

# Etihad Airways – International Travel Insurance



## COMBINED PRODUCT DISCLOSURE STATEMENT & FINANCIAL SERVICES GUIDE AND POLICY WORDING

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[www.aig.com.au](http://www.aig.com.au)

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

## How This Insurance Is Arranged

This insurance is issued/insured by:

**AIG Australia Limited (AIG)**

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

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

AIG prepared this **Product Disclosure Statement**.

Cover is distributed by:

**Etihad Airways P.J.S.C.**  
PO 35566  
Abu Dhabi  
United Arab Emirates

Product Enquires (AIG) 1800 009 925

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

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

### **Retail Clients**

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

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

'Small business' means:

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

**Date Prepared: 20 June 2019**  
**S/O PDS AH 16/00053**



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## Product Disclosure Statement (“PDS”)

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

### Words with Special Meanings

Throughout this document, words appearing with the first letter capitalized will have special meanings. These meanings are set out in the Definition section of the Policy Wording on pages 14 – 15.

### Summary of Benefits

This is a summary of cover only and the Policy is subject to conditions and exclusions in the Policy Wording commencing on page 12. Values shown below are maximum amounts payable per Insured Person (in Australian Dollars).

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

Section	Benefits	Maximum Sum Insured per Insured Person
<b>1</b>	<b>Cancellation Fee, Loss of deposits</b>	<b>\$20,000 Section limit</b>
1.1	Cancellation, & Curtailment of Trip due to unforeseeable circumstances	\$20,000
1.2	Travel Agents Cancellation fees	\$1,500
1.3	Refund of frequent flyer points	To the value of an equivalent class ticket
<b>2</b>	<b>Overseas Medical, Hospital, Dental and related expenses</b>	<b>Unlimited Section limit</b>
2.1	Overseas medical, Hospital & related expenses.	Unlimited
2.2	Cash in Hospital	\$50 per day (Max 60 days)
2.3	Emergency overseas dental following an Injury to sound and natural teeth	\$2,000
2.4	Medical evacuation	Unlimited
2.5	Repatriation of remains	\$20,000
<b>3</b>	<b>Emergency Expenses</b>	
3.1	Accommodation, Meals & Travelling Expenses	\$1,000
3.2	Additional Expenses for You to Return Home	\$1,500
3.3	Travel Delay	\$500 per day to a max of \$1,500



3.4	Alternative Transport Expenses	\$1,500
3.5	Hijack and Kidnap	\$200 per day to a max of \$2,000
3.6	Home Help	\$1,500
<b>4</b>		
<b>4</b>	<b>Accidental Loss of or damage to your luggage</b>	<b>\$10,000 Section limit</b>
4.1	<i><b>Per item limits</b></i> Camera, Computer Equipment, set of Golf Clubs Dental Prostheses Each other item	Per item limits - \$3,000 - \$1,000 - \$600
4.2	Luggage delay	\$300 if delayed for more than 10 hours.
4.3	Non-recoverable costs of replacing personal travel documents, credit cards	\$3,000
4.4	Unauthorised use of travel documents, credit cards following theft.	\$3,000
<b>5</b>		
<b>5</b>	<b>Accidental Death</b>	<b>\$25,000*</b>
<b>6</b>		
<b>6</b>	<b>Legal Liability</b>	<b>\$2,000,000</b>
<b>7</b>		
<b>7</b>	<b>Rental Vehicle Excess Cover</b>	<b>\$2,000</b>

\* The accidental death of any Insured Person less than 18 years of age is limited to cover up to \$10,000 each.



## Important Information

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This policy provides cover for specified situations and events. This policy may not match Your expectations or suit Your needs. There are also exclusions that may apply to specific circumstances. , We believe it is important to highlight the main areas where cover is not available, regardless of the situation.

This list is not exhaustive and We encourage You to read the full policy terms and conditions including the general policy exclusions on pages 16-17 and the section specific exclusions listed at the end of each section. However the areas listed below represent those where most people find themselves without cover:

1. No cover is provided for any cancellation, delay or rescheduling caused by any carriers or transport providers under Section 1. However, there may be cover under limited circumstances under Section 3.3 and 3.4. Please refer to page 25 for full coverage details.
2. Any Pre-existing medical conditions are not covered. Please refer to the definition on page 14 for full details.
3. No cover is provided for any loss arising directly or indirectly from You or Your travelling Companion's business or employment, including but not limited to, not being able to take leave from that employment (except for Your being retrenched from Your usual full time employment in Australia.) Please refer to exclusion 1.7 for full details.
4. Luggage left unattended is not covered under this policy. Please refer to the specific exclusions on pages 25-26 and any corresponding definitions on pages 14-15 for full details.
5. Cover restriction applies to valuables and electronic equipment. Please refer to specific exclusions on pages 27-28 for full details.
6. This policy can be extended as many times as You need up to a maximum of 180 days from the date of departure for the Trip.
7. AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region. In addition this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, Sudan, North Korea or the Crimea region. Lastly this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organised crime, malicious cyber activity, or human rights abuses.
8. This policy does not cover any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Afghanistan, Democratic Republic of Congo, Iraq and Liberia.

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

## Costs of Insurance

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

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

No insurance premium will be applicable for any Insured Person under 2 years of age and sharing a single airline seat with an adult passenger.



## Eligibility

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To be eligible for cover under this Policy You must:

- hold a ticket to return You to Australia, and that return must be within 180 days of the date of departure for Your Trip; and
- hold an Etihad Airways ticket for your outbound leg from Australia; and
- be aged under 70 years at the date of departure for Your Trip. If You are 70 years and over, please refer to Our alternative travel insurance products available at <http://aigtravel.com.au/etihad>.

In addition to the above requirements

This policy offers coverage only to individuals ordinarily resident in Australia

## Plan Type

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This Policy is available to eligible persons who have an Etihad Airways ticket destination involving travel from Australia to Worldwide excluding Afghanistan, Democratic Republic of Congo, Iraq, Liberia, Cuba, Iran, Syria, Sudan North Korea, and the Crimea region.

You should select the travel plan designated for Your destination.

Plan name	Destination
Essential	Asia and the Pacific
Ultimate	Travel to The Americas, Europe and Africa

If You have a multiple destination itinerary You should select the travel plan for the destination where You will spend the majority of Your Trip overseas except where You will spend more than 24 hours of Your Trip outside of Asia and the Pacific.

If You will spend more than 24 hours of Your Trip in the continents of The Americas, Europe and Africa then You must select the Ultimate Plan.

Please note: this policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Democratic Republic of Congo, Iraq, Liberia, Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.

## How to Make a Claim

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A claim can be lodged online at <http://aigtravel.com.au/etihad>

For any enquiries in relation to entitlement to claim under this Policy, please contact AIG for assistance on 1800 009 925.

Please refer to General Condition 7 on page 19 of the policy wording for full details on the claims requirements.

## Excess

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

**Excess payable**                      \$100 per event per Insured Person.

**Note:**                                      Excess applicable to Sections 1, 2, 3, 4 (except 4.2) and 6 only.



## 24 Hour Overseas Emergency Assistance

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

1. In the event of an emergency whilst You are outside Australia, Travel Guard® is only a telephone call away anywhere in the world – 24 hours a day / 7 days a week.
2. Travel Guard® is a worldwide team of highly skilled doctors and medical professionals who are available by telephone – 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside Australia.
3. Travel Guard® provides the following services in conjunction with the terms and conditions of Your Policy:
  - Access to a registered medical practitioner for emergency assistance and advice.
  - Emergency transportation to the nearest suitable hospital.
  - Emergency evacuation back home if necessary.
  - The family back home will be advised of Your medical condition and be kept informed of the situation.
  - Payment guarantees to hospitals and insurance verification.
  - Second opinions on surgery.
  - Hospital case management.
  - Legal referral service.
  - Urgent message service and emergency travel planning.
  - Assistance in replacing travel documents, passports and credit cards.

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

**+ 60 (3) 2772 5594**

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





## Important Customer Information

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### 1. Your Policy

- This insurance policy is made up of the **Policy Wording**, the **Schedule of Benefits** and **Your Certificate of Insurance**.
- The booklet commencing on page 12 is Your **Policy Wording** which contains:
  - **Definitions** section on **Pages 14-15**,
  - **General Exclusions** on **Pages 16-17**, and
  - **General Conditions** on **Pages 18-19**

that apply to all sections of this document You should read this document carefully and familiarises Yourself with all relevant terms, condition and obligations that may be applicable to this Policy.

- Specific **conditions** and **exclusions** may also apply under each Section of the **Policy Wording**.
- **Limits and sub-limits** and **aggregate limits** of liability apply to certain benefits under this Policy. These are contained within the **Policy Wording** that commences on **Page 12** of this document.

### 2. Cooling Off Period

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

### 3. The Code of Practice

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

### 4. If You Have a Loss

If You have a loss You must:

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

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

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

### 5. If You Have a Complaint

Information on what to do if You have a complaint can be found in the FSG on Page 32 of this document.



## 6. Privacy Notice

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

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

Further information about Our Privacy Policy is available at [www.aig.com.au](http://www.aig.com.au) or by contacting Us at [australia.privacy.manager@aig.com](mailto:australia.privacy.manager@aig.com) or on 1300 030 886.

### How We collect Your personal information

AIG Australia usually collects personal information from You or Your agents.

AIG Australia may also collect personal information from:

- Our agents and service providers;
- other insurers;
- people who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under Your policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that You are a part of;
- providers of marketing lists and industry databases; and
- publically available sources.

### Why We collect Your personal information

AIG collects information necessary to:

- underwrite and administer Your insurance cover;
- improve customer service and products and carry out research and analysis, including data analytics; and
- advise You of Our and other products and services that may interest You.

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

### To whom We disclose Your personal information

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

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

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

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



### **Access to Your personal information**

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

In some circumstances permitted under the Privacy Act 1988, AIG Australia may not permit access to Your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

### **Complaints**

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

### **Consent**

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

### **The Financial Claims Scheme**

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies to the Policy. In the unlikely event that the Insurer is unable to meet its obligations under the Policy, persons entitled to make a claim under the insurance cover under the Policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at <https://www.fcs.gov.au>.



## Policy Wording

### Important Policy Matters

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#### Agreement

This Policy is valid only when a current Certificate of Insurance is issued. When You have paid the premium required, We will provide You with cover provided

- the event occurs during the period of cover and;
- You cannot recover Your costs from any other source and;
- subject to the terms, conditions and exclusions contained in this Policy.

#### Eligibility

To be eligible for cover under this Policy You must:

- hold a ticket to return You to Australia, and that return must be within 180 days of the date of departure for Your Trip; and
- hold an Etihad Airways ticket for your outbound leg from Australia; and
- be aged under 70 years at the date of departure of Your Trip.

If You are 70 years and over, please refer to Our alternative travel insurance products available at <http://aigtravel.com.au/eithad>.

In addition to the above requirements  
This policy offers coverage only to individuals ordinarily resident in Australia.

#### Plan Type

This Policy is available to eligible persons who have an Etihad Airways ticket and are travelling from Australia to Worldwide destinations excluding Afghanistan, Democratic Republic of Congo, Iraq, Liberia, Cuba, Iran, Syria, Sudan, North Korea and the Crimea region.

You should select the travel plan designated for Your destination.

Plan name	Destination
Essential	Asia and the Pacific
Ultimate	Travel to The Americas, Europe and Africa

If You have a multiple destination itinerary You should select the travel plan for the destination where You will spend the majority of Your Trip overseas except where You will spend more than 24 hours of Your Trip outside of Asia and the Pacific.

If You will spend more than 24 hours of Your Trip in the continents of The Americas, Europe and Africa then You must select the Ultimate Plan.

Please note: this policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Democratic Republic of Congo, Iraq, Liberia, Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.



### **Policy extension**

We will automatically extend cover for a period that is necessary for You to complete Your Trip if Your return is delayed because of anything for which You can claim under this policy. You must contact Travel Guard® to confirm the automatic extension of cover due to a claimable event.

If You wish to extend Your Trip under for any other reason, You may prior to expiry of Your original policy, arrange an extension of Your original policy by payment of incremental premium. Cover must not exceed a period of 180 days in total from the date of the commencement of Your Trip on Your original policy.

### **Your Duty of Disclosure**

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

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

You have this duty until we agree to insure you.

### **If You Do Not Tell Us Something**

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

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



## Definitions

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Wherever the following words or phrases appearing with the first letter capitalised in this Policy they will always have the meanings shown under them.

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

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

**Financial Default** means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

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

**Injury** means a physical injury, caused by violent, external and visible means, which occurs fortuitously whilst this insurance is in force and which results, solely, directly and independently of any pre-existing condition or other cause, in any of the events specified in the Policy within 12 calendar months of the date of its occurrence.

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

**Luggage** means personal items, including sporting equipment, dentures and or dental prostheses designed to be worn or carried by You which You take with You or buy during Your Trip.

**Motor Cycle** means any two-wheeled or three-wheeled motor vehicle and any quad-bike.

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

**Pre-existing Medical Condition** means

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

**Public Place** means but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

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



**Rental Vehicle** means a motor vehicle rented or hired by You from a licensed car rental agency for the carriage of non-fare paying passengers and does not include:

- (a) any vehicle designed to be used for the carriage of commercial goods;
- (b) any vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes; or
- (c) Motor Cycles, watercraft and aircraft of any kind.

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

**Travel Guard**<sup>®</sup> means Our assistance provider.

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

**Trip** means the travel You are undertaking and commences from the time You leave Your home or place of departure to start Your trip until You return home or until the end of the period of insurance shown as the return date on the Certificate of Insurance, whichever is sooner.

**Unattended** means, but is not limited to, when an item is not on Your person at the time of loss, left with a person other than Your travelling companion, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim, leaving it at a distance where You are unable to prevent it from being unlawfully taken.

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

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

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



## General Exclusions

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

1. nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
2. riot or civil commotion unless You have already left Australia or You have paid for Your travel and accommodation and Your Policy was in force prior to the riot or civil commotion.
3. any professional sporting activities.
4. hunting, racing other than on foot, playing polo, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, or travelling in international waters in a private sail vessel or privately registered sail vessel.
5. parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This exclusion does not apply to hot air ballooning or parasailing.
6. diving underwater using an artificial breathing apparatus unless You hold an open water diving license or You were diving under licensed instruction.
7. Motor cycling unless:
  - i) the Motor Cycle is 125cc or less and You or the person in control of the Motor Cycle hold a valid Motor Cycle licence for the country the Motor Cycle is being operated in; or
  - ii) the Motor Cycle is 126cc or greater and You or the person in control of the Motor Cycle holds a current and valid licence for the Motor Cycle being used in their home country and also holds a valid Motor Cycle licence for the country the Motor Cycle is being operated in; and
  - iii) at all times local road rules are being adhered to and a Motor Cycle helmet and/or appropriate safety gear is being worn.
8. any Pre-existing Medical Condition(s).
9.
  - i) Your suicide or attempted suicide; or
  - ii) You injuring Yourself deliberately or putting Yourself in danger (unless You are trying to save a human life).
10. sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).
11. You having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
12. You travelling against medical advice or for the purpose of obtaining medical advice or treatment or if a terminal or malignant prognosis was given before You purchased this insurance.
13. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
14. You acting illegally or breaking any government prohibition or regulation.
15. any consequential loss, including loss of enjoyment, or any financial loss not specifically covered in the Policy.
16. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler,





booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.

17. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
18. a government authority seizing, withholding or destroying anything of Yours or any prohibition by or regulation or intervention of any government.
19. any interference with Your travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to You or to any Relative or Travelling Companion or restriction of access to any locality.
20. You not acting in a responsible way to protect Yourself and Your property or to prevent or reduce Your loss.
21. something that at the time of taking out this Policy You were aware of or could be expected to be aware of, which could bring about Your making a claim under this Policy.
22. You failing to make precautions to avoid a claim after a warning have been issued in the mass media.
23. any loss, injury, damage or legal liability sustained directly or indirectly by You if You are:
  - i) a terrorist;
  - ii) a member of a terrorist organisation;
  - iii) a narcotics trafficker; or
  - iv) a purveyor of nuclear, chemical or biological weapons.
24. any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Democratic Republic of Congo, Iraq or Liberia.

In Addition to the above Exclusions

25. This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.
26. If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defence to the Insured or make any payment of defence costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.



## General Conditions

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The following conditions apply to this insurance:

### 1. Eligibility

To be eligible for cover under this Policy You must:

- (a) hold a ticket to return You to Australia, and that return must be within 180 days of the date of departure for Your Trip; and
- (b) hold an Etihad Airways ticket for your outbound leg from Australia; and
- (c) be aged under 70 years at the date of departure for Your Trip.

If You are 70 years and over, please refer to Our alternative travel insurance products which are available at <http://aigtravel.com.au/etihad>.

In addition to the above requirements

This policy offers coverage only to individuals ordinarily resident in Australia

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

### 3. Currency

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

### 4. Australian Law

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

### 5. What You are Required to do

You must not deliberately or recklessly:

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

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



## 6. If You Have a Loss

If You have a loss You must:

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

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

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

## 7. Making a Claim

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

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

To lodge a claim or download a claim form, please visit <http://aigtravel.com.au/etihad>.

Alternatively, should You have any enquiries in relation to entitlement to claim under this Policy, contact AIG for assistance on 1800 009 925.

## 8. Cancellation

Subject to Your rights under the Cooling Off Period listed on page 8, We will not refund any part of the premium.



## The Benefits

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### SECTION 1– CANCELLATION FEE, LOSS OF DEPOSITS

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

**We will pay:**

- 1.1 The non-refundable unused portion of any amount paid for Your prepaid travel tickets and bookings following cancellation, alteration, curtailment, or incompleteness of Your Trip due to an unforeseeable event or any unforeseeable circumstances outside Your control.
- 1.2 We will also pay, if incurred, Your travel agent's cancellation fees of up to \$1,500 or the loss of the normal remuneration available to the agent had the Trip gone ahead as planned, whichever is the lesser.
- 1.3 Where an airline ticket was purchased using frequent flyer or similar air points, We will pay You for frequent flyer or similar air points lost following cancellation of Your air ticket. The amount payable will be calculated as follows:

If the airline will not refund Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued.

If the airline will only refund a portion of Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of Your points refunded back to You.

For this benefit to become payable:

- (a) the reason for cancellation must be covered under this Section of the Policy, and
- (b) the loss of such points cannot be recovered from any other source.
- (c) before You submit a claim under this Section You must first request the airline to refund Your points.

**The most We will pay for all claims under Section 1 is \$20,000 per Insured Person.**

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

- 1.4 the non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by Us as part of a claim under this Policy.
- 1.5 any expenses incurred because You or Your Travelling Companion change Your mind and decide not to proceed with Your original Trip.
- 1.6 claims in connection with any business commitment, financial or contractual obligation, including those of any Travelling Companion or Relative, except for You being retrenched from Your usual full time employment in Australia.



- 1.7 cancellation or disruption to travel which relates to Your or Your Travelling Companion's business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to You being retrenched from Your usual full time employment in Australia.
- 1.8 cancellation directly or indirectly incurred as a result of intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 1.9 cancellation directly or indirectly incurred as a result of any Terrorist Act.
- 1.10 claims arising from inability of any tour operator or wholesaler to complete arrangements for Your tour due to insufficient number of people required to commence the tour.
- 1.11 claims arising from cancellation, delays or rescheduling caused by strikes by airline staff, airline contractors or suppliers or any other airline entity.
- 1.12 claims arising from cancellation, delays or rescheduling caused by carriers.
- 1.13 You not complying with Your ticket conditions.
- 1.14. Pregnancy, or childbirth except for:
  - (i) related complications before the 26th week of pregnancy, or
  - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental Injury.



**SECTION 2– OVERSEAS MEDICAL, HOSPITAL, DENTAL AND RELATED EXPENSES**

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

**We will pay:**

- 2.1 Your reasonable medical, surgical and hospital expenses necessarily incurred outside Australia, as a result of You suffering an accidental Injury or illness which first occurs or becomes apparent after the issue date of Your Certificate of Insurance. All medical treatment must be provided by a legally qualified medical practitioner.
- 2.2 \$50 for each 24 hour period You are in hospital from the first day of hospitalisation, if You are hospitalised overseas for more than 48 hours. This benefit is payable for a maximum hospitalisation period of 60 consecutive days.

**NOTE: If You are hospitalised You must contact Travel Guard® as soon as possible.**

- 2.3 Up to \$2,000 for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease, but not treatment that can be delayed until You return to Australia.
- 2.4 The cost of repatriating You to another country or to bring You home to Australia as a result of Injury or illness and on the written advice of a legally qualified medical practitioner. If You want to move and want Us to pay for it, You must contact Us first and get Our agreement. At Our discretion, We will decide on which action to take based on strict medical necessity and as agreed by Our medical adviser. If We bring You home to Australia, We will use Your return ticket towards Our costs.
- 2.5 In the event of Your death, the cost of returning Your remains to Your residence in Australia, or for the funeral or cremation costs if Your body is buried at the place of Your death. The maximum We will pay under this benefit is \$20,000 per Insured Person.
- 2.6 The reasonable extra travel and accommodation expenses (less any refund received for the unused prepaid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner and with Our written agreement, for one person to travel to, remain with, or accompany You back to Your residence in Australia, as a result of You suffering an accidental Injury, or illness during Your Trip.

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

- 2.7 medical, surgical, hospital, dental, ambulance, and nursing home expenses and any other related expenses incurred in Australia.
- 2.8 medical, surgical, hospital, dental ambulance, and nursing home expenses and any other related expenses incurred more than 12 months after the accidental Injury, or illness which is the subject of the claim, first occurred.



- 2.9 expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which You have been advised to continue during Your Trip.
- 2.10 expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health.
- 2.11 any claim for which You are entitled to receive reimbursement from any workers' compensation or other statutory scheme or private health insurance.
- 2.12 Pregnancy, or childbirth except for:
  - (i) related complications before the 26th week of pregnancy, or
  - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental Injury.
- 2.13 any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 2.14 the cost of a return ticket if You have not purchased a return air ticket to Australia. Note: We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.



## SECTION 3 – EMERGENCY EXPENSES

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

### 3.1 Accommodation, Meals and Travelling Expenses

**We will pay:**

Your reasonable Additional Accommodation, Meals and Travelling Expenses, including emergency personal telephone calls, if Your Trip is disrupted because of:

- Your passport or travel documents being lost or stolen.
- natural disaster or severe weather conditions.
- You innocently breaking any quarantine regulation.
- cancellation, delay or diversion for Your scheduled transport caused by riot, strike, civil commotion, but only those expenses You cannot claim from someone else.
- serious damage to Your home or business premises in Australia.
- Your treating doctor certifying that You or Your Travelling Companion are unfit to continue with Your original itinerary or an amended itinerary.
- an accident involving Your means of transport.

**The most We will pay for all claims under Section 3.1 during Your Trip is \$1,000 per Insured Person.**

### 3.2 Additional Expenses for You to Return Home in Australia

**We will pay:**

Your additional expenses of returning to Your home in Australia if unexpectedly there is a death or sudden Injury or illness involving You, Your Relative, Travelling Companion or their Relative in Australia or Your close business associate in Australia. You must contact Us first and get Our agreement on the expenses incurred. You must also provide Us with a letter from the treating doctor to support Your claim that it was medically necessary, or the condition of the other person was serious enough, to warrant Your early return home.

**The most We will pay for all claims under Section 3.2 during Your Trip is \$1,500 per Insured Person.**





### **3.3 Travel Delay**

**We will pay:**

Your reasonable extra expenses, actually and necessarily incurred, if, due to any unforeseeable circumstances outside Your control, the departure of the scheduled transport on which You are booked to travel is delayed for at least 10 hours.

We will pay up to \$500 for each day the delay continues but if You claim this benefit, We will not pay for any accommodation, meal and travelling expenses under Section 3.1.

**The most We will pay for all claims under Section 3.3 during Your Trip is \$1,500 per Insured Person.**

### **3.4 Alternative Transport Expenses**

**We will pay:**

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

**The most We will pay for all claims under Section 3.4 during Your Trip is \$1,500 per Insured Person.**

### **3.5 Hijack and Kidnap**

**We will pay:**

If Your Trip is disrupted either as a result of the public transport on which You are travelling being hijacked or You being kidnapped, We will pay You a distress allowance of \$200 for each 24 hours that You are held captive.

**The most We will pay for all claims under Section 3.5 during Your Trip is \$2,000 per Insured Person.**

### **3.6 Home Help**

**We will pay:**

Following hospitalisation overseas for a period of not less than 10 days for which a claim is admissible under Your Policy We will provide, if required, a cash benefit towards home help (not nursing) provided by a company providing housekeeping or similar services registered for GST in Australia.

**The most We will pay for all claims under Section 3.6 during Your Trip is \$1,500 per Insured Person.**



**In addition to the General Exclusions applying to all Sections of the Policy, We will not pay under this Section 3 for:**

- 3.7 any expenses which are recoverable from any source including Your transport and accommodation provider..
- 3.8 Pregnancy, or childbirth except for:
  - (i) related complications before the 26th week of pregnancy, or
  - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental Injury..
- 3.9 any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 3.10 the cost of a return ticket if You have not purchased a return air ticket to Australia. Note: We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.
- 3.11 additional travelling expenses where We have also paid a claim for the cost of cancellation fees or loss of deposits on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- 3.12 any loss incurred as a result of any Terrorist Act. This exclusion does not apply to Section 3.6 above.
- 3.13 any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act. This exclusion does not apply to Section 3.5 above.
- 3.14 any claims arising from any business commitment, financial or contractual obligation, including those of Your Travelling Companion or Relative.



**SECTION 4 – LUGGAGE**

**Please note** that a Policy Excess applies to each and every claim per Insured Person made under this Section except for Section 4.2.

**We will pay:**

- 4.1 For accidental loss of or damage to Your accompanied Luggage and personal effects. At Our discretion, We may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation, and wear and tear. Payment will not exceed the original price You paid.

The Maximum We will pay for each item\* is:

	Maximum Sum Insured
Camera, video camera, laptop computer equipment and set of golf clubs	\$3,000
Dental prostheses (including dentures)	\$1,000
Each other item	\$600

\*A pair or set of times is treated as one item (e.g. a set of golf clubs, and a pair of earrings)

- 4.2 For emergency replacement of Luggage up to \$300 per Trip if Your total Luggage is delayed, misdirected or temporarily misplaced by any carrier for more than 10 hours. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items You needed to purchase. (No excess is applicable). The amount paid by Us will be deducted from any Luggage claim payable under Section 4.1.
- 4.3 For the non-recoverable cost of replacing stolen or accidentally damaged or lost personal travel documents, credit cards and travellers cheques taken with You on the Trip to a maximum of \$3,000.
- 4.4 For Your legal liability to make payment arising out of unauthorised use of Your travel documents, credit cards and travellers cheques, following theft during the Trip by any person not Your Relative to a maximum of \$3,000.

**The most We will pay for all claims combined under this Section4 during Your Trip is \$10,000 per Insured Person.**

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

- 4.5 losses, liability or expenses that are for or relate to any furniture, furnishings and fittings.
- 4.6 damage or loss arising from electrical or mechanical breakdown of any item.
- 4.7 scratching or breakage of fragile or brittle items. This exclusion does not apply to the lens of spectacles, laptop computers, binoculars, photographic or video equipment. It also does not apply to any breakage or scratch caused by an accident involving any vehicle You were travelling in.



- 4.8 damage or loss arising from wear, tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.
- 4.9 Luggage or travel documents left Unattended in any Public Place.
- 4.10 Luggage or travel documents left Unattended in a motor vehicle unless it is locked in the boot or locked luggage compartment.
- 4.11 any Luggage left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.
- 4.12 mobile phones, computer equipment, or jewellery left Unattended in a motor vehicle at any time.
- 4.13 unaccompanied Luggage or unaccompanied travel documents.
- 4.14 loss of or damage to any sporting equipment, including surfboards, snowboards, sailboards and boogie boards, whilst in use.
- 4.15 any goods that are intended for sale, trade, tools of trade or trade samples.
- 4.16 losses due to devaluation or depreciation of currency.
- 4.17 loss, destruction or damage recoverable from any other sources.
- 4.18 cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 4.19 claims involving any laptop or portable computer equipment not carried as hand-luggage.
- 4.20 loss of Luggage not reported to the transport provider, police, hotel or appropriate authority within 24 hours of You becoming aware of the loss and where no written report is obtained.



## SECTION 5 – ACCIDENTAL DEATH

**We will pay a lump sum of \$25,000 per Insured Person (or \$10,000 if condition 3 below applies):**

- 5.1 If an Insured Person dies within 12 months as a result of an Injury caused by an accident or Terrorist Act during Your Trip.

### Conditions for cover under Section 5.

1. When, by reason of an accident or Terrorist Act, an Insured Person is unavoidably exposed to the elements and, as a result of such exposure, suffers an Injury for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this Policy.
2. If the body of an Insured Person has not been found within one year of the date of his/her disappearance arising out of an accident or Terrorist Act which would give rise to a loss as specified in Section 5.1 above, it will be presumed that such Insured Person has suffered loss of life as a result of Injury caused by the accident or Terrorist Act at the time of his/her disappearance.
3. The accidental death of any Insured Person aged less than 18 years of age is limited to cover of \$10,000 each.

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

- 5.2 death caused by illness, disease, suicide or self-inflicted injury.

## SECTION 6 – LEGAL LIABILITY

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

**We will pay:**

- 6.1 All damages and compensation, including legal expenses incurred with Our written consent, which You become legally liable to pay as a result of Your negligence during the Trip causing:
- (a) bodily injury including death or illness of a third party,
  - (b) loss of or damage to property of a third party..

**The most We will pay for all claims under this Section 6 during Your Trip is \$2,000,000 per Insured Person.**

**In addition to the General Exclusions applying to all Sections of the Policy, We will not pay under this section for Your legal liability, arising from, in connection with or as a result of :**

- 6.2 bodily injury including death or illness to an Insured person, Your Travelling Companion or to a Relative.
- 6.3 bodily injury including death or illness to any of Your employees arising out of or in the course of employment.



- 6.4 loss of or damage to property owned by, or in the control of, You, Your relative, or Your Travelling Companion, or an employee of any of the aforementioned persons.
- 6.5 loss of or damage to property, or injury arising out of, Your business, trade or profession including professional advice given by You.
- 6.6 any contract unless such liability would have arisen in the absence of that contract.
- 6.7 punitive, aggravated or exemplary damages.
- 6.8 any fine or penalty.
- 6.9 loss which would be covered under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- 6.10 any loss arising from any Terrorist Act.
- 6.11 any loss arising from any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 6.12 any claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft or firearms.



## SECTION 7 – RENTAL VEHICLE EXCESS COVER

### We will pay:

- 7.1 For any excess or deductible, which You become legally liable to pay in respect of loss or damage to a Rental Vehicle during the rental period, not exceeding \$2,000 but subject to the conditions listed below.
- 7.2 Up to \$250 to return Your hired car to the owner's nearest depot, if Your doctor or dentist certifies that You are unfit to drive.

**The most We will pay for all claims under this Section during Your Trip is \$2,000 per Insured Person.**

### Conditions:

- (a) The rental vehicle must be rented from a licensed rental car agency.
- (b) You are a named driver or co-driver of the rental car.
- (c) You have adhered to all terms and conditions stipulated in the rental car agreement;
- (d) You are using the rental vehicle solely for the carriage of non fare paying passengers and are not using it for the carriage of commercial goods.
- (e) You have purchased comprehensive motor insurance for the rental vehicle during the car hire period and you have adhered to all terms and conditions stipulated in the comprehensive motor insurance policy.

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

- 7.3 loss or damage arising from operation of the Rental Vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roadway;
- 7.4 wear and tear, gradual deterioration, damage from insects or vermin, inherent vice of damage.
- 7.5 cost related to loss of revenue arising from loss of use of the Rental Vehicle;
- 7.6 For loss or damage arising from operation of a campervan, caravan, or any vehicle that requires a license other than a car license (irrespective of whether You hold such a license); or
- 7.7 any loss or damage arising out of or attributable to any vehicle which is:
- classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes.
  - Motorcycles, watercraft and aircraft of any kind.



## Financial Services Guide

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

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

### How Etihad Airways Is Remunerated

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From the premium You pay, Etihad Airways, who are responsible for most of the administration, marketing distribution costs incurred in connection with the product, receive fees as a percentage of the premium.

### About Etihad Airways

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

Contact details for Etihad Airways are:

**Etihad Airways P.J.S.C.**

PO 35566  
Abu Dhabi  
United Arab Emirates

Insurance Enquiries (AIG) 1800 009 925

AIG Address  
AIG Australia Limited (AIG)  
ABN 93 004 727 753  
AFSL 381686  
Level 12  
717 Bourke Street  
Docklands VIC 3008  
Australia





## Providing Instructions To AIG

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Instructions are able to be received by:

- Telephone
- Fax
- Email
- Letter or

Please contact AIG with any travel insurance enquires on 1800 009 925

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### If Your have a complaint

We welcome every opportunity to resolve any concerns you may have with our products or service. You can register a complaint by telephoning us on 1800 339 669, lodging your complaint on our website or by writing to:

The Compliance Manager  
AIG Australia Limited  
Level 12, 717 Bourke Street,  
Docklands VIC 3008

As soon as we receive your complaint we will take all possible steps to resolve it. You will receive a written response to your complaint within 15 working days, unless we agree on a longer time frame with you.

If you are not satisfied with our response to your complaint, you may wish to have the matter reviewed by our Internal Dispute Resolution Committee (IDRC). The IDRC is comprised of senior management of the company who have the experience and authority to decide on matters brought to them. If you wish to have your complaint reviewed by IDRC please telephone or write to the person who has signed the response letter to your complaint and provide them with detailed reasons for requesting the review. This information will greatly assist the IDRC in reviewing your claim or enquiry.

Your complaint will then be treated as a dispute. You may also make a request for a review by the IDRC by contacting:

The Chairperson IDRC  
AIG Australia Limited  
Level 12, 717 Bourke Street,  
Docklands VIC 3008

A written response setting out the final decision of the IDRC and the reasons for this decision will be provided to you within 15 working days of the date you advise us you wish to take your complaint to the IDRC.

If we are unable to provide a written response setting out the final decision we will keep you informed of progress at least every 10 days. If you are not satisfied with the finding of the IDRC, or if we have been unable to resolve your complaint within 45 calendar days, you may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can make decisions with which we are obliged to comply. Its contact details are:

Website: <https://www.afca.org.au>  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Tel: 1800 931 678 (local call fee applies)

In writing to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You should note that use of AFCA does not preclude you from subsequently exercising any legal rights which you may have if you are still unhappy with the outcome. Before doing so however, we strongly recommend that you obtain independent legal advice.

If your complaint does not fall within AFCA's rules, we will advise you to seek independent legal advice or give you information about any other external dispute resolution options (if any) that may be available to you.

