

# International Medical Only

Your travel insurance product disclosure statement

Effective from 29 September 2022



# Contents

## A handy checklist for you

> [See page 4](#)

---

# A

## Your adventure starts here

> [See page 6](#)

---

# C

## How we cover pregnancy

> [See page 28](#)

---

# E

## General exclusions – things we never cover

> [See page 39](#)

---

# B

## How we cover pre-existing medical conditions

> [See page 23](#)

---

# D

## What is and isn't covered

> [See page 30](#)

---

# F

## Definitions – words with specific meanings

> [See page 48](#)

---



Welcome to Southern Cross Travel Insurance. This document explains what your *policy* covers, the limits to that cover, the terms and conditions of your *policy*, and your responsibilities.

## **Southern Cross Benefits Limited is the insurer of this policy**

Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance (SCTI), is the insurer of this *policy*.



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

# A handy checklist for you

If you have questions about how to apply, your cover, or how to claim



## Get in touch by phone or email

Phone from Australia: **1800 196 484**

Phone from overseas: **+61 1800 196 484**

Email: [info@scti.com.au](mailto:info@scti.com.au)

> We record all customer calls. This helps us with staff training and if we need to check the details of any calls.

## Before you buy

### Make sure it's safe to travel to your destination

You need to check two things to make sure it's safe to travel at the time you purchase your *policy*.

- Check your destinations on [www.smartraveller.gov.au](http://www.smartraveller.gov.au). If a destination has a travel advisory of 'Do not travel' or 'Reconsider your need to travel', your cover will be affected
- Check if the destinations you're visiting have been in the news. If you book travel to somewhere that's been in the news for things that have already happened like *natural events*, your *policy* may not cover you

> See [Make sure it's safe to travel, page 21](#).

## Before you go

### How to buy a policy

You can buy a *policy* online at: [www.scti.com.au](http://www.scti.com.au). Alternatively, you can call us on **1800 196 484**.

### Double-check the information in your policy documents

With so much to plan, it can be easy to overlook mistakes.

We recommend you double check:

- your latest *Certificate of Insurance*, including your medical assessment
- any special conditions we may have sent you (including any *Endorsement to your policy*) before your *journey*.

### Make sure it's safe to travel to your destinations

You need to check two things before you start your *journey*.

- Check your destinations again on [www.smartraveller.gov.au](http://www.smartraveller.gov.au). If a destination has a travel advisory of 'Do not travel' or 'Reconsider your need to travel', your cover will be affected
- Check again to see if the places you're visiting have been in the news. If you travel to somewhere that's been in the news for things that have already happened, your *policy* may not cover you

> See [Make sure it's safe to travel, page 21](#).

## Tell us about any health changes

Tell us if the health of anyone listed on your *Certificate of Insurance* changes – no matter how big or small the change – so that we can tell you whether we'll offer you cover for the health changes.

> [See Tell us about changes to your health, page 22.](#)

## Make sure you have your policy details handy

You may need to check your *policy* or tell us your *policy* number while you're away. To help you do this, you could:

- take a printout of your *policy* with you
- keep the email we sent you that includes your *policy* information
- text yourself the *policy* number and the *Southern Cross Emergency Assistance* number: **+61 2 9191 1180**.

## While you're away

### If you are admitted to hospital, need surgery, or need medical treatment you expect to cost over \$2,000

- You or someone acting on your behalf must ask *Southern Cross Emergency Assistance* for prior approval
- Phone: **+61 2 9191 1180** (open 24 hours a day, 7 days a week)

### If you need minor medical attention

- If treatment is minor, pay the medical provider then make a claim for assessment

> **Remember – keep all receipts and any medical or dental notes.**



# A.

## Your adventure starts here

Your *policy* is a contract of insurance between you and us that consists of all the following.

- This *policy* wording
- Our Financial Services Guide
- Your latest *Certificate of Insurance*
- Your medical assessment
- Any special terms and conditions we've sent you, including any *Endorsement to your policy*, that confirm any addition to or variation of your *policy*

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### Read this policy carefully – check it's right for you

Make sure you read your whole *policy* so you can travel with peace of mind. As with all insurance contracts, there are limits to your cover. In particular, please make sure you understand:

- who can get cover on [page 7](#)
- what your policy covers on [page 8](#)
- the limits to your cover, and the terms and conditions, on [page 8](#)
- your responsibilities on [page 17](#)
- the general exclusions on [page 39](#)
- the losses we don't cover under each section.

We've designed this *policy* to cover you when you're travelling overseas on an international *journey* for any of the following reasons.

- A holiday
- A visit to friends and family
- Non-manual work, such as working in an office, attending a trade fair at a conference centre, or going to a training course or business meeting

This *policy* is designed to provide cover for unexpected medical emergencies. It is not comprehensive insurance and doesn't cover you for things like cancellation, delays, or baggage loss. For comprehensive cover, please see our website: [www.scti.com.au](http://www.scti.com.au)

## Some words in this policy have specific meanings

If a word or phrase is in italics, it has a specific meaning.

In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our' means Southern Cross Travel Insurance
- 'you', 'your', and 'yourself' means the insured people named on your *Certificate of Insurance*.

To improve the readability of this document, these words have not been put in italics.

> You can find the specific meanings of other defined words under [F. Definitions – words with specific meanings, page 48](#).

## Headings in this document don't affect your cover

The headings in this document are to help you find relevant information. They don't affect the meaning or interpretation of any cover under this *policy*.

We use examples to help explain parts of your cover.

When we use an example in this *policy*, it is to help you understand a particular concept, or how particular parts of your cover work. Other terms and conditions may apply when you make a claim, and the examples don't make up all the situations that may apply.

## Who can get cover under this policy

You can only get cover under this *policy* if you meet all the criteria below.

- You live in Australia permanently
- You're eligible for a Medicare card
- You haven't already left Australia when you buy this *policy*
- You're travelling on your *journey* to a destination outside of Australia
- You will return to Australia after finishing your *journey*
- You haven't been refused cover, had an insurance claim declined, or had an insurance policy cancelled or voided, because of fraud
- You have an Australian bank account
- You have access to an email address so we can contact you about your *policy*

When you buy this *policy*, you confirm that you meet these criteria at the *date your insurance starts*, and will keep meeting the criteria until the *date your insurance ends*.

If you don't meet all these criteria at the *date your insurance starts*, we treat your *policy* as void from that date, and don't cover any claims.

You must meet all the criteria for the entire *period of insurance*. If you stop meeting any of the criteria at any time, your *policy* will immediately end. From that date, we have no liability for any further claims, costs, or losses.

## What your policy covers

Your *policy* covers a range of losses that are caused by *unexpected events*. See the table on [page 9](#) for a summary of those losses.

An *unexpected event* is something that happens during your *period of insurance* and is all the following.

- Sudden, unforeseeable, or unintended
- Outside of your control
- Something you could not have reasonably expected or avoided

Examples of events that are not unexpected include events that you are aware of before the *date your insurance starts*. For example, a cast on your leg that needs to be removed while you are on your *journey* (even if you have declared this to us).



### ***This policy doesn't cover any of the following***

- Riding a moped or motorbike including as a passenger
- Skiing or snowboarding
- Medical treatment on, evacuation or repatriation from, a cruise ship

## A summary of your cover

The table on the next page summarises the losses this *policy* covers – use it to help you decide if this *policy* is right for you. But it's just a summary, so you'll need to read the rest of this document to understand what you are – and are not – covered for.

All amounts in this *policy* are in Australian dollars and include Goods and Services Tax (GST) and other duties.



### ***This policy doesn't cover cancellation or changes to your journey***

This *policy* doesn't cover cancellation costs or changes to your *journey*, even if those costs are related to a medical event or an accident.





### ***Points to note before you read this table***

An *excess* is the first part of the claim for which you are responsible.

> **Learn more on [page 10](#).**

Conditions, exclusions, limits and sub-limits apply.



	D.1	Maximum cover	Excess
Benefit	Medical and evacuation	Unlimited	✓
Sublimit	D.1.1 Directly or indirectly related to terrorism	\$100,000 for each <i>paying person</i>	✓
	D.1.2 Emergency dental treatment	\$2,000 for each <i>paying person</i>	✓
	D.1.3 Cash allowance while in hospital (after 72 hours)	\$100 for each complete 24-hour period \$3,000 for each <i>paying person</i>	✓
	D.1.4 Accompanying person (if you're in hospital for more than 10 days and travelling alone)	Unlimited for each <i>paying person</i>	✓
	D.1.5 Funeral expenses or return of mortal remains	\$15,000 for each deceased <i>paying person</i>	✗
	D.1.6 Loss of life	\$25,000 for each deceased <i>paying person</i> (16–80 years)	✗
	D.2	Maximum cover	Excess
Benefit	Personal liability	\$1,000,000 for each <i>paying person</i>	✗

## Check you're not already covered under another policy

Cover under this *policy* is provided as excess cover over and above any other cover or benefit which you are able to access.

You must claim any monies payable under this *policy* from any statutory fund, compensation scheme, transport accident compensation scheme or other insurance if you are entitled to do so. The *policy* will only cover any remaining amount once the benefits from these sources have been exhausted or that is not covered by these sources.

We recommend that you review any other insurance policies or sources you may be entitled to access before you add extra cover to this *policy*. This applies to any section you claim under in this *policy*.

## Choose the destinations you're travelling to

When you buy your *policy*, you must tell us which destinations you want to cover – including any transit stops where you'll leave the airport. You don't have to list transit stops when they're less than 24 hours and you'll stay in the airport – you're automatically covered in those airports.

We won't cover you for events outside of the airport in a destination that isn't listed on your *Certificate of Insurance*.

You can change the destinations you have cover for before you set off on your *journey*. However, once you've departed on your *journey*, you can only add new destinations.

Some destinations may be free to add cover for. We may charge an additional premium for other destinations.

To change the destinations you have cover for, or if you're unsure which destinations you'll be travelling to, please call us on **1800 196 484** or email us at: [info@scti.com.au](mailto:info@scti.com.au)

## Choose your excess

An *excess* is the first part of the claim, for which you are responsible. If an *excess* applies to a claim, we subtract that *excess* from the amount we pay.

When you apply for your *policy*, you can choose whether to have an *excess*. Your premium may be higher if you choose to not have an *excess*.

We only subtract one *excess* for each *unexpected event*. So, if an *unexpected event* means you need to claim under more than one section of this *policy*, we only subtract one *excess*. However, if more than one *unexpected event* affects you, we subtract an *excess* for each event.

You won't pay an *excess* on the following benefits:

- [D.1.5 Funeral expenses or returning mortal remains \(page 35\)](#)
- [D.1.6 Loss of life \(page 36\)](#)
- [D.2 Personal liability \(page 37\)](#)

## How we work out what you need to pay for your policy

Your premium is the amount you must pay for your *policy*. We tell you how much your premium is when you apply for your *policy*. We base the premium on several things, including:

- the number of adults, children, and non-dependent children you want cover for, and how old they are
- which destinations you're travelling to
- how long you want cover for
- what *excess* you've selected
- whether you've added cover for any *pre-existing medical conditions* (see [page 25](#)).

Your premium includes government duties and taxes, including Goods and Services Tax (GST), if applicable.

## This policy covers dependent children for free

We cover your *dependent children* for free while they're with you on your *journey*.

A *dependent child* can be any of the following.

- Your child, stepchild or foster child
- Your grandchild

For a child to be dependent, they must also meet the following criteria.

They must

- be under 21 years old at the *date your insurance starts*
- be unmarried
- not be in full-time employment
- be financially dependent on at least one adult listed on your *Certificate of Insurance* (a child is not financially dependent if you're only covering their finances while on the *journey*).

This *policy* doesn't automatically cover *pre-existing medical conditions* (see [page 23](#)). So, if your *dependent children* need cover for these, you may need to pay an extra premium.

## You'll need to pay a premium for non-dependent children

We charge a premium for any children travelling who aren't *dependent children*. Examples of non-dependent children include children who aren't related to any of the adults your *policy* covers, such as your child's friend. Children travelling without any adults are non-dependent children and we charge them a premium.

## How cover applies to the people on your journey

This cover applies separately to each person listed as an adult or non-dependent child on your Certificate of Insurance. *Dependent children* share the policy benefits with the adult travellers they're dependent on.

The maximum cover under each benefit is for each *paying person*. A *paying person* is someone we're charging a premium to cover. We don't consider a *dependent child* to be a *paying person* because they are not charged a premium for the base cover.

If there's more than one *paying person*, all benefits, limits, conditions, and exclusions are as if we issued a separate *policy* to each of those people. However, if multiple claims arise from one event, we only apply any applicable *excess* once.

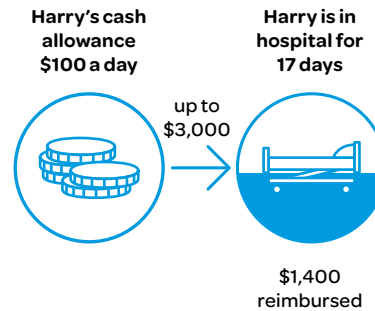
> You can find the limits for your *policy* in the table on [page 9](#).

## Example of how all benefits, limits, conditions, and exclusions are as if we issued a separate policy

Harry, George, Katie and Charlotte are four adults travelling together on holiday. Harry buys an International Medical Only policy to cover all four of them on their *journey* and selects the \$0 excess option.

Harry falls ill on the *journey* and spends 17 days in hospital. We give Harry a cash allowance of \$100 a day for each complete 24-hour period he is in hospital, after the 72 hour stand down. This means he receives \$1,400.

George, Katie and Charlotte cannot claim for the cash allowance as they are not in hospital. This is because all benefits, limits, conditions, and exclusions are as if we issued a separate *policy* to each of those people.



## Example of how cover applies to different travellers

Suzanne is taking her two sons, Michael and John (aged 7 and 12), and their friend, Claudia (aged 11), on holiday. Suzanne buys an International Medical Only to cover all four of them on their *journey* and selects the \$0 excess option.

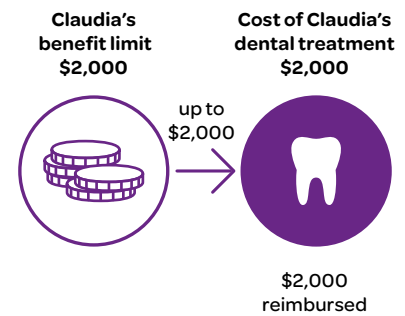
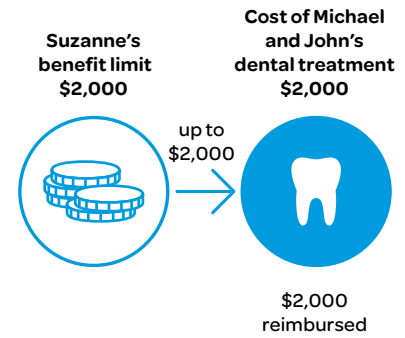
Michael and John are financially dependent on Suzanne. This means they share Suzanne’s cover and we won’t charge them premiums.

> See [This policy covers dependent children for free, page 11](#)

Claudia is not financially dependent on Suzanne, so her cover is separate, and we’ll charge her a premium.

During the *journey*, all three children need to visit the dentist for emergency treatment. Suzanne can claim up to \$2,000 for Michael and John’s treatment. Because Michael and John are *dependent children* of Suzanne, they share her dental benefit limit of \$2,000.

Claudia isn’t a *dependent child*, so she has her own separate benefit limit of \$2,000. She can claim up to \$2,000 for the cost of her dental treatment.



The table below summarises how cover will work for the family and Claudia.



	Suzanne	Michael	John	Claudia
<b>Type of traveller?</b>	Adult	Child dependent on Suzanne	Child dependent on Suzanne	Child not dependent on Suzanne
<b>Are they charged a premium?</b>	✓	No – we cover <i>dependent children</i> for free	No – we cover <i>dependent children</i> for free	✓
<b>Are they a paying person?</b>	✓	✗	✗	✓
<b>Do they have shared or separate benefits?</b>	Shared with Michael and John	Shared with Suzanne and John	Shared with Suzanne and Michael	Separate
<b>Can they combine benefit limits?</b>	✗	✗	✗	✗

## We may decide to offer you different cover, or refuse cover

When you apply for your *policy*, we can decide how and when to offer cover. We may decide to not offer you cover, or to offer you cover on different terms and conditions – even if you've had a *policy* with us before.

We may send you special terms and conditions in any of the following.

- Your *Certificate of Insurance*
- Your medical assessment
- Any *Endorsement to your policy*

If we do send you special terms and conditions, your cover will be determined by both:

- the terms and conditions in this *policy*
- the special terms and conditions we send you.

## We email your policy documents when we accept your application

If we accept your application, we send you an email that confirms your cover. The email will include:

- a copy of this *policy*
- a copy of our Financial Services Guide
- your *Certificate of Insurance*, which sets out details of your *policy* and cover
- your medical assessment, which sets out details of your medical cover and your answers to the medical questions
- any special conditions that apply to your *policy* (including any *Endorsement to your policy*).

These documents form your insurance contract.

## We usually contact you by email

We send emails to the main policyholder using the email address you give us. We use email to send you any important documents. If you don't want to share these documents with the main policyholder, you'll need to buy a separate *policy*.

When we make decisions and set timeframes, we use the dates we send an email rather than the date it was delivered or received.

If you don't receive an email you're expecting, please check your junk mail first, then contact us.

## If you're the main policyholder

If you're the main policyholder, you're responsible for:

- passing on any information we send you to the people named on your *Certificate of Insurance*
- any information you give us about people named on your *Certificate of Insurance*.

> [See You have a duty to take reasonable care not to make a misrepresentation, page 17.](#)

For our records, if we contact the main policyholder, we've contacted everyone named on your *Certificate of Insurance*.

## We keep your information private

Our privacy statement explains when and how we collect, hold, use, and disclose your personal information. You can find our privacy statement at: [www.scti.com.au/privacy](http://www.scti.com.au/privacy)

For example, we use the information about you to:

- decide whether we can cover you
- decide how much you should pay for cover
- process any claims.

We won't rent or sell your personal information to other companies.

If you would like to access or correct your personal information, please email us at: [info@scti.com.au](mailto:info@scti.com.au)

## You have a 14-day free look period

If you cancel your *policy* within 14 days of buying it, you can get a refund if you meet all the criteria below.

- You tell us you want to cancel within 14 days of buying your *policy*
- You haven't started your *journey*

Tell us you want to cancel by calling **1800 196 484** or emailing us at: [info@scti.com.au](mailto:info@scti.com.au)

## Refunds if you cancel after the 14-day free look period

If you cancel your *policy* after the 14-day free look period, you can get a full refund, but you'll need to pay a \$35 cancellation fee. You must meet the criteria below.

- You haven't started your *journey* (you can't cancel your *policy* after the *date your journey starts*)

Tell us you want to cancel by calling **1800 196 484** or emailing us at: [info@scti.com.au](mailto:info@scti.com.au)

## When your cover starts and stops

When you buy your *policy*, you select the dates relevant to your cover. You can't buy this *policy* if you've already started your *journey*.

### Cover kicks in when you start your journey

Cover under your *policy* starts when you start your *journey*.

### When cover for your journey ends

Cover under your *policy* ends on the date specified on your *Certificate of Insurance*, or when you return back to Australia, whichever is earlier.

For example, if you return to Australia early, cover stops at the date and time you arrive back in Australia. If you stay overseas longer, your cover stops on the date specified on your *Certificate of Insurance* as the *date your journey ends*.



#### **Point to note**

If you change your plans, and stay overseas longer, you need to let us know.

## When we will – and won't – extend your cover

This part of the *policy* explains the circumstances where we can extend your *policy*.

### We extend your cover at no charge if an unexpected event means you can't return home

If an *unexpected event* that we cover stops you from returning to Australia, we can extend your cover at no charge if you call us at **1800 196 484** or email us at: [info@scti.com.au](mailto:info@scti.com.au)

When you contact us, we'll tell you when your extended cover will end. This will form part of your insurance contract.

To keep getting cover, you must go along with any arrangements we make to get you back to Australia. For medical events, this means that you must return to Australia once we, or our medical team, say you're fine to travel.

Your cover stops if you decide to continue your *journey* or don't follow our arrangements.

> [See Tell us about changes to your health \(page 22\).](#)

### You can ask us to extend your cover for an extra charge

You can ask us to extend your cover if all the following apply.

- You are still overseas
- You haven't reached the *date your insurance ends*
- Your length of cover (including the extension) is no more than 365 days

If we agree to extend your cover, you'll need to pay an extra premium. We won't extend your *policy* if your insurance has already ended.

Tell us if you need to extend your cover by calling **1800 196 484** or emailing us at: [info@scti.com.au](mailto:info@scti.com.au)

### Extensions won't cover unexpected events that have already happened

If we offer to extend your cover for an extra premium, the extension won't cover any *unexpected events* that happened during the original period we were covering you.



## Making other changes to your policy

You can ask us to change your *policy*. We decide whether to make any changes you ask for.

If we agree to make a change, we'll:

- tell you if you need to pay an extra premium
- tell you if we need to revise your *policy* or send you a new one
- email you to confirm the change and include your changed or new insurance documents.

The changes only take effect when we have sent the email confirming the change and we've received any extra premium.

If you return to Australia early, we won't shorten your *policy* or refund any premium.

## Your responsibilities

As a condition of your cover, you must meet the following responsibilities. These responsibilities apply to all sections of this *policy*.

### **You must be reasonably careful**

We expect you to take reasonable care to avoid or minimise a loss.

### **You have a duty to take reasonable care not to make a misrepresentation**

Before you enter into an insurance contract, we ask you questions which are relevant to insure you and on what terms. When you answer, you have a duty to take reasonable care not to make a misrepresentation. A misrepresentation is an answer which is incorrect, an answer which is only partially correct, or an answer which does not fairly reflect the truth.

### **Give us accurate and complete information**

You must be honest and fair with us. All the information we get from you, or anyone acting on your behalf, about this *policy* and any claim must be honest, accurate and complete.

## What we can do if you don't meet your responsibilities

If you don't meet the responsibilities above, we may:

- refuse to issue a *policy*
- decline any claim
- reduce our liability for any claim
- recover any amount we've already paid you for claims
- cancel this *policy*
- void this *policy* – this means treating your *policy* as though it never existed
- we may refuse to insure you in the future.

If we decide to cancel your *policy*:

- we'll do it by email
- we won't cover you or anyone listed on your *Certificate of Insurance* from the cancellation date in the email
- we may keep the premium you've paid for the *policy*
- we may refuse to insure you in the future.

If we decide to void your *policy*:

- we'll do it by email
- we'll treat the *policy* as if it had never existed, and won't cover you or anyone listed on your *Certificate of Insurance*
- we'll return the premium you paid for the *policy*
- you'll have to refund any amount we've already paid you for claims, if we ask
- we may refuse to insure you in the future.

## Claiming and the claims process

It's stressful when things go wrong on a *journey*, so we've made it as straightforward as possible to make a claim. It's important that you tell us as soon as you become aware of any circumstances that may result in a claim.

### Making your claim

You can make a claim online at: [www.scti.com.au/claims](http://www.scti.com.au/claims). Follow the prompts and upload your supporting documents. To avoid delays, make sure you have your supporting documents ready.

When you make your claim, we may ask you to complete an authorisation form. You must complete this form and return to us before we can assess your claim.

If you have any questions about making a claim, please call us on **1800 196 484** or email us at: [info@scti.com.au](mailto:info@scti.com.au)

## You have responsibilities at claim time

You're responsible for doing certain things described in this section before and after you claim, and after we accept your claim. These responsibilities apply to any section you claim under.

### Before you claim

You must do all the following before you make a claim.

#### ***Tell us as soon as possible***

Make a claim as soon as possible.

#### ***Prevent any further loss***

You must take all reasonable steps to prevent further loss or liability. For example, you would not be taking all reasonable steps to prevent further loss if you:

- received medical treatment in a private hospital in a country where you could have received free or subsidised medical treatment under the public health system
- discharged yourself from hospital and suffered a more serious medical event.

#### ***Get written reports for medical events***

For minor medical events, you pay the costs yourself and submit a claim for assessment. Get a medical report from your medical professional and a copy of any prescriptions you're given. You'll need to submit these with your claim along with your receipts for the payments.

For major medical events, we'll work with you or the hospital to get the information we need to decide cover, so it's important that you call *Southern Cross Emergency Assistance* as soon as you can on **+61 2 9191 1180**.

#### ***Claim refunds, credits, payments, or compensation from anyone else, if you can***

You must seek refunds, credits, payments, or compensation from other parties for the loss you're claiming.

If we accept your claim, we'll pay the difference between your cover and any other refunds, credits, payments, or compensation you've received.

Both of the following must apply.

- You've got any other refunds, credits, payments, or compensation for the loss
- Your claims against anyone else have been decided

We will ask you to prove that you can't get a refund, credits, payments, or compensation for any costs you're claiming.

If you have other insurance, we won't pay your claim.

#### ***Preserve anything that is part of the claim***

Don't destroy, dispose of or have repaired anything that is or could be part of the claim.

## Once you have claimed

You must do all the following once you've made a claim.

### ***Follow our instructions***

Do what we ask you to do and give us the information and help that we need. We may decide to not pay your claim if you don't do what we, or *Southern Cross Emergency Assistance*, ask you to do.

### ***Provide us with proof to support your claim***

Send us proof to support your claim. Each benefit requires specific evidence that's needed to prove your claim. You'll need to refer to the benefit you're claiming under to understand what you need to send to us.

### ***Give us necessary documents and authority to act***

Give us all necessary documents and authority so that we can deal with your claim. For a claim under D.2 Personal liability, you must let us take over, and conduct in your name, the defence or settlement of any claim, and give us full discretion in the handling of any legal proceedings.

### ***If someone is claiming against you, refer them to us***

If someone is making a claim against you, don't admit any liability. Instead, let us know about the situation and follow our advice.

## Once we've accepted your claim

You must do all the following once we've accepted your claim.

### ***Help us recover money from someone else, if we ask***

We have the right to take action to get money back from a person or company that caused a loss you've claimed for under your *policy*.

We'll pay for any action and may:

- act in your name to get money back from other parties
- take over defending an action that other parties are carrying out against you
- defend and settle any claim against you.

You must not start any action against other parties without our written permission. 'Action' includes incurring expenses and negotiating, paying, settling, or agreeing on compensation.

You must help us by:

- answering our questions and giving us any information we ask for
- cooperating with us and anyone else we appoint to help us recover the money.

## What we can do if you don't meet your responsibilities

If you don't meet the responsibilities under this section 'You have responsibilities at claim time', we may:

- decline any claim
- reduce our liability for any claim
- recover any amount we've already paid you for claims
- cancel this *policy*
- refuse to insure you in the future.

If we cancel your *policy*:

- we'll do it by email
- we won't cover you or anyone listed on your *Certificate of Insurance* from the cancellation date in the email
- we may keep the premium you've paid for the *policy*
- we may refuse to insure you in the future.

## Some advice before you go

### Make sure it's safe to travel

You must make sure it's still safe to travel to your destinations by checking for travel advisories on the Smartraveller website [www.smartraveller.gov.au](http://www.smartraveller.gov.au)

Your *policy* may be affected if the travel advisory on the Smartraveller website is 'Do not travel' or 'Reconsider your need to travel'.

You need to check this when you buy your insurance, again before you start your *journey*, and before leaving for each new destination.

The table below shows how travel advisories affect your *policy*.

Type of travel advisory	Effect on your policy
A travel advisory that affects just part of a country	You won't be covered for events in that part of the country that relate to that travel advisory.
A travel advisory that affects the whole country	You won't be covered for events anywhere in that country that relate to that travel advisory.

Multiple travel advisories may apply to a country. For example, Department of Foreign Affairs and Trade (DFAT) may issue an entire country with a travel advisory because of threats of terrorism. In addition, a city in that country may be experiencing civil riots which results in DFAT issuing a partial travel advisory to that specific area.

Your cover may be impacted if you buy your *policy*, then your destination is given a travel advisory before you leave for that destination, including if you are already overseas at the time the travel advisory is issued.

To find out how you are covered if a travel advisory changes for a destination on your *journey*, call us on **1800 196 484**.

## Tell us about changes to your health

This *policy* doesn't automatically cover *changes to your health* after the *date your insurance starts*. However, if you contact us to complete a medical assessment, we may be able to offer you cover for these changes.

## Contact us if you want to make a complaint

If you're unhappy with any part of your insurance, or the service we've provided, please let us know. We take complaints seriously and do our best to resolve them.

You can call us on **1800 196 484**, or email us at: [info@scti.com.au](mailto:info@scti.com.au)

If we can't resolve your problem after you first contact us, we'll ask you to follow our internal complaint process – see: [www.scti.com.au/complaints](http://www.scti.com.au/complaints)

If you're not satisfied with the result of your complaint, you can take it to the Australian Financial Complaints Authority (AFCA). AFCA's services are independent and free to you and we are bound by the decisions it makes under its terms of reference. You can find out more about the AFCA at: [www.afca.org.au](http://www.afca.org.au)

## We have a vulnerable customer policy

You can access our vulnerable customer statement (including how we support customers in a family violence situation) on our website at: [www.scti.com.au/vulnerable](http://www.scti.com.au/vulnerable)

## We follow the General Insurance Code of Practice

We are signatories to the General Insurance Code of Practice (the Code). To learn more about the Code and the rights you may have under it, visit: [www.codeofpractice.com.au](http://www.codeofpractice.com.au). The Insurance Council of Australia developed the Code to further raise standards of practice and service across the insurance industry.

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the General Insurance Code of Practice. Their purpose is to drive better Code compliance, helping the insurance industry to improve its service to consumers. For more information on the Code Governance Committee, visit: [www.insurancecode.org.au/about/about-the-code-governance-committee](http://www.insurancecode.org.au/about/about-the-code-governance-committee)

## Australian law applies

Any legal disputes about this *policy* will be decided under Australian law.



# B.

## How we cover pre-existing medical conditions

This section applies to any claim under this *policy*. It explains how and when we can cover:

- *illnesses, injuries, and health symptoms* that you knew about when you applied for your *policy* – we call these *pre-existing medical conditions*
- changes to your *pre-existing medical conditions* after you buy your *policy*
- any new *illness, injury, or health symptom* that you discover after the *date your insurance starts* and before the *date your journey starts*.

---

> **The terms and conditions in this section apply when you a make claim under [D. What is and isn't covered \(see page 30\)](#).**

## Pre-existing medical conditions



### **We don't automatically cover any pre-existing medical condition**

The *policy* doesn't automatically cover your *pre-existing medical conditions*. However, if you complete a medical assessment, we may be able to offer you cover for your *pre-existing medical conditions*.



### **We won't cover undiagnosed pre-existing medical conditions at all**

We won't cover undiagnosed *pre-existing medical conditions*. For example, if you're experiencing stomach pains but the medical professionals don't know why, or you're awaiting test results, we won't cover those symptoms.

## What we consider a pre-existing medical condition

A *pre-existing medical condition* is any *illness, injury, or health symptom* to which all the following apply.

- You know about it, or a reasonable person should have known about it prior to the *date your insurance starts*.
- In the 3 years before the *date your insurance starts*, any of the following applied.
  - You sought or received medical help
  - Someone recommended you seek or receive medical help
  - A reasonable person would have sought or received medical help
  - You were waiting for medical help

In this definition, 'medical help' means any of the following.

- Advice from a health professional
- Tests, investigations, or specialist consultations
- Care, treatment, or medical attention, including surgery
- Medication or a script for medication

An *illness, injury or health symptom* doesn't need a confirmed medical diagnosis to count as a *pre-existing medical condition*.



## We treat pregnancy complications as pre-existing medical conditions

If you have had any pregnancy complications in the 3 years before the *date your insurance starts*, we consider these complications to be *pre-existing medical conditions*. If you experience those same complications, we won't automatically cover you, so if you want cover, you should apply.

Examples of pregnancy complications include:

- pre-eclampsia
- recurrent miscarriage (that is, three or more consecutive miscarriages)
- small for date baby
- postnatal depression.

## We may be able to cover you for pre-existing medical conditions

If you complete a medical assessment, we may be able to offer you cover for your *pre-existing medical conditions*.

## Changes to health



***We don't automatically cover changes to your health***



***We won't cover undiagnosed changes to your health at all***

We won't cover undiagnosed *changes to your health*. For example, if you're experiencing stomach pains but the medical professionals don't know why, or you're awaiting test results, we won't cover those symptoms.

## What we consider to be changes to health

A *change to your health* before you travel is any new *illness, injury or health symptom*, or change to a *covered condition*, to which all of the following apply.

- It occurs between the *date your insurance starts* and the *date your journey starts*.
- You know about it, or a reasonable person should know about it.
- Any of the following apply.
  - You seek or receive medical help
  - Someone recommends you seek or receive medical help
  - A reasonable person would seek or receive medical help
  - You are waiting for medical help

In this definition, 'medical help' means any of the following.

- Advice from a health professional
- Tests, investigations or specialist consultations
- Care, treatment, or medical attention, including surgery
- Medication or a script for medication

A new *illness, injury or health symptom*, or change to a *covered condition* doesn't need a confirmed medical diagnosis to count as a *change to your health*.

Changes to a *covered condition* include any change in the prognosis, treatment or medication (including dose).

## **We may be able to cover you for changes to your health before you travel**

If you contact us to complete a medical assessment, we may be able to offer you cover for these *changes to your health*.

Before you travel, we recommend getting your *doctor* to check for any new health conditions or symptoms you may have. If your *doctor* tells you of any new *illness, injury, health symptom*, or change to a *covered condition* before the *date your journey starts*, contact us to see if we can offer cover.

## **How to apply to cover your pre-existing medical condition, or changes to your health, under section D**

To apply for cover for your *pre-existing medical condition* or *changes to your health* you must both:

- complete the medical assessment when you apply for cover
- tell us about all your *pre-existing medical conditions* or *changes to your health* when you complete the medical assessment.

We need to know the name of the health condition or *health symptom* of your *pre-existing medical condition* or *changes to your health* when you apply. If you're unsure, check with your *doctor* first. If you don't tell us about all your *pre-existing medical condition* or *changes to your health* it could affect your cover when you submit a claim.

## **You must tell us about all your pre-existing medical conditions or changes to your health, not just some**

If you choose to tell us about one *pre-existing medical condition* or *changes to your health*, you must tell us about all your *pre-existing medical conditions* or *changes to your health* when you apply for cover and complete the medical assessment.

## **If you don't tell us about any pre-existing medical conditions or changes to your health, we won't cover them**

If you don't tell us about your *pre-existing medical conditions*, we won't cover anything related to them.

## **Call us about your pre-existing medical condition or change to your health, if you're unsure**

Making sure you have the right cover for your health is important to us. If you have any questions, call us on **1800 196 484**.

## **You can accept or decline our offer to cover you for a pre-existing medical condition or change to your health**

If we offer to cover any of your *pre-existing medical conditions* or *change to your health* which you tell us about in your medical assessment, you can choose to accept or decline our offer.

### ***If you accept our offer, you may need to pay an extra premium***

You may need to pay an extra premium if you accept our offer. When we receive that premium, we send you an email confirming the *pre-existing medical conditions* or *change to your health* we have agreed to cover. Your medical assessment will list them as *covered conditions*.

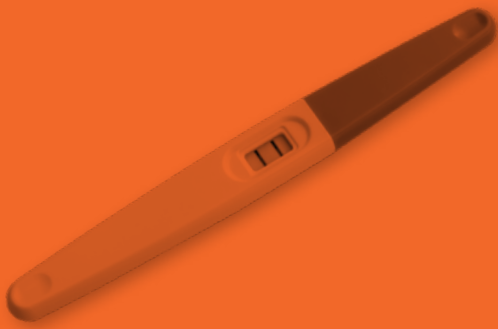
### ***If you decline our offer, we won't cover your pre-existing medical conditions***

You won't need to pay any extra premium if you decline our offer. We'll send you an email confirming that we're not covering your *pre-existing medical conditions* or *change to your health*. Your medical assessment will list these as excluded conditions. We won't cover any claims for anything related to your excluded *pre-existing medical conditions* or *change to your health*.

## **We may be unable to cover your condition**

If we're unable to cover your *pre-existing medical conditions* or *change to your health*, we'll send you an email confirming this. Your medical assessment will list those *pre-existing medical conditions* or *change to your health* as excluded conditions.

We won't pay any claims for anything related to your excluded *pre-existing medical conditions* or *change to your health*.



# C.

## How we cover pregnancy

This section explains how we cover pregnancy under section D.

---

### We cover you for costs or losses related to pregnancy

This *policy* automatically covers pregnancy up until the 24th week of gestation (the first 23 weeks and 6 days). Gestational age is measured in weeks and days from the first day of your last menstrual period or from staging ultrasound. We provide this cover for a single pregnancy, a multiple pregnancy (such as twins or triplets) and a pregnancy through fertility treatment, as long as the pregnancy had no complications before you bought your *policy*.

> [For details on how we cover you, see \*\*D.1 Cover for medical and evacuation \(page 30\)\*\*.](#)

We will cover the following *medical expenses* related to pregnancy:

- overseas childbirth up until the 24th week (the first 23 weeks and 6 days)
- neo-natal care of the new-born child up until the date and time you return to Australia.

We won't cover any pregnancy after the 24th week of gestation.

### We cover common symptoms of pregnancy and pregnancy complications differently

To make it easier to understand our cover, we've split pregnancy conditions into two types.

- Common symptoms of pregnancy
- Pregnancy complications

## We won't cover claims for common symptoms of pregnancy

We don't cover common symptoms of pregnancy. These symptoms include:

- breast tenderness
- constipation
- fatigue
- frequent urination
- heartburn
- nausea (morning sickness).

## We treat pregnancy complications as pre-existing medical conditions

If you have had any pregnancy complications in the 3 years before you bought your *policy*, we consider these complications to be *pre-existing medical conditions*. If you experience those same complications, we won't automatically cover you.

Examples of pregnancy complications include:

- pre-eclampsia
- recurrent miscarriage (that is, three or more consecutive miscarriages)
- small for date baby
- postnatal depression.

## You can apply for cover for previous pregnancy complications

To apply for cover for pregnancy complications you've had in the last 3 years, you must do all the following.

- Complete the medical assessment when you apply for cover
- Tell us about all your *diagnosed pre-existing medical conditions*
- Pay any extra premium and have us confirm your cover in writing

> **For more information about *pre-existing medical conditions*, see [How to apply to cover your pre-existing medical condition, or changes to your health, under section D on page 26](#).**

We won't cover *pre-existing medical conditions* relating to pregnancy unless we agreed to cover them when you applied for this *policy*.

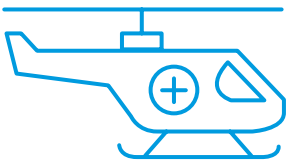


# D.

## What is and isn't covered

This section explains the details of your *policy*: when you are covered and when you are not.

---



### D.1

#### Cover for medical and evacuation

This section explains cover for medical treatment and evacuation because of an *unexpected event* on your *journey*.

##### **When you need to check with us before you start medical treatment**

You need to let us know about major, but not minor, treatment.

##### **Contact us if you need serious, or expensive medical treatment**

You may not be able to make a claim if you don't get our approval first. You, or someone acting for you, must contact *Southern Cross Emergency Assistance* as soon as possible if you need serious medical attention.

You must get our approval if you:

- are admitted to hospital
- need surgery
- expect your medical and related expenses to be more than \$2,000.

**You don't need to get our approval for minor medical treatment**

If you need to see a medical professional or get minor medical treatment that's under \$2,000, you should pay for it and submit a claim for assessment. You can make a claim online at:

**[www.scti.com.au/claims](http://www.scti.com.au/claims)**.

Don't forget to keep all receipts, bills, medical reports and any other documents that could support your claim.

**We are not responsible for standards of medical care**

Some overseas countries may have lower medical standards and services than Australia.

We are not responsible for the standard of any medical services you get while you are overseas.

**D.1.1 Medical and evacuation**

We'll cover your actual and reasonable *medical expenses* if you need medical treatment because of an *unexpected event* during your *journey*.

If we have confirmed that your *medical expenses* are covered, and you are deemed medically fit to travel by *Southern Cross Emergency Assistance*, we can pay to:

- repatriate you to Australia
- evacuate you to another country that we choose for further treatment.

If you need medical evacuation, or repatriation to Australia, because of an *unexpected event* during your *journey*, we'll cover:

- your medical evacuation costs if we need to move you to another location for necessary medical treatment
- your repatriation costs to bring you back to Australia.

We only cover you if one of the following applies.

- Your *policy* covers your medical treatment
- Your *policy* would cover your medical treatment, but a public health service already covers it

Your claim must meet the conditions of cover on page 32.

We subtract an *excess* from claims we pay under this section.



### **Conditions of cover**

We only cover your claims if you follow any instructions we make to evacuate you to another medical facility or repatriate you to Australia. We will only ever ask to do this if we consider that you are medically fit to travel.

We won't cover any further medical treatment after the date and time we would have moved you, if you refuse to be evacuated or repatriated.

The following conditions also apply to all claims under this section.

- You must, in our opinion, be medically fit to travel with or without an upgrade to your *travel arrangements*
- We'll decide whether to medically evacuate you to another location, or repatriate you to Australia. This includes when, where, and how we'll do it
- If we have to repatriate you to Australia, we'll try to use your original return ticket. If we can't re-book the ticket, you must try to get a refund and return it to us. If the refund is more than the cost of returning you to Australia, you keep the difference between the cost and the refund
- If you don't hold a return ticket to Australia, we'll deduct the cost of a one-way fare to Australia from any payment made under this section of the *policy*. The cost will be a one-way economy fare from your original carrier for the return route we use, as published on the date we finalise your claim or the date we make your arrangements. You must give us the full itinerary that you got from your transport providers so that we can confirm your flight details with your carrier



### **What we won't cover**

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following.

- Any accommodation or travel expenses
- Specialist consultations, investigations or treatment without a referral from a general practitioner or family *doctor* where referral services are available
- Check-ups or treatment when there were no symptoms, *illness* or *injury* under investigation
- Self-prescribed (over-the-counter) treatments or medications that are available without a prescription
- Preventative treatment (including but not limited to contraception and vaccines)
- Fertility treatment
- *Medical expenses* incurred directly or indirectly due to a treatment error by a medical provider
- Medical treatment on, or evacuation or repatriation from, a cruise ship
- Medical treatment in Australia
- Anything excluded under E. General exclusions – things we never cover (page 39)



## D.1.2 Your cover for emergency dental treatment

We cover you if you require emergency dental treatment because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We pay up to \$2,000 for each *paying person*.

We subtract an *excess* from claims we pay under this section.



### **Conditions of cover**

We will only cover emergency dental treatment if it is for at least one of the following.

- To relieve sudden and acute dental pain
- Where your natural teeth, replacement teeth or dentures have been damaged during your *journey* as a result of an *injury*

You must also get a report from the treating dentist that confirms the reason for and details of the emergency dental treatment.



### **What we won't cover**

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following.

- Any accommodation or travel expenses
- Check-ups or preventative treatment
- Dental treatment on a cruise ship
- Dental treatment in Australia
- Self-prescribed (over-the-counter) treatments or medications that are available without a prescription
- Dental expenses incurred directly or indirectly due to a treatment error by a dental provider
- Anything excluded under E. General exclusions – things we never cover (page 39)

### D.1.3 Cash allowance whilst in hospital

We'll pay you a cash allowance if you need to stay in hospital for more than 72 consecutive hours because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We pay you \$100 a day for each complete 24-hour period you're in hospital. We pay up to \$3,000 for each *paying person*.

We subtract an *excess* from claims we pay under this section.



#### **Conditions of cover**

We only cover you if one of the following applies.

- Your *policy* covers your medical treatment
- Your *policy* would cover your medical treatment, but a public health service already covers it



#### **What we won't cover**

We won't cover claims for anything excluded under E. General exclusions – things we never cover (page 39).

### D.1.4 Accompanying person

If you're travelling alone and are admitted to hospital for more than 10 days because of an *unexpected event* during your *journey*, we'll arrange for someone to travel to where you're getting medical treatment. You can choose who comes to you, as long as they're coming from Australia.

Your claim must meet the conditions of cover below.

We cover your accompanying person's reasonable costs of travel (a return economy flight and transfers), accommodation, and meals.

We subtract an *excess* from claims we pay under this section.



#### **Conditions of cover**

We only cover you if one of the following applies.

- Your *policy* covers your medical treatment
- Your *policy* would cover your medical treatment, but a public health service already covers it



#### **What we won't cover**

We won't cover claims for anything excluded under E. General exclusions – things we never cover (page 39).

## D.1.5 Funeral expenses or returning mortal remains

If you die while you're on your *journey*, we'll cover the actual and reasonable cost of the following.

- Embalming your body, cremating your body, or both
- Either:
  - a burial in the place where you died (the cost of a casket, a newspaper death notice cost, hearse fees, any compulsory fees for buying and preparing a burial plot)
  - returning your remains to Australia
- A family member's reasonable costs of travel (a return economy flight and transfers), accommodation, and meals, to help make these arrangements

Your claim must meet the conditions of cover below.

We pay up to \$15,000 to the estate of the deceased person.

We won't subtract an excess from claims we pay under this section.



### **Conditions of cover**

We don't require evidence that your death was caused by an *unexpected event*, however, we only cover you if someone can give us satisfactory evidence of your death.



### **What we won't cover**

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following.

- A *terminal condition* you knew about before the *date your journey starts*

## D.1.6 Loss of life

We'll provide a lump sum payment to your estate if you die as a result of an *injury* you suffer whilst on your *journey*.

Your claim must meet the conditions of cover below.

We'll pay your estate \$25,000 for each deceased *paying person*.

We won't subtract an excess from claims we pay under any benefit in this section.



### **Conditions of cover**

We only cover you if all the following apply.

- You're between 16 and 80 years old on the *date your insurance starts*
- You died as a direct result of an *injury* you suffered on your *journey*
- An *unexpected event* caused the *injury*
- Your estate gives us a medical report and any other materials or information we reasonably require that prove you died as a direct result of an *injury* you suffered on your *journey*

We're entitled to arrange a post-mortem examination at our cost.



### **What we won't cover**

We won't cover any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- You dying because of an *illness*, even if the *illness* is a direct result of an *injury* you suffered on your *journey*
- You dying more than 90 days after the date of your *injury*
- Anything excluded under [E. General exclusions – things we never cover \(page 39\)](#)

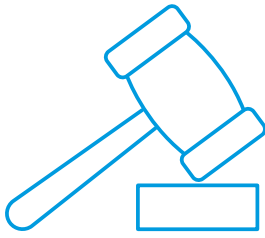
## D.1.7 Other losses we won't cover under all benefits in Section D.1



### **What we won't cover**

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following.

- You, or someone acting for you, didn't contact *Southern Cross Emergency Assistance* and get our approval before you started medical treatment that was likely to cost more than \$2,000
- You had private medical treatment when public treatment was available, for example under a reciprocal health agreement with Australia
- Childbirth that occurs after the 24th week (i.e. later than 23 weeks and 6 days) and any associated neo-natal care

**D.2****Personal liability**

We'll cover you for your legal liability to pay damages or compensation to anyone else for *injury* or damage caused by you due to an *unexpected event* during your *journey*. We'll also cover your defence costs if you get our approval first.

Your claims must meet the conditions of cover below.

We will pay up to \$1,000,000.

We won't subtract an excess from claims we pay under this section.

**Conditions of cover**

We only cover you if all the following apply.

- You don't admit fault or liability to anyone before you've spoken to us and got our written agreement
- Your legal liability arose from your negligence
- Your negligence caused:
  - physical *injuries* to someone, or someone's death
  - loss of, or damage to, someone else's property.



### **What we won't cover**

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Owning, possessing, or using any kind of motor vehicle, scooter, moped, motorbike, trailer, caravan, bicycle, waterborne craft, aircraft, aerial device (including drones) or other mechanically, electrically, or self-propelled vehicle or device
- Owning or occupying land or buildings, unless you're using it as a temporary accommodation
- Firearms
- Any work, occupation, business, profession, apprenticeship, voluntary work, work experience or consultancy
- Your liability as an employer, or under a contract (unless you would have been liable if that contract didn't exist)
- Your liability to any family member, friend, acquaintance, colleague, or travelling companion
- Legal costs for criminal proceedings
- Punitive, exemplary or aggravated damages or any fine or penalty
- Legal costs incurred by the party to whom you are liable
- Anything you did or omitted that was malicious, intentional, or unlawful
- Animals that you, a family member, friend, acquaintance, colleague, or travelling companion own, are caring for, or are in control of
- Acts of *terrorism*
- Transmission of any *illness*
- Anything excluded under E. General exclusions – things we never cover (page 39)



# E.

## General exclusions – things we never cover

These general exclusions apply to the whole *policy*. These exclusions apply throughout your *period of insurance* – including before your *journey*, and while you're on your *journey*.

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following.

---

### Events out of your control

#### E.1

#### Biological or chemical

Anyone using, or threatening to use, biological or chemical materials, substances, or compounds to:

- harm people
- kill people
- create public fear.

#### E.2

#### Governmental or official

A federal, state, territory or local government or official authority's:

- directive
- restriction
- prohibition
- quarantine
- detention.

Examples include a government or official authority:

- closing borders
- declaring *epidemic* or *pandemic* restrictions, such as a lockdown
- seizing items.

## E.3

**Natural event**

You travelling to a country or destination where a *natural event* has occurred before the *date your insurance starts*.

Some examples of *natural events* are:

- snowstorms
- floods
- bushfires
- cyclones
- tornadoes
- volcanic eruptions
- earthquakes
- tsunamis.

## E.4

**Nuclear**

Anyone using, or threatening to use:

- nuclear weapons and other nuclear materials
- ionising radiation
- radioactive contamination from any nuclear waste or combusting nuclear fuel.

In this exclusion, combustion is any self-sustaining process of nuclear fusion or fission.

## E.5

**War and violence**

Any:

- riot or civil commotion
- acts of foreseeable violence
- acts involving military operations
- war, invasion, or civil war – whether it's declared or not.

**Exception**

Riot or civil commotion if you've already departed for your specific destination before the commotion starts and you take reasonable care to avoid it.

**Travel**

## E.6

**Cruises**

Medical treatment on, or evacuation from a cruise.

## E.7

**Aircraft crew member**

Activity as a member of an aircraft crew.

## E.8

**Hitchhiking**

Hitchhiking. This includes you picking up a hitchhiker or being a hitchhiker yourself.



## E.9

**Where you haven't paid a fare for air or sea travel**

You while you're on one of the following as anything other than a fare-paying passenger.

- A *scheduled transport* service in the air or sea
- A crewed charter vessel
- A sightseeing air tour from one location back to that location

You are a fare-paying passenger if any of the following apply.

- You bought a ticket for your air or sea travel
- You're using frequent flyer points, flybuys, or a similar loyalty programme to travel
- You're travelling as part of a prize for a promotion or an employee incentive scheme

## E.10

**Work**

Work, including volunteer work, while you're on your *journey*.

**Exceptions**

We cover non-manual work that includes any of the following.

- Attending a work conference or business meeting
- Attending a trade fair
- Attending a business training course
- Non-manual work based in an office

**Health and medical conditions**

## E.11

**Changes to your health**

Any *change to your health*, whether it's diagnosed or undiagnosed.

We won't cover any:

- new undiagnosed *illness* or *injury*
- changes to *covered conditions*, including changes to the prognosis (unless an exception below applies)
- newly *diagnosed illness* or *injury* (unless an exception below applies).

**Exceptions**

- Any new *diagnosed illness* or *injury* if we confirm the changes as a *covered condition* (see page 22)
- Changes to *covered conditions*, if we confirm the changes as a *covered condition* (see page 22)

## E.12 Medical conditions

Any of the following.

- Sexually transmitted infections, unless it's HIV and a *covered condition*
- Travel exhaustion
- Travel against medical advice
- You refusing to return to Australia or evacuate to another location after our medical team advises you can safely do so
- Having an elective or a cosmetic procedure or treatment
- Complications relating to an elective or cosmetic procedure or treatment, unless it happened before the *date your insurance starts* and it is a *covered condition* under your *policy*



### Exceptions

- Any new *diagnosed illness* or *injury* if we confirm the changes as a *covered condition* (see page 22)
- Changes to *covered conditions*, if we confirm the changes as a *covered condition* (see page 22)

## E.13 Pre-existing medical condition

Any *pre-existing medical condition*, whether it's diagnosed or undiagnosed.



### Exception

A *pre-existing medical condition* if it's a *covered condition*.

## E.14 Pregnancy

Any of the following.

- Pregnancy after the 24th week of gestation (after 23 weeks and 6 days)
- Pregnancy up to the 24th week of gestation, when you knew about complications before the *date your insurance starts*
- Common symptoms of pregnancy, such as breast tenderness, constipation, fatigue, frequent urination, heartburn and nausea
- Medical treatment related to an uncomplicated pregnancy

## E.15 Private hospital and medical treatment

Private hospital or medical treatment where public funded services or care is available, including under any reciprocal health agreement between the Government of Australia and the government of any other country. If you are in a country that has a reciprocal health agreement with Australia, you must first seek public hospital treatment under that reciprocal health agreement.

## E.16 Self-harm

You deliberately harming yourself, including suicide or attempted suicide, or if your self-harm causes an *illness* or *injury*.

## Sports and activities (taking part and training during your period of insurance)

### E.17

#### Adventure sports

- Abseiling
- Black water rafting
- Bungee jumping
- Caving
- Hang gliding
- Land yachting
- Outdoor rock climbing
- Parachuting
- Paragliding
- Parasailing
- White water kayaking
- White water rafting



#### **Exception**

The above adventure sports when you're taking part with a licensed operator, following their safety instructions, and wearing all required safety equipment.

### E.18

#### Any sport or activity where you don't follow instructions

Any sport or activity where you have been given safety instructions and don't follow them.

### E.19

#### Competing for money

Any competitive sport where you can win money.

### E.20

#### Contact sport

Physical contact during a contact sport where the rules allow it (either deliberate or incidental).

### E.21

#### Extreme sports

Extreme sports, including, but not limited to:

- BASE jumping
- hunting
- kitesurfing
- micro light flying
- motor sports
- winter sports
- rodeo
- potholing.

### E.22

#### Mountaineering, hiking, trekking, or tramping

Mountaineering, hiking, trekking, or tramping if any of the following apply.

- A reasonable person would use climbing equipment (such as ropes or rock-climbing equipment) or oxygen
- You're at an altitude of above 3,000 metres
- You're at an altitude of between 1,500 and 3,000 metres and you're climbing, or intending to climb, more than 500 metres a day

**E.23 Ocean yachting**

Ocean yachting.

**Exception**

If you're both:

- within 12 nautical miles, or 22.2 kilometres, of populated land
- in an area with access to telecommunication and medical services.

**E.24 Professional sport**

Any *professional* sport.

**E.25 Racing**

Any time you are racing, including against time or in timed events, of any sort.

**Exception**

You are racing solely on foot.

**E.26 Remote touring**

Any touring in an area with limited or no telecommunications or medical services.

**Exception**

If you are travelling as part of a licensed organised tour.

**E.27 Riding a moped and motorbike**

Any time you are riding a moped and motorbike during your *journey* – this includes you driving or being a passenger on any two-wheel bike (including motorbike taxi or rideshare).

**E.28 Skiing and snowboarding**

Any time you are skiing or snowboarding, or on the mountain to ski or snowboard during your *journey*.

**E.29 Underwater activities**

Underwater activities that involve using artificial breathing equipment.

**Exception**

If you hold an open-water diving certificate, or you're diving with a qualified instructor.

## You putting yourself in danger

### E.30 Alcohol, solvents, and drugs

Any of the following.

- You being under the influence of alcohol, solvents, or drugs – including your conduct while under their influence
- Addiction to alcohol, solvents, or drugs



#### **Exception**

If you used a drug that is prescribed to you and took that drug as directed.

### E.31 Illegal activities

Your illegal activity.

### E.32 Personal safety

You intentionally or recklessly risking your personal safety.



#### **Exception**

If you risked your personal safety when trying to save someone's life.

### E.33 Prostitution

Prostitution, including using or providing prostitution services.

### E.34 Scams and fraud

Any scam or fraud that you could have reasonably anticipated or avoided.

### E.35 Travel advisory issued before the date your journey starts

You travelling to a country or destination where a travel advisory of 'Do not travel' or 'Reconsider your need to travel' has been published on [www.smartraveller.gov.au](http://www.smartraveller.gov.au) before the *date your journey starts*.

### E.36 Travel advisory issued after the date your journey starts

You travelling to a country or destination where a travel advisory of 'Do not travel' or 'Reconsider your need to travel' has been published on [www.smartraveller.gov.au](http://www.smartraveller.gov.au) after the *date your journey starts* but before you leave your current location for that country or destination.

### E.37 Unknown people

Someone invited to your accommodation, or you visiting a stranger's accommodation.

## Other

E.38

### Animals

Animals that you, a friend, or family member own, are caring for, or are in control of.

E.39

### Consequential loss

Any consequential loss. A consequential loss is a secondary or indirect loss, such as your loss of income.

E.40

### Non-financial loss

Non-financial losses. This includes losing the ability to enjoy or use something.

E.41

### Other persons' losses

Costs or losses that aren't yours.



#### **Exception**

Claims under [D.2 Personal liability \(page 37\)](#).

E.42

### Our instructions

You if you haven't followed both:

- our instructions
- instructions from *Southern Cross Emergency Assistance*.

E.43

### Period of insurance

Costs, losses or liabilities incurred outside your *period of insurance*.

E.44

### Personal property

Any items of personal property, including but not limited to:

- prescription glasses/contact lenses
- blood pressure monitors
- CPAP machines
- breast pumps
- hearing aids
- infusion pumps
- glucose meters
- thermometers
- oximeters
- oxygen nebulisers
- ECG monitors
- electronic massagers.



#### **Exception**

Where you are unable to perform at least one of the five *activities of daily living* without assistance from an item of personal property, we will cover the reasonable costs of repair or replacement with a functional equivalent until the earlier of the date of when you are repatriated to Australia or the *date your journey ends*.

**E.45**

**Services from friends and family**

Services, such as health care, accommodation, meals or transport, that you paid a family member or friend for.



# F.

## Definitions – words with specific meanings

This section explains the definitions of specific terms in this *policy*.

Words or phrases with specific meanings are in *italics*. In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our'
- 'you', 'your', and 'yourself'.

To improve the readability of this document, they have not been put in italics.

These definitions apply to the singular and plural variations of each term and their contractions.

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### Activities of daily living

- Bathing and showering
- Dressing and undressing (including grooming)
- Eating and drinking
- Using a toilet to maintain personal hygiene
- Moving to or from place to place by walking, walking aid or wheelchair

### Certificate of Insurance

The latest certificate detailing the cover you have bought, including any options you have bought. The certificate also shows the *period of insurance*. We email the certificate to you to confirm we have issued a *policy* to you.



## Changes to your health

Any new *illness, injury or health symptom*, or change to a *covered condition*, to which all of the following apply.

- It occurs between the *date your insurance starts* and the *date your journey starts*
- You know about it, or a reasonable person should know about it
- Any of the following apply:
  - you seek or receive medical help
  - someone recommends you seek or receive medical help
  - a reasonable person would seek or receive medical help
  - you are waiting for medical help.

In this definition, 'medical help' means any of the following:

- advice from a health professional
- tests, investigations or specialist consultations
- care, treatment, or medical attention, including surgery
- medication or a script for medication.

A new *illness, injury or health symptom*, or change to a *covered condition* doesn't need a confirmed medical diagnosis to count as a change to your health.

Changes to a *covered condition* include any change in the prognosis, treatment or medication (including dose).

## Covered condition

An *illness or injury* that we've confirmed that we cover on your medical assessment or on an *Endorsement to your policy*.



### **Covered conditions can include:**

- *pre-existing medical conditions*
- changes to your *covered condition* (including, but not limited to, any change in the prognosis of a *covered condition*)
- new *illness or injury* that develops between the *date your insurance starts* and the *date your journey starts*.

## Date your insurance ends

Whichever is later:

- the *date your journey ends*
- the date and the time you return to Australia as we instructed, if your return is delayed past the *date your journey ends* because of an *unexpected event* (subject to any limitations set out in this *policy wording*).

## Date your insurance starts

The date and time we issue your *policy*, which is confirmed on your *Certificate of Insurance*.

## Date your journey ends

Whichever is earlier:

- the date specified on your *Certificate of Insurance*
- the date and time that you return to Australia.

## Date your journey starts

Whichever is later:

- the date as specified on your *Certificate of Insurance*
- the date and time that you leave Australia.

## Dependent children

Your children, stepchildren, foster children, and grandchildren who are under 21 years old at the *date your insurance starts*.

They must also:

- be unmarried
- not be in full-time employment
- be financially dependent on at least one adult listed on your *Certificate of Insurance* (a child is not financially dependent if you're only covering their finances while on the *journey*).

## Diagnosed

Where a registered medical professional has confirmed you have a medical condition, and named that condition.

## Doctor

Someone that all the following apply to.

- They have a current practising certificate
- They're following any restrictions placed on them by their relevant licensing authority
- Their scope of practice is relevant to the applicable healthcare service you are receiving from them

## Endorsement to your policy

A written change to your existing travel insurance contract with us that changes the terms of the original *policy*.

## Epidemic

*Epidemic* means an *illness* which has been declared, announced or notified as an *epidemic* or public health emergency of international concern by the U.S. Center for Disease Control and Prevention, the World Health Organization or the Government of Australia.

## Excess

The amount we subtract from claims we pay where an *excess* applies. You select the amount of *excess*, and your *Certificate of Insurance* shows this amount.

## Health symptom

A sign or symptom of an *illness* or *injury*.

## Illness

Any:

- conditions (such as physical, mental, dental, pregnancy, and chronic conditions)
- sicknesses
- diseases.

## Injury

Any physical or mental damage or harm caused solely and directly by either an accident or assault.

## Journey

Your time away from Australia, which commences on the *date your journey starts* and ceases on the *date your journey ends*.

## Medical expenses

Costs directly related to the investigation and treatment of *injury* or *illness*, given or prescribed by a registered medical practitioner.

## Natural event

An event caused by natural processes of the earth. Some examples of *natural events* are:

- snowstorms
- floods
- bushfires
- cyclones
- tornadoes
- volcanic eruptions
- earthquakes
- tsunamis.

## Non-dependent child

Any child who is under 18 years old and doesn't meet our definition of a *dependent child*.

## Paying person

The adults and non-dependent children listed on your *Certificate of Insurance*. We don't consider a dependent child to be a *paying person* because they are not charged a premium for the base cover.

## Pandemic

*Pandemic* means an *illness* which has been declared, announced or notified as a *pandemic* or public health emergency of international concern by the U.S. Center for Disease Control and Prevention, the World Health Organization or the Government of Australia.

## Period of insurance

The time from the *date your journey starts* to the *date your journey ends*.

## Policy

The contract of insurance between you and us. The *policy* consists of all the following.

- This *policy* wording
- Our Financial Services Guide
- Your latest *Certificate of Insurance*
- Your medical assessment
- Any special terms and conditions we've sent you (including any *Endorsement to your policy* to confirm any addition or variation of your *policy*)

## Pre-existing medical condition

Any *illness, injury, or health symptom* to which all the following apply.

- You know about it, or a reasonable person should have known about it prior to the *date your insurance starts*
- In the 3 years before the *date your insurance starts*, any of the following applied:
  - you sought or received medical help
  - someone recommended you seek or receive medical help
  - a reasonable person would have sought or received medical help
  - you were waiting for medical help.

In this definition, 'medical help' means any of the following:

- advice from a health professional
- tests, investigations, or specialist consultations
- care, treatment, or medical attention, including surgery
- medication or a script for medication.

An *illness, injury, or health symptom* doesn't need a medical diagnosis to count as a pre-existing condition.

## Professional

Any activity for which participants are paid for their performance, as opposed to amateur activities.

## Scheduled transport

Air, rail, sea, or road transport that is both:

- run by an established and licensed passenger-carrying service, tour operator, or public transport service
- providing regular, *scheduled transport* for fare-paying passengers.

## Southern Cross Emergency Assistance

The organisation that provides you with emergency assistance services.

## Terminal condition

A medical *illness*, disease, or condition that's likely to result in death and that a *doctor* has given a terminal prognosis.

## Terrorism

Any act, or preparation for action, designed to influence a government or any political division in pursuit of political, religious, or ideological gain or with the purpose of intimidating the public.

## Unexpected event

Something that happens during your *period of insurance* and is all the following.

- Sudden, unforeseeable, or unintended
- Outside of your control
- Something you could not have reasonably expected or avoided

## We, us and our

Southern Cross Travel Insurance.

## You, your and yourself

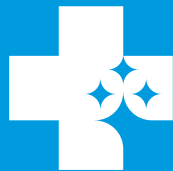
The insured people named on your *Certificate of Insurance*.





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1SCT900 09/22



**Southern Cross  
Travel Insurance**

Call us on **1800 196 484**  
or visit **[www.scti.com.au](http://www.scti.com.au)**