged in more than one (1) occupation, business or profession, all of them.
We, our or us	QBE Insurance (Australia) Limited ABN 78 003 191 035.
You or your	The insured shown in the Policy Schedule.

Injury assistance

Where a capital benefit is payable under payable conditions 2 to 14 inclusive, we will also pay expenses incurred in for domestic home help from a registered services provider for activities such as shopping, domestic cleaning, washing, cooking, bathing dressing and movement;

- if we consider those costs to be reasonable, and
 - the insured persons medical practitioner agrees
- up to \$500 per week for a maximum period of 26 weeks

Funeral benefit

In event the insured person suffer an injury which results in the insured person's death which provides an entitlement to claim under Section A - Capital benefits, 'Payable condition item 1: Death' of this Policy, in addition we will also reimburse funeral expenses incurred by the insured persons estate, up to a maximum of \$5,000.

Broken bones benefit

Injury resulting in the following broken bones:

Break' means a complete break of a bone and does not include a fracture

Payable Condition	Compensation as a percentage of the broken bones additional capital benefit
1. Neck skull or spine	\$3,000
2. Hip	\$2,250
3. Jaw, pelvis, leg, ankle or knee	\$1,500
4. Cheekbone or shoulder	\$900
5. Nose or collarbone	\$600
6. Arm, elbow or wrist	\$300
7. Foot or hand	\$150
8. In the case of established non union of any of the above breaks, an additional	\$150

The maximum amount payable for any one claim for all Additional Benefits - Rehabilitation, Modification, Domestic Home Help, Credit Card Debt, Funeral benefit, and Broken bones benefits will not exceed \$30,000 in total. No such cover will apply if the insured person is entitled to compensation under any statutory workers compensation scheme or statutory transport accident scheme or any other commonwealth or government compensation scheme.

Section B – Weekly benefits – Injury

If you have chosen this cover it will be shown on your Policy Schedule.

What we will pay

We will pay a weekly benefit of the amounts as set out in the compensation table in this section of the Policy in respect of an insured person if the payable conditions shown:

- occur during the period of insurance;
- are a result of injury.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any medical condition for which the insured person has required treatment or advice from a doctor, chiropractor, physiotherapist, naturopath, psychologist or psychiatrist in the six (6) months before the commencement date of their cover;
- illness.

The 'General and Additional Exclusions' set out under 'When you are not covered' in this Policy may also affect your claim.

Weekly benefit - Injury

- (a) Any payable condition claimed must occur within twelve (12) months of the date of injury.
- (b) Successive periods of disablement:
 - resulting from the same injury; and
 - which are not separated by a return to active full time employment for six (6) months or more;
 will be considered as one (1) period of disablement.
- (c) Weekly benefits will be paid after the excluded period of claim shown in the Policy Schedule has elapsed.
- (d) We will continue to pay weekly benefits while the insured person suffers disablement up to a maximum of 104 weeks or any shorter period shown in the Policy Schedule.

The weekly benefit we pay will be:

- the amount shown in the compensation table; or
- the insured person's pre disability earnings;

whichever is less and will be reduced by weekly benefits paid or payable from any statutory transport accident scheme or statutory workers compensation scheme.

Compensation table – Weekly benefits – Injury

Injury resulting in: Payable Condition Total disablement (weekly benefit)	Compensation
Total Disablement	As per policy schedule

When you are not covered

General exclusions applying to this Policy

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- 1. war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

When you are not covered/General conditions

2. any act(s) of terrorism that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion. For the purpose of this exclusion, an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the Government of the day or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) of the day or de facto, and which:
 - involves violence against one (1) or more persons; or
 - involves damage to property; or
 - endangers life other than that of the person committing the action; or
 - creates a risk to health or safety of the public or a section of the public; or
 - is designed to interfere with or to disrupt an electronic system;
3. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1, 2 or 3 above.

Additional exclusions applying to this Policy

We will not pay for any claim under any section of the Policy if the claim arises directly or indirectly out of any of the following:

1. intentional self injury or suicide or any attempt at suicide;
2. flying or other aerial activity unless as a passenger in a properly licensed aircraft;
3. your or the insured person's criminal or illegal act;
4. alcoholism, drug addiction;
5. psychotic or psychoneurotic disorders;
6. participating in or training for any professional sport;
7. being under the influence of intoxicating liquor or drugs unless a registered medical practitioner has prescribed them. We will regard having a blood alcohol reading in excess of the area's legal driving limit as being under the influence of intoxicating liquor;
8. Sanction limitation and exclusion clause

You are not insured under any section of this policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

We will not pay for any claim under any section of the Policy if the insured person is over 65 years of age.

General conditions

Changing your Policy

If you want to make a change to this Policy, the change becomes effective when:

- we agree to it; and
- we give you a new Policy Schedule detailing the change.

Other interests

Any person whose interests you have told us about and we have noted on your Policy Schedule is bound by the terms of this Policy.

Cancelling your Policy

How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it.
- Where 'you' involves more than one (1) person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

How we may cancel this Policy

- We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- We will give you this notice in person or send it to your address last known to us.

The Premium

We will refund to you the proportion of the premium for the remaining period of insurance.

Notices

Any notice we give you will be in writing, and it will be effective:

- if it is delivered to you personally; or
- if it is delivered or posted to your address last known to us.

It is important for you to tell us of any change of address as soon as possible.

Claims

If anything happens that is likely to lead to a claim you or the insured person must:

- follow medical advice from a qualified medical practitioner as soon as possible after sustaining injury;
- tell us promptly;
- give us notice in writing, by telephone or in person describing the occurrence;
- fully complete our claim form and return it to us within thirty (30) days after a payable condition occurs;
- undergo any medical examination by a doctor appointed by us if we require it and at your expense provide us with any information about the claim we ask for, including:
 - doctor's reports,
 - letters and notices you receive from anyone else about your claim.

If you or any insured person act fraudulently we can reject the claim altogether and cancel this Policy.

You and the insured person must give us written notice as soon as possible of every claim, writ, summons or proceedings, including any prosecution or inquest, and all information in regard to matters which may lead to cover under this Policy.

As soon as an event that can justify a claim occurs, the insured person must make every endeavour to minimise the loss or damage.

In the event of a claim you must advise us of any other insurance you and the insured person have covering the same risk. If you or the insured person can claim from anyone else and we have already paid for the claim, you must render all reasonable assistance to us, including but not limited to, the proper lodgement of a claim in order that we may obtain a rateable recovery from any other insurer.

We have the sole right to make admissions. We may refuse to protect the insured person if you or the insured person admits fault, makes any offer of payment or defends a claim in court without our consent. We will be entitled to conduct in your name or the insured person's name the defence or settlement of any claim or to prosecute in your or the insured person's name.

We will pay benefits to you or to the insured person unless you instruct us to do otherwise.

What we do

We may take over and conduct the defence or settlement of any claim or issue legal proceedings for damages. If we do this we will do it in your name. We have full discretion in the conduct of any legal proceedings and in the settlement of any claim. You must co-operate by giving us any statements, documents or assistance we require. This may include giving evidence in any legal proceedings.

What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy terms and conditions or on the Policy Schedule.

We may refuse to pay a claim if you are in breach of your duty of disclosure or any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule.

We pay only once for loss or damage from the same event covered by this Policy, even if it is covered under more than one (1) section of the Policy.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent; or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.

Notes