

## Frequently Asked Questions

Please find the link below for the combined Product Disclosure Statement and Policy Wording for Annual, International and Domestic Travel.

<http://chartistravelinsurance.com.au/Resources/PWording/AUSB2B2C%20AnnualInternationalDomesticTravelPDS.pdf>

### Eligibility

**Question:** Who can apply for Chartis Travel Insurance?

**Answer:** If you are an Australian permanent resident and are undertaking travel to an overseas destination, or travelling within Australia including Lord Howe Island, Cocos Island, Christmas Island, and intend to return to your home in Australia upon completion of your Trip, You will be eligible to apply for cover under a Chartis Insurance policy applicable for your travel destination. (Insurance products and services are provided by American Home Assurance Company, ABN 67 007 483 267, AFSL 230903, trading as Chartis Australia)

**Question:** What is meant by the term 'Permanent Resident' of Australia?

**Answer:** For Chartis' purposes, a "Permanent Resident" means a person who has an unrestricted right to work and live in Australia, exit and return to Australia (including following a medical event overseas) and intends to return to Australia on completion of the travel. For the purpose of clarity, your visa must enable us to return you to Australia following a medical event overseas and automatic admittance into the Australian healthcare system free of charge.

**Question:** If I am moving overseas permanently, can I get travel insurance cover for my trip to my new residence?

**Answer:** No, this insurance is not available to person(s) undertaking one way travel or who do not plan to return to Australia at the end of their journey.

### The Application Process

**Question:** How can I pay the premiums?

**Answer:** You pay online by VISA, MasterCard, American Express or Diners Club Card. Please Note: Cash or Cheques payments are not accepted.

**Question:** Do I get a policy sent out in the mail if I purchase online?

**Answer:** The Certificate of Insurance is emailed to you. The email will also contain the Combined Product Disclosure Statement and Policy Wording.

### General

**Question:** Can you tell me about the benefits/features of the product?

**Answer:** Yes, please refer to the Schedule of Benefits on page 14 of the Chartis Annual, International and Domestic Travel Insurance PDS. If you have a specific question or require further clarification on a point of cover please contact the Chartis Call Centre on 1800 017 682 between the hours of 8am and 6pm AEST Monday to Friday.

**Question:** If I'm travelling to multiple international destinations which plan should I choose to ensure that I am properly covered?

**Answer:** If you're traveling to more than one country you should choose the highest plan out of all your destinations. For example if you are travelling to UK (Silver), Ireland (Gold) and USA (Platinum) then you should choose the Platinum Plan which would then apply for the entire trip. If you will spend more than 96 hours of your trip in the continents of North America, South America or Antarctica then you must select the Platinum Plan. Therefore, if you are travelling to the the UK (Silver), Ireland (Gold) with a stop-over of less than 96 hours in the USA (Platinum) you can still choose the Gold Plan.

This policy does not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

Please refer to Section 1.2 'Plan Selection' under 'International Travel Plans' on page 2 of the Chartis Annual, International and Domestic Travel Insurance PDS.

### Single / Family Policy

**Question:** What does a single policy cover?

**Answer:** The Policy Covers You and Your financially dependent children or grandchildren, who are all under 25 years of age, who travel with you. Please refer to 'Single Cover' on page 3 of the Chartis Annual, International and Domestic Travel Insurance PDS.

**Question:** Who is covered on a family cover?

**Answer:** Family policy covers any two adults named on the Certificate of Insurance travelling together (e.g. spouse, de facto or adult traveling companion) It also includes a covered adult's financially dependent children or grandchildren under 25 years of age travelling with them. Please refer to 'Family Cover' on page 3 of the Chartis Annual, International and Domestic Travel Insurance PDS.

Family cover is not automatically available to international travellers aged 70 years or over at the date of departure. Please find the link below for the combined Product Disclosure Statement and Policy Wording for Mature Age Travel.

<http://chartistravelinsurance.com.au/Resources/PWording/AUSB2B2C%20MatureAgeTravelPDS.pdf>

**Question:** How do you define financially dependent?

**Answer:** A child/grandchild who is under the age of 25, NOT in full time employment and primarily dependent on their parents/guardians for maintenance and support. This includes part-time students who are still financially dependent on their parents/guardians.

**Question:** Can I take out a family policy if travelling with an adult who is a non-relation?

**Answer:** Yes, the family policy includes any 2 adults named on the policy travelling together (e.g. spouse, de facto or adult travelling companion). It also includes a covered adult's financially dependent children or grandchildren under 25 years of age travelling with them. Please refer to 'Family Cover' on page 3 of the Chartis Annual, International and Domestic Travel Insurance PDS.

**Question:** Is there an age limit for mature age travellers?

**Answer:** If you are aged 70 years or over, you can select the Chartis Mature Age Travel Insurance product. However this policy does not automatically provide cover for any person who is aged 85 years or over. If you are aged 85 years and over and wish to apply for consideration of cover you should call our Medical Assessment Number for further advice

Please find the link below for the combined Product Disclosure Statement and Policy Wording for Mature Age Travel:

<http://chartistravelinsurance.com.au/Resources/PWording/AUSB2B2C%20MatureAgeTravelPDS.pdf>

### Existing Health Disorders

**Question:** What is an existing health disorder?

**Answer:** An existing health disorder means any medical or dental condition of yours or any person on whose state of health your trip depends, which in the 30 days before you applied for this insurance:

- required treatment, investigation, medication or advice from a doctor, chiropractor, physiotherapist, naturopath, psychiatrist or
- which you are aware of, or could be expected to be aware of, that may lead to a claim under this policy.

Please refer to 1.9 'Existing Health Disorders' on page 10 of the Chartis Annual, International and Domestic Travel Insurance PDS.

**Question:** What happens if I am not approved because of an existing health disorder?

**Answer:** If you are not approved for an existing health disorder, then Chartis may offer to issue a policy with that existing health disorder excluded. This means that a policy can still be issued, however any losses, liability or expenses that are for, related to or as a result of the excluded existing health disorder(s) will not be paid. If your existing health disorder is not covered you may wish to reconsider your need to travel.

**Question:** **If the customer is pregnant, do they need to fill in an existing health disorder form?**

**Answer:** Please note that under some sections of the policy losses arising from some pregnancy or childbirth related matters are excluded. Please refer to Section D 'Cancellation fees and lost deposits' under 'What is not covered' point D17 on page 27, Section E 'Overseas medical, hospital, cash in hospital, dental and related expenses' under 'What is not covered' point E13 on page 29 and Section G 'Emergency expenses' under 'What is not covered' point G10 on page 34 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

If you will be within the cover period outlined under this exclusion but have or are experiencing problems with the pregnancy or are aware of something that may affect your pregnancy, then you can contact the Existing Health Disorder Assessment Centre to confirm if cover will be available for the initial 26 weeks of your pregnancy. Please note, except as outlined under the applicable exclusion NO cover is available for events that take place after the first 26 weeks of your pregnancy unless the childbirth was accelerated by accidental injury and you cannot apply for cover beyond the 26 weeks.

**Question:** **Is there a cost to have the Existing Health Disorder assessed?**

**Answer:** A separate fee of \$60 will be charged to assess your application for an existing health disorder. If your application is accepted the assessment fee will be retained. If cover for the existing health disorder is declined, your assessment fee will be refunded. Please refer to 'Assessment of Application' on page 10 of the Chartis Annual, International and Domestic Travel Insurance PDS.

### Cancellation fees and lost deposits

**Question:** **Am I covered if my flight is delayed and I miss other connections and tours?**

**Answer:** If your scheduled transport is delayed for at least 10 hours for reasons outside your control and you cannot claim the expenses from anyone else, we will pay for your expenses up to \$300 for single cover and \$600 for family cover for each day the delay continues. If you claim this benefit we will not pay for accommodation, meal and travelling expenses. Please refer to Section G 'Emergency expenses' under 'Travel Delay' point G4 on page 33 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

**Question:** **Does the policy cover the collapse of a travel agent?**

**Answer:** No, the policy does not cover losses resulting from the financial default of any travel agent, tour wholesaler, tour operator or booking agents. Please refer to Section C 'Losses not insured under any section of this policy' point C17 on page 25 and Section N 'Financial Default' on page 38 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

**Question:** **If a customer is retrenched from their job, are their cancellation fees covered by the policy?**

**Answer:** Yes, cancellation fees and loss of deposits on prepaid tickets and bookings not claimable from anyone else are covered if your trip is shortened or cancelled due to unforeseen circumstances outside your control such as sickness or accident, retrenchment, strikes and cancellation of annual leave by your employer. Please refer to Section 1.3 'Key Benefits of Your Policy' under 'Cancellation Fees and Loss Deposits' on page 4 of the Chartis Annual, International and Domestic Travel Insurance PDS and continued under Section D 'Cancellation Fees and Loss Deposits' on page 26 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

**Question:** **If a traveller returns early and wants to claim a refund on their policy, what do they need to provide?**

**Answer:** No refund is allowable on the policy after the cooling off period has expired. The policy expires at the end of the policy period on the certificate of insurance or on returning back to Australia for any reason, whichever occurs first. Please refer to Section 1.6 'Cooling Off period' on page 9 of the Chartis Annual, International and Domestic Travel Insurance PDS and Section B 'Definitions' under 'Trip' on page 22 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

### Emergency Expenses

**Question:** **Will I be covered if there is an unexpected death in the family and I need to return home early?**

**Answer:** Cover is provided for your additional expenses of returning to your home in Australia and resumption of your Trip, if there is an unexpected death or sudden serious Injury or Illness involving:

- you, your relative or travelling companion or their relative in Australia or New Zealand, or
- your close business associate in Australia.

Please refer to Section G 'Emergency expenses' under point G2 on page 33 on the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

**Question:** If travel documents are lost or stolen, are they covered?

**Answer:** If your travel documents, credit cards or travellers cheques carried with you are lost or illegally used by someone other than you, your relative or travelling companion, Chartis will pay your costs to replace them, or resulting from their fraudulent use up to a maximum of \$3,000. Please refer to Section F 'Luggage' under point F4 on page 31 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

## Policy Extensions

**Question:** Can a policy be changed from one plan type to another?

**Answer:** Yes, provided you have not yet commenced your travel or made a claim under this policy. If you have commenced your travel you can amend the plan policy but not plan type. Please refer to Section 1.4 'Important Information' under 'Policy extension' on page 8 of the Chartis Annual, International and Domestic Travel Insurance PDS.

**Question:** If I am traveling overseas can I extend a policy more than once?

**Answer:** Yes, the International Travel Insurance policy for travellers under 70 years of age can be extended as many times as required up to a maximum of 12 months from the date of departure. Any Existing Health Disorders cover is limited to the term of the original policy. Please refer to Section 1.4 'Important Information' under 'Policy extension' on page 8 of the Chartis Annual, International and Domestic Travel Insurance PDS.

Policies for travellers aged 70 years or over cannot be extended beyond the original term of the policy as set out in the Certificate of Insurance. Please find the link below for the combined Product Disclosure Statement and Policy Wording for Mature Age Travel.

<http://chartistravelinsurance.com.au/Resources/PWording/AUSB2B2C%20MatureAgeTravelPDS.pdf>

## Sporting equipment and activities

**Question:** If a customer is going on a sporting holiday, is their equipment covered?

**Answer:** Sporting equipment is covered for loss or damage as part of the luggage up to the limit specified in the selected plan, but it is NOT covered when in use. Please refer to Section 1.3 'Key Benefits of Your Policy' under 'Sporting Equipment' on page 5 of the Chartis Annual, International and Domestic Travel Insurance PDS and Section F 'Luggage' under 'What is covered' point F7 on page 31 and 'What is not covered' point F17 on page 32 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

**Question:** Are adventure activities covered?

**Answer:** Most amateur sporting and adventure activities are covered at no extra cost on ALL plans. Activities covered include snow skiing, bungee jumping, para-sailing, water skiing, white water rafting, trekking, cycling and hot air ballooning. Please refer to Section 1.4 'Important Information' under 'Adventure activities' on page 8 of the Chartis Annual, International and Domestic Travel Insurance PDS.

For the purpose of clarity, this policy is not intended to cover injury prone, extreme sporting activities or leisure pursuits. If unsure please contact the Call Centre on 1800 017 682 between the house of 8am and 6pm AEST Monday to Friday with specific information concerning the activity and location of the activity.

## Luggage

**Question:** What is specified luggage?

**Answer:** Cover on items worth more than the limits shown (including sporting equipment and cameras) can be arranged up to a maximum \$4,000 for any one item or set with a maximum of \$8,000 for all specified items by paying an additional premium. Please refer to Section 1.3 'Key Benefits of Your Policy' under 'Luggage Specified Items' on page 5 of the Chartis Annual, International and Domestic Travel Insurance PDS and Section F 'Luggage' under 'What is covered' point F2 on page 30 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

**Question:** If luggage is stolen from the back seat of a hire car, is it covered by the policy?

**Answer:** Luggage left in a motor vehicle is only covered during daylight hours if it is locked in the boot or locked luggage compartment and forced entry is gained. No cover applies if the luggage is left unattended in the passenger compartment or overnight in the motor vehicle, nor does cover apply to mobile phones, computer equipment or jewellery items left unattended in a motor vehicle at any

time. Please refer to Section F 'Luggage' under 'What is covered' point F3 on page 30 and 'What is not covered' point F14 on page 32 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

### Rental vehicle collision damage and theft excess cover

**Question:** If I want to take out extra cover for a rented vehicle excess how much will it cost?

**Answer:** An extra premium of \$15 for each additional \$500 of excess cover over the \$4,000 limit will be charged. The maximum limit of cover available is \$6000. Please refer to Section 1.3 'Key Benefits of Your Policy' under 'Rental vehicle collision damage and theft excess cover' on page 6 of the Chartis Annual, International and Domestic Travel Insurance PDS and Section L 'Rental vehicle collision damage and theft excess cover' on page 37 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

### Terrorism/war

**Question:** Is terrorism or war covered under the policy?

**Answer:** No - loss due to War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power is excluded under all sections of the policy. Please refer to Section C 'Losses not insured under any section of this policy' under 'What is not covered' point C6 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

### DFAT warnings

**Question:** What if there is a DFAT warning to defer travel because of terrorist threat/act?

**Answer:** If the travel warning was released after you purchased your tickets and if you decide not to travel as a result of the warning, you could submit a claim for cancellation fees and lost deposits, which will be reviewed by CHARTIS Australia in light of the individual circumstances and policy wording.

**Question:** What are the excluded destinations?

**Answer:** This policy will not cover any loss, damage or legal liability arising directly or indirectly from Travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria. Please refer to Section 1.2 'Plan Selection' on page 3 of the Chartis Annual, International and Domestic Travel Insurance PDS.

### Claims

**Question:** How do I make a claim?

**Answer:** To make a claim on your policy, you can either;

- a) download a claim form from [www.chartistravelinsurance.com.au](http://www.chartistravelinsurance.com.au), complete it and send it directly to Chartis (their address is on the claim form)
- b) alternatively we can email or send you a claim form in the mail today.

Please refer to Section 1.8 'How to make a Claim' on page 9 and 10 of the Chartis Annual, International and Domestic Travel Insurance PDS and Section P 'Claims' on page 39 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

**Question:** Will I have to pay an excess?

**Answer:** If you make a claim You may be required to pay an excess. An excess is an agreed amount that is subtracted from a claim. The nature of the excess and when it applies is described in the Policy Wording under 'Important matters about your policy'.

Excess Payable

- For One-trip International plans, 5 weeks or longer duration \$100 AUD
- For Annual Multi-trip Plans \$100 AUD
- For One-trip Domestic plan \$ 50 AUD

Excess Eliminator

- \$15 per policy per one trip International plan
- \$25 per policy for Annual Multi-trip plans or Travellers aged 70+ for International and Domestic plans

Please refer to Section 1.5 'Costs' under 'Excess', 'Excess Payable' and 'Excess Eliminator' on page 9 of the Chartis Annual, International and Domestic Travel Insurance PDS and Section A 'Important matters about your policy' under 2. 'Annual Multi-trip Plans' point A3 of the Chartis Annual, International and Domestic Travel Insurance Policy Wording.

**Question: Who do I contact for emergency assistance whilst overseas?**

**Answer:** In the case of an emergency call us from anywhere in the world on +60 3 2772 5592. Please call reverse charge where this service is available. Otherwise, just call the number provided above and we'll call you back. Please refer to 1.4 'Important Information' under '24 Hour emergency assistance' on page 8 of the Chartis Annual, International and Domestic Travel Insurance PDS.

**Question: Who is Travel Guard? And what do they do?**

**Answer:** Travel Guard operates a network of 24 hour alarm centres, clinics and dedicated air ambulances to provide the best possible medical advice and medical transfers for you. By choosing Chartis Annual, International and Domestic Travel Insurance, You have direct access to these vital services before and during your journey.

We can:

- Provide pre-trip advice such as what vaccinations are required and the local medical conditions at Your destination
- Help You in the event of lost luggage, travel documents or credit card by putting you in touch with the nearest embassy or other authorities.
- When medical care is needed, direct You to suitable medical facilities, monitor Your condition and treatment as well as keeping Your family and friends at home informed
- Authorise and guarantee payment of hospital and medical costs
- Decide if and when evacuation or repatriation is required and coordinate all facets
- Provide Help to re-schedule travel plans when your trip is interrupted by an emergency.

To contact Travel Guard, phone REVERSE CHARGE from anywhere in the world on:  
+ 60 3 2772 5592.

Please refer to 1.4 'Important Information' under '24 Hour emergency assistance' on page 8 of the Chartis Annual, International and Domestic Travel Insurance PDS.

### General Contacts

**Question: Who do I contact if I have any further questions?**

**Answer:** If you have any further questions you would like answered, please email us [Chartistravelau@Chartis.com](mailto:Chartistravelau@Chartis.com) or call 1800 017 682 between 8 am to 6 pm AEST Monday to Friday.

