



# Travel Insurance

Policy Wording

Effective Date: 11 March 2024





Click an item to jump to content

---

## **In a nutshell**

**5 key things you need to know**

**Summary of Cover**

## **How it works**

**Who is eligible for cover?**

**Policy excess & waiting periods**

**When cover starts & ends**

**Health conditions & your policy**

## **What's covered & not covered**

**Section 1 - Emergency Medical & Dental Expenses Overseas**

**Section 2 - Cancellation & Interruption**

**Section 3 - Travel Disruption**

**Section 4 - Your Belongings**

**Section 5 - Rental Car Excess (Explorer Plan)**

**Section 6 - Personal Accident (Explorer Plan)**

**Section 7 - Personal Liability**

**Section 8 - Adventure, Work, Study & Volunteer**

**Section 9 – Coronavirus Travel Costs (Explorer Plan)**

**General Exclusions**

## **How to buy it**

**Is this policy right for you?**

**Your cancellation rights / Cooling-off period**

**Information you have given to us**

**Change in circumstances**

**What type of trip is covered?**

**Where are you going?**

**Plan options**

**How much does it cost?**

**Managing your policy**

**Extending your policy**





## **Contacts**

**Emergency assistance**

**When other things go wrong**

## **How to make a claim**

**How your claim will be managed**

**How your claims settlement is calculated**

**Your responsibilities when you make a claim**

**Where we recover money from others**

**Preventing fraud**

## **Definitions**

## **Other Important Information**

**Privacy Notice**

**If you have a complaint**

**Jurisdiction and choice of law**

**Third Party Rights**

**The insurer and other providers**

**Compensation**

**Changes to this document**



World Nomads supports a global community of independent and adventurous travellers by providing a range of travel services including this travel insurance policy. This policy is arranged, issued and managed by nib Travel Services Limited (the insurer).

This policy wording explains the cover provided for a range of unexpected situations as **you** travel, **work**, volunteer or study **overseas** so **you** can decide if the policy meets **your** needs.

## 5 key things you need to know

### 1. Buying this policy

**You** can buy this policy to travel **overseas**, if **you** will be 64 years old or younger at the time **you** buy or extend **your** policy, and if **you** agree to be repatriated to **your country of residence** in a medical emergency. Refer to [Who is eligible for cover](#) in the [How it works](#) section.

**You** can buy online, even when **you're** already travelling outside **your country of residence**.

**You** have a choice between a Standard Plan and an Explorer Plan, each with different [policy benefits](#) and limits to cover.

**You** can increase cover for [high value items](#) or for [certain adventure sports, work and volunteer activities](#).

**You** have up to 21 days from the time **you're** issued **your** Certificate of Insurance and policy wording to decide if this policy is right for **you** and cancel **your** policy (this is **your** cooling-off period); refer to [Your cancellation rights / cooling-off period](#) for details.

#### Why bother reading it? Isn't it just fine print?

Never assume you'll be covered because **you** think that's what travel insurance is for.

Please take the time to read **your** policy carefully to know what's covered, what's not covered, the limits to cover and the exclusions. If **you** don't understand it, just ask World Nomads.

### 2. How this policy works

**Your** actions and the situations **you** find **yourself** in may impact how this policy works and the coverage available under these situations. This policy was never designed to cover everything. There are certain things which will limit or exclude cover, so **you** should read all sections of this policy to see [What's covered & not covered](#) - including the section exclusions, and the [General Exclusions](#) which are applicable to all sections. A [policy excess](#) or [waiting period](#) may also apply.

**You** can return home for a visit at **your** own expense and resume **your** trip under the same policy before the policy **end date**. If **you** decide to end **your** trip early, or **you** don't resume **your** trip after being repatriated, **your** cover ceases, and **we** will not refund **you** the unused portion of **your** premium.

### 3. Medical cover limitations

This is not a private medical insurance policy. It will not cover all of **your** medical expenses, particularly for medical treatment not considered necessary by **our** medical specialists or for any medical treatment while in **your country of residence**.

This policy excludes cover for **pre-existing medical conditions** of **you**, **your travelling party** and **close relatives** and any other person upon whom **your** trip depends, which exist before **you** buy this policy, and in any new insurance period after **you** extend this policy.

If **you** become suddenly ill or injured, **we** have the option to repatriate **you** to **your country of residence** for treatment if **you're** medically unfit to continue **your** trip.

### 4. Other key conditions to cover

This policy covers unexpected and unforeseen events and accidents, including specific Insured Events under [Sections 2, 3 and 9](#) causing **your** trip to be cancelled, **curtailed** or interrupted. **We** won't cover **you** for cancellation or other expenses if **you** simply change **your** mind. **We** may limit **your** cover if **your** travel provider offers **you** an alternative, refund or credit. If an event is not specifically listed as an Insured Event, there is no cover for that event.

**We** cannot pay **you** for expenses **you** would usually have; this includes a return flight **home** if **you're** travelling on a one way ticket. For example: if it's determined that **you** should be repatriated **home** for medical treatment, **we'll** expect **you** to pay the equivalent of an Economy Class airfare to return **home**; however, if medically necessary, **we'll** pay for any upgrade costs to travel **home**.



This policy is not rental vehicle insurance, it does not provide damage waiver cover, nor does it replace the need for **you** to purchase rental vehicle insurance, damage waiver cover or third party liability cover through the rental vehicle company for when a rental car is in **your** care or control.

If **you're** using a mechanical or motorised vehicle during **your** trip, ensure **you're** adequately insured elsewhere, as **you** are not covered under this insurance for third party liability in respect of any mechanical or motorised vehicle.

If **you're** intending to rent a car or motorbike or participate in some adventure sports, **you** must check the licensing and local laws for the country **you're** going to. **You** must also have a valid licence at **home** for the class of motorised vehicle **you** may be renting. If **you're** renting a motorbike or moped, **you** may also need to pack a helmet if legally required at **home** or make sure **you're** provided with one when **you** get there.

There's no cover for any expenses while in **your country of residence**.

## 5. What you should do

It's **your** responsibility to read this policy wording carefully to help **you** understand the terms and conditions and limits that apply, what **you** need to do to activate the coverage and how **you** can [make a claim](#) for expenses or get help if **you** need it. Where **you** don't meet **our** conditions, **we** may limit or reduce **your** claim by the amount **we** have been disadvantaged.

**You** should check that **your** Certificate of Insurance includes the correct cover **you** have selected, including cover for certain activities and any specified items.

**You** should check that information **you** have given **us** is accurate; if it's not, **you** should [contact our customer service team](#) as soon as possible to make the changes **you** require.

**You** or someone acting on **your** behalf should [contact the emergency assistance team](#) for help when possible if **you're** sick, injured, need emergency transport or repatriation before **you** commit to additional expenses.

**You** should take all reasonable steps to minimise **your** expenses; for example: consider the standard of travel **you** are taking; and approach any additional cost as though **you** didn't have travel insurance.

Where **you** may be able to claim against another insurer, a service provider or other party for costs **you** incur, **we** ask that **you** obtain their contact details and copies of all correspondence **you** have with them to assist **our** recovery of any amount **we** pay **you** under this policy.

## Summary of Cover

World Nomads, through **your** insurer, offers **you** a choice between a Standard Plan and an Explorer Plan, with different benefits, limits and sub-limits for each plan.

The table below is only a summary of the cover **we** provide. **You** should read each policy section for a full description of the coverage, terms, conditions and exclusions that apply. **You** should also read the [General Exclusions](#) which are applicable to all sections of this policy.

The benefit limits and sub-limits shown are the maximum amounts payable per person insured for events occurring within the insurance cover period.

## Policy excess

When **you** make a claim, an [excess](#), as shown in the table, will be deducted under certain sections. The excess is applicable per person insured, per insured event. The medical excess is increased up to \$725 for emergency medical evacuation by air ambulance or helicopter services within Nepal. A [waiting period](#) may also be applied per benefit, as shown. For more information, refer to [Policy excess & waiting periods](#).



(per person insured)	(USD)	(USD)	
<p>1.1 <b>Overseas</b> medical expenses</p> <p>Emergency medical treatment for up to 12 months</p> <p>Hospital charges</p> <p>Prescribed medicines</p> <p>Prescribed physiotherapy treatment in hospital</p> <p><b><u>Section 1 Exclusions</u> and <u>General Exclusions</u></b></p>	\$5,000,000	Unlimited	\$100
<p>1.2 Medical transport &amp; repatriation <b>home</b></p> <p><b><u>Section 1 Exclusions</u> and <u>General Exclusions</u></b></p>	\$500,000	\$500,000	Nil/\$725* (*Medical evacuation services within Nepal)
<p>1.3 Accompanying person in hospital or during <b>your</b> repatriation</p> <p><b><u>Section 1 Exclusions</u> and <u>General Exclusions</u></b></p>	\$5,000	\$5,000	Nil
<p>1.4 Out-of-pocket expenses in hospital (daily cash benefit after 24 hours)</p> <p><b><u>Section 1 Exclusions</u> and <u>General Exclusions</u></b></p>	\$2,000 <i>(\$50 each 24 hours)</i>	\$3,000 <i>(\$100 each 24 hours)</i>	Nil
<p>1.5 Outpatient physiotherapy treatment</p> <p><b><u>Section 1 Exclusions</u> and <u>General Exclusions</u></b></p>	\$250	\$2,000	\$100
<p>1.6 Emergency dental treatment (sudden and acute pain)</p> <p><b><u>Section 1 Exclusions</u> and <u>General Exclusions</u></b></p>	\$300	\$500	\$100
<p>1.7 Counselling services after assault or psychological trauma</p> <p><b><u>Section 1 Exclusions</u> and <u>General Exclusions</u></b></p>	\$250	\$250	\$100
<p>1.8 Local funeral expenses or repatriation of remains</p> <p><b><u>Section 1 Exclusions</u> and <u>General Exclusions</u></b></p>	\$15,000	\$15,000	Nil



(per person insured)	(USD)	(USD)	period
2.1 Pre-trip Cancellation - for up to 8 Insured Events  <a href="#">Section 2 Exclusions</a> and <a href="#">General Exclusions</a>	\$5,000	\$10,000	\$100
2.2 Trip Interruption (4 Insured Events)  <a href="#">Section 2 Exclusions</a> and <a href="#">General Exclusions</a>	\$3,500	\$5,000	\$100
2.3 Additional Expenses (2 Insured Events)  <a href="#">Section 2 Exclusions</a> and <a href="#">General Exclusions</a>	\$3,500	\$3,500	\$100
2.4 Trip Resumption (2 Insured Events)  <a href="#">Section 2 Exclusions</a> and <a href="#">General Exclusions</a>	\$1,500	\$3,000	\$100

### 3 – Travel Disruption

Benefits, limits and sub-limits (per person insured)	Standard Plan (USD)	Explorer Plan (USD)	Excess (USD) / Waiting period
3.1 Travel delay (more than 12 hours)  <a href="#">Section 3 Exclusions</a> and <a href="#">General Exclusions</a>	-	-	-
a) phone, internet, meals, refreshments	\$150 ( <i>\$75 each 12 hours</i> )	\$300 ( <i>\$75 each 12 hours</i> )	Nil
b) additional travel, transfers, accommodation	\$500	\$1,000	\$100
3.2 Missed connection  <a href="#">Section 3 Exclusions</a> and <a href="#">General Exclusions</a>	Not covered	\$1,000	\$100
3.3 Natural catastrophe  <a href="#">Section 3 Exclusions</a> and <a href="#">General Exclusions</a>	\$1,750	\$1,750	Nil



3.4 Hijack  <a href="#">Section 3 Exclusions</a> and <a href="#">General Exclusions</a>	Not covered	\$3,000  (\$150 each 24 hours)	Nil
-----------------------------------------------------------------------------------------------	-------------	--------------------------------------	-----

4 – Your belongings

Benefits, limits and sub-limits (per person insured)	Standard Plan (USD)	Explorer Plan (USD)	Excess (USD) / Waiting period
4.1 <b>Baggage and personal items</b>  Theft, damage or destruction  Theft, loss or accidental damage by a <b>common carrier</b>  <a href="#">Section 4 Exclusions</a> and <a href="#">General Exclusions</a>	\$2,500	\$3,500	\$100
<i>Single item limit</i>	<i>\$200/item</i>	<i>\$500/item</i>	<i>\$100</i>
<i>Total <b>Valuables</b> limit</i>	<i>\$350</i>	<i>\$725</i>	<i>\$100</i>
<i><b>Electronics</b> single item limit (laptops, mobile and handheld electronic devices, digital and video cameras)</i>	<i>\$500/item</i>	<i>\$750/item</i>	<i>\$100</i>
<i>Digital storage devices – single item limit</i>	<i>\$50/item</i>	<i>\$100/item</i>	<i>Nil</i>
<i><b>Baggage</b> delay over 24 hours</i>	<i>\$450 (\$150/24 hours, max 3 days)</i>	<i>\$750 (\$150/24 hours, max 5 days)</i>	<i>24 hours</i>
4.2 <b>Money</b>  <a href="#">Section 4 Exclusions</a> and <a href="#">General Exclusions</a>	Not covered	\$250	\$100
<i>Cash limit (under age 18)</i>	Not covered	<i>\$80</i>	<i>Nil</i>
4.3 <b>Passport and travel documents</b>  <a href="#">Section 4 Exclusions</a> and <a href="#">General Exclusions</a>	\$500	\$1,000	Nil
4.4 <b>Specified items (optional)</b>  <a href="#">Section 4 Exclusions</a> and <a href="#">General Exclusions</a>	Optional upgrade \$2,000	Optional upgrade \$2,500	\$100
<i>Sub-limit for each single item</i>	<i>\$1,000/item</i>	<i>\$1,250/item</i>	<i>\$100</i>

5 – Rental Car Excess

Benefits, limits and sub-limits (per person insured)	Standard Plan (USD)	Explorer Plan (USD)	Excess (USD) / Waiting period
5.1 Theft or damage insurance excess (Collision Damage Waiver Excess)  <a href="#">Section 5 Exclusions</a> and <a href="#">General Exclusions</a>	Not covered	\$2,000	\$100



5.2 Rental car key replacement	Not covered	\$600	\$100
<b>Section 5 Exclusions</b> and <b>General Exclusions</b>			

6 – Personal Accident

Benefits, limits and sub-limits (per person insured)	Standard Plan (USD)	Explorer Plan (USD)	Excess (USD) / Waiting period
6.1 Accidental death or <b>permanent total disablement</b> (loss of limbs, loss of sight) – according to the percentage scale of benefits	Not covered	\$20,000	\$100
<b>Section 6 Exclusions</b> and <b>General Exclusions</b>			
<i>Accidental death under age 18</i>	Not covered	<i>\$3,000</i>	<i>\$100</i>
<b>Section 6 Exclusions</b> and <b>General Exclusions</b>			
6.2 Credit repayment for students	Not covered	\$5,000	\$100
<b>Section 6 Exclusions</b> and <b>General Exclusions</b>			

7 – Personal Liability

Benefits, limits and sub-limits (per person insured)	Standard Plan (USD)	Explorer Plan (USD)	Excess (USD) / Waiting period
7.1 Third party compensation and legal expenses	\$1,000,000	\$2,500,000	\$100
<b>Section 7 Exclusions</b> and <b>General Exclusions</b>			
<i>Rented holiday accommodation</i>	<i>\$10,000</i>	<i>\$10,000</i>	<i>\$100</i>
<b>Section 7 Exclusions</b> and <b>General Exclusions</b>			

8 – Adventure, Work, Study & Volunteer

For adventure sports and activities, **non-manual** and **manual work**, study and volunteer experiences.

Benefits, limits and sub-limits (per person insured)	Standard Plan (USD)	Explorer Plan (USD)	Excess (USD) / Waiting period
Level 1	Included automatically	Included automatically	^
<b>Section 8 Exclusions</b> and <b>General Exclusions</b>			
Certain sports and activities are not covered			



Level 2 (Optional)  <b><u>Section 8 Exclusions</u></b> and <b><u>General Exclusions</u></b>  Certain sports and activities are not covered	Optional upgrade to include Levels 1 & 2	Optional upgrade to include Levels 1 & 2	^
Level 3 (Optional)  <b><u>Section 8 Exclusions</u></b> and <b><u>General Exclusions</u></b>  Certain sports and activities are not covered	Optional upgrade to include Levels 1 and 2 and 3	Optional upgrade to include Levels 1 and 2 and 3	^

9 – Coronavirus Travel Costs

Benefits, limits and sub-limits (per person insured)	Standard Plan (USD)	Explorer Plan (USD)	Excess (USD) / Waiting period
9.1 <b>Coronavirus</b> travel costs  <b><u>Section 9 Exclusions</u></b> and <b><u>General Exclusions</u></b>	Not included	\$2,000	\$100

Special Feature – Homesick Visit

Benefits, limits and sub-limits (per person insured)	Standard Plan (USD)	Explorer Plan (USD)	Excess (USD) / Waiting period
<b>You</b> can return <b>home</b> for any non-claimable reason and resume <b>your</b> trip under the same policy period. Cover ceases for <b>your</b> visit, and <b>you</b> are not covered for any incidents that occur while in <b>your country of residence</b> , nor for any treatment or other expenses related to these incidents.  No cover is available for any expenses incurred to return <b>home</b> , during a <b>home</b> visit, or to resume <b>your</b> trip.	Included	Included	Not applicable

^ An excess and/or waiting period applies per person insured per event, depending on the situation and benefit claimed from participating in these adventure sports, **work**, study or volunteer activities. See Sections 1 to 9 for details.





This policy wording, **your** Certificate of Insurance and any changes or endorsements form the contract of insurance between **you** (the insured(s) named on the Certificate of Insurance) and **us** (nib Travel Services Limited, the insurer) and explain the definitions, conditions, limits and exclusions of the cover **we** provide. This contract is only valid when **you** have acknowledged that **you** have read and understood the terms and conditions of the policy, have paid the appropriate premium in full and have been issued a valid Certificate of Insurance.

These insurance policy documents will be sent to **you** via email following payment of **your** premium. It is very important that **you** carefully read and understand this insurance policy and ensure that **you** have the cover **you** need for **your** trip. Please keep **your** insurance policy documentation in a safe place and leave a copy with someone **you** trust.

Please check the details of **your** Certificate of Insurance, and [contact World Nomads](#) if it's incorrect. It's up to **you** to make sure **your** details are accurate and **you** purchase the cover **you** need.

## Who is eligible for cover?

To be eligible for cover under this policy, **you** must be 64 years old or younger at the time **your** policy is purchased. The country **you** select as **your country of residence** is the country where **you**:

- are a citizen or legal resident; and
- have unrestricted right of entry; and
- have access to long-term medical care, particularly should **you** require a medical repatriation under this policy; and
- have **your** residential address as shown on **your** Certificate of Insurance.

Please note that in the event of a medical repatriation, **we** have the option to return **you** to **your country of residence** to reduce **our** costs, and **your** cover under this policy will cease on arrival (subject to [Section 2.4 Trip resumption](#), where applicable).

One of the travelling adults must be the legal guardian of the accompanying **dependents** insured on the same policy. There is a maximum of 2 adults per policy and 8 **dependents** that can be insured per policy. To insure more than 2 adults or more than 8 **dependents**, additional policies must be purchased.

Cover is only available for a trip outside **your country of residence**, but **you** may be anywhere when **you** buy or extend this policy.

Only those people named on **your** Certificate of Insurance are covered by **your** policy; however, the personal circumstances of **your travelling party** or **close relatives** may affect what **you** can and cannot claim, such as when **your** trip is impacted by someone's **pre-existing medical condition**.

**You** should carefully read this policy wording, including the section [Health conditions & your policy](#), to understand the special conditions relating to people not named on **your** Certificate of Insurance.

## Policy excess & waiting periods

An excess and/or waiting period applies for certain claims related to a single event as shown in the [Summary of Cover](#) and described in each section of [What's covered & not covered](#).

### Policy excess

This policy has an excess as shown on the [Summary of Cover](#) which will be deducted in the event of a claim under certain sections. Where applicable, the excess will be deducted from **your** claim before **we** pay **you**. If **your** combined expenses for any one event are less than the excess, **we** will not reimburse **you**. The excess is applied per person insured, per insured event as follows:

Cover Section	Excess Amount
Emergency Medical & Dental Expenses Overseas.	\$100
Medical transport & repatriation home  * <b>Note - Nepal Air Ambulance /Helicopter Services:</b> an excess of a maximum of \$725 applies to Medical transport & repatriation home (Section 1.2) in the event medical emergency evacuation by air ambulance or helicopter services are required in Nepal.	Nil excess / \$725*
Accompanying person; Out of pocket expenses in hospital; Local funeral expenses or repatriation of remains; Travel delay (phone, internet, refreshments); <b>Natural catastrophe</b> ; Hijack; <b>Baggage</b> delay; Cash (under age 18 only); Passport and <b>travel documents</b> .	Nil excess
All other cover sections	\$100



1. Once cover is activated, a 12 or 24 hour waiting period applies to certain benefits, shown in the [Summary of Cover](#) and the applicable benefit sections under [What's covered & not covered](#), before a benefit becomes payable; and
2. If **you** buy a policy while travelling **overseas**, **you** have to wait 72 hours before any cover is activated, as explained in [When cover starts & ends](#). Any applicable 12 or 24 hour waiting period will then be applied after the 72 hours or after the policy **start date** shown on **your** Certificate of Insurance, whichever comes later.

### Why do I have to wait for cover?

A 'waiting period' reduces the likelihood of travellers making claims as soon as they purchase insurance. It also helps to keep the price lower for everyone.

## When cover starts & ends

If **you** are eligible for cover, the policy is only valid once the premium is paid and **we** issue **you** a Certificate of Insurance.

Coverage is activated depending on where **you** are when **you** buy or extend the policy, the date of purchase, the date **you** choose the cover to start (**start date**), the date **your** trip actually starts and the date **you** choose **your** cover to end (**end date**).

### Cover starts

The start of cover depends on whether **you** buy a policy at **home** or when already **overseas** (including when **you** extend **your** policy) and if the 72 hour [waiting period](#) applies, according to the following table.

### Buying a new policy

Where are you?	Is there a waiting period?	When does cover start?
Within <b>your</b> country of residence	No	<a href="#">Pre-trip Cancellation cover (Section 2.1)</a> begins from when <b>we</b> issue <b>your</b> Certificate of Insurance;  For <a href="#">Section 9 - Coronavirus Travel Costs</a> (Explorer Plan only), cover for Insured Events 1 to 4 begins from when <b>we</b> issue <b>your</b> Certificate of Insurance; and  All other cover begins from when <b>you</b> leave <b>your home</b> to commence <b>your</b> trip between the policy <b>start date</b> and <b>end date</b> shown on <b>your</b> Certificate of Insurance.
Outside of <b>your</b> country of residence	Yes, depending on the <b>start date you</b> choose compared to the time <b>your</b> Certificate of Insurance is issued:  If policy <b>start date</b> is within 72 hours of the issue of <b>your</b> Certificate of Insurance:	No cover is provided for <a href="#">Pre-trip Cancellation cover (Section 2.1)</a> of <b>your</b> trip;  All other cover begins 72 hours from when <b>we</b> issue <b>your</b> Certificate of Insurance; however,  If after the policy <b>start date</b> and before the end of the 72 hour waiting period <b>you</b> suffer an <b>injury</b> as a result of an accident, there is cover (excluding <a href="#">Section 2.1 Pre-trip Cancellation</a> ) from the time of the accident, subject to the accident being witnessed and verified by an independent third party. Any other <b>injury</b> or <b>illness</b> occurring during the waiting period will be considered a <b>pre-existing medical condition</b> and not covered under the terms of this policy.
Outside of <b>your</b> country of residence	Yes, depending on the <b>start date you</b> choose compared to the time <b>your</b> Certificate of Insurance is issued:  If policy <b>start date</b> is 72 hours or more after the issue of <b>your</b> Certificate of Insurance:	No cover is provided for <a href="#">Pre-trip Cancellation cover (Section 2.1)</a> of <b>your</b> trip.  Cover for all other benefits begins on the <b>start date</b> shown on <b>your</b> Certificate of insurance and is only for events first occurring after the <b>start date</b> .



Either inside or outside <b>your country of residence</b>	No, as long as <b>you</b> extend <b>your</b> policy before 11:59pm on the <b>end date</b> shown on <b>your</b> Certificate of Insurance, based on the time and date in the capital city of <b>your country of residence</b> :	<b>You</b> will have continuous cover, subject to the conditions described in the following section <a href="#">Extending your policy</a> .  The maximum duration available for any policy, including extensions, is 12 months (366 days) from the <b>start date</b> .
Either inside or outside <b>your country of residence</b>	<b>You</b> cannot extend <b>your</b> policy once it has lapsed, but <b>you</b> can buy a new policy.	In this table above, refer to <a href="#">Buying a new policy</a> .  The start of cover depends on when <b>you</b> buy <b>your</b> new policy.

**Cover ends**

[Pre-trip Cancellation cover \(Section 2.1\)](#) ends when **you** leave **your** home between the policy **start date** and **end date** shown on **your** Certificate of Insurance. If **you** buy **your** policy after **you've** left **home** to begin **your** trip, there is no cover provided for [Pre-trip Cancellation](#).

All other cover under **your** policy ends at 11:59pm local time, wherever **you** are in the world, on the **end date** shown on **your** Certificate of Insurance or when **you** return **home** to end **your** trip, whichever happens first. Coverage also ends at that time for any ongoing medical treatment **you** were receiving under this policy for an **injury** or **illness** which first occurred during the period of insurance.

However, the option to extend **your** policy may end earlier than when **your** cover ends (so ensure **you** allow sufficient time for any extension to be processed). The option to extend **your** policy ends at 11:59pm on the **end date** shown on **your** Certificate of Insurance, based on the time and date in the capital city of **your country of residence**.

The maximum duration available for any policy, including all extensions, is 12 months (366 days) from the **start date**. For further details on extensions and eligibility criteria, refer to [Extending your policy](#).

**Delayed returning home?**

If **you're** unexpectedly and unavoidably delayed returning **home** following an event covered under the policy (e.g. **you** become ill and **you're** unable to travel; **your** passport is stolen and **you** have to replace it before **you** can travel), **your** policy will be automatically extended up to a maximum of 30 consecutive days beyond **your end date** shown on **your** Certificate of Insurance. **You** must notify [the emergency assistance team](#) or **us** of **your** delay as soon as possible. If **we** determine the event is not covered under the policy, **we** will inform **you** and the automatic cover will immediately cease.

**Returning home early?**

If **you** choose to end **your** trip early for any reason, **we** won't reimburse any premium for any unused portion of **your** policy.

If **you** return **home** early due to a [Medical transport & repatriation \(Section 1.2\)](#) or curtailment [Section 2.2](#) and [Section 2.3](#), **you** can resume **your** trip under the same insurance period before the **end date** shown on **your** Certificate of Insurance if **you** qualify for [Trip Resumption \(Section 2.4\)](#). The medical condition for which **you** returned home will be considered a **pre-existing medical condition** and no longer covered should **you** resume **your** trip.

After resuming **your** trip, cover resumes only until the **end date** shown on **your** Certificate of Insurance or when **you** again return **home**, whichever happens first. If **you** decide not to resume **your** trip, **we** won't refund any unused portion of **your** premium.

**Feeling homesick?**

**You** can take a break from **your** travels to return to **your country of residence** at **your** own expense and then resume the trip before the **end date** shown on **your** Certificate of Insurance.

**Your** policy excludes cover for expenses incurred to return **home** for a non-claimable reason (unless it is covered under [Section 1.2 Medical transport & repatriation](#) or [Section 2.4 Trip Resumption](#), such as expenses incurred to return **home**, while in **your country of residence**, and to resume **your** trip.

If **you** return home, for any reason, it doesn't change the **end date** of **your** policy. All cover ceases during **your** visit **home** until **you** resume **your** trip **overseas**. After resuming **your** trip, cover resumes only until the **end date** shown on **your** Certificate of Insurance or when **you** again return **home**, whichever happens first. However, **you** will not be covered for any costs **arising** from events that occurred while **you** were in **your country of residence**. If **you** decide not to resume **your** trip, **we** won't refund any unused portion of **your** premium.

Any **illness** or **injury** **you** have which first comes into existence, shows symptoms, is diagnosed or treated in **your country of residence** before **you** resume **your** trip will not be covered in the remaining insurance period, as it will be considered a **pre-existing medical condition** from the time **you** resume **your** trip.



unforeseen.

Carefully consider **your** medical history, as well as the health of **your close relatives**, others in **your travelling party** and anyone **you** rely on for **your** trip, as **your** and their conditions (past or present) may affect **your** trip and **your** cover.

## When medical-related situations aren't covered

**We** do not cover claims resulting from any **pre-existing medical conditions** which affect **you**, **your travelling party** or other people upon whom **your** trip depends. Importantly, other people listed on **your** Certificate of Insurance will not have cover for their claims relating to **your pre-existing medical conditions**. **You** can still buy this travel insurance if **you** have a **pre-existing medical condition**, but **we** won't cover any claim **arising** from the condition, including a **curtailment** claim.

**You** may have to pay for all expenses incurred as a result of a **pre-existing medical condition**, which can be prohibitive in some countries.

**Our** assessment of a medical-related claim will include verifying when **you** booked segments of **your** trip, when **you** purchased **your** travel insurance and when symptoms and/or treatment occurred.

**You** should also read what **we** won't cover in the Specific Exclusions to each benefit section and the [General Exclusions](#) which are applicable to all sections.

### This is not a Private Medical Insurance Policy

This is accident and emergency cover only and is not a private medical insurance policy. It only covers **you** if there is a sudden and unexpected accident causing **you injury** or if **you** suddenly become **ill** during **your** trip.

The attending **medical practitioner** and the [emergency assistance team](#), on the advice of a **medical practitioner** appointed by **us**, may indicate that **your** medical treatment or surgery can be reasonably delayed until **your** return **home**. Any expenses incurred within **your country of residence** and/or any further expenses incurred as a result of the medical condition which resulted in **your** return **home**, even if related to an event which happened **overseas**, are excluded from coverage.

**We** will pay for private treatment **overseas** only if there is no appropriate reciprocal health agreement in existence between the governments of **your country of residence** and the country **overseas** in which **you** receive treatment and no public service is available. **We** also reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate or to repatriate **you** back to **your country of residence**. In the event of medical treatment becoming necessary for which reimbursement under this policy will be sought, **we** or **our** representatives will require sufficient and appropriate access to **your** medical records and information in order to process **your** claim.

## What is a pre-existing medical condition?

Cover under this policy can be affected by a **pre-existing medical condition** that **you** or other people have experienced in the past or are experiencing at the time this policy is purchased or extended.

**We** consider a **pre-existing medical condition** to be where **you**, a member of **your travelling party**, a **close relative** or any other person upon whom **your** trip depends has, at the time of purchase:

An ongoing medical or dental condition, or related complication, the symptoms of which **you** are aware, or that is currently being or has been investigated by a **medical practitioner**, dentist or a chiropractor; and/or

A medical or dental condition for which advice, treatment or medication has been prescribed by a **medical practitioner**, dentist or a chiropractor within 180 days before **you** purchased **your** policy.

This means **you** must consider **pre-existing medical conditions**:

1. when **you** buy **your** initial policy; and
2. when **you** extend **your** policy, if applicable (any condition **you** experience during any earlier period of insurance will be considered a **pre-existing medical condition** in any subsequent period of insurance); and
3. if **you** return **home**. The medical condition that caused **you** to return **home** will be deemed a **pre-existing medical condition** from the time **you** resume **your** trip.

Also, any **illness** or **injury** **you** have which first comes into existence, shows symptoms, is diagnosed or is treated while in **your country of residence** during a **home** visit which breaks **your** trip will not be covered in the remaining insurance period, as it will be considered a **pre-existing medical condition** from the time **you** resume **your** trip.

## How your health affects your cover

This question applies to each person insured on **your** policy:



	exacerbated by any <b>pre-existing medical condition</b> .
No	<b>You</b> can purchase either a Standard or Explorer Plan.

### Change in health before you start your trip

If before **you** start **your** trip (and between the date **your** policy is issued and the **start date** of **your** trip) **you** or anyone **you** rely on for **your** trip receives medical advice or treatment for a serious **illness** or **injury** (which is not a **pre-existing medical condition**), cover is available if **you** have no option but to cancel **your** trip (see [Section 2.1](#)).

If **you** purchased this policy after leaving **home** and **you** suffer a serious **illness** or **injury** (which is not a **pre-existing medical condition**) before the **start date** of **your** trip, as shown on **your** Certificate of Insurance, there is no [Pre-trip Cancellation](#) cover ([Section 2.1](#)) under this policy for cancellation of **your** trip.

### Pregnancy

Any pregnancy is considered a **pre-existing medical condition** under this policy, however, this policy does provide cover for **pregnancy complications** which **arise** due to accidental bodily **injury** or unexpected **illness** which occurs while on **your** trip, excluding costs incurred during the period between 12 weeks before and 12 weeks after the estimated date of delivery.

This policy does not intend to cover the normal costs or losses otherwise associated with a single or multiple pregnancy or childbirth. Such normal costs include, but are not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications.





This section describes what **we'll** pay and won't pay for those benefits shown in the [Summary of Cover](#) for the plan **you** have purchased, what events trigger cover, the conditions and exclusions that apply and what **you** must do to claim.

## Section 1 - Emergency Medical & Dental Expenses Overseas

This section details the cover provided if **you** suffer an **illness** or **injury** and treatment is certified as medically necessary by an authorised **medical practitioner overseas** and agreed by **us**, subject to the terms of this policy wording.

**Note:** This policy provides accident and emergency cover only and is not a private medical insurance policy. It only covers **you** if there is a sudden and unexpected accident and **you** are **injured** or if **you** become **ill** during a trip. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence between the governments of **your country of residence** and the country in which **you** receive treatment and no public service is available. **We** also reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate or to repatriate **you** back to **your country of residence**.

**Note:** If the government of **your country of residence** has a reciprocal health care agreement with the government of the country **you** are travelling in, **you** may have to enrol to be eligible for reciprocal health care. Check the applicable government travel advisory and/or health advice for details.

### What you must do

1. **You** must make all reasonable attempts to keep **your** medical expenses to a minimum and follow the guidance of [the emergency assistance team](#). If **you** choose not to contact [the emergency assistance team](#) or accept their assistance as required, **you** may not be fully reimbursed for **your** expenses or for any evacuation or airfares.
2. **You**, a member of **your travelling party**, a friend or a **close relative** must [contact the emergency assistance team](#) as soon as reasonably possible to confirm cover, manage costs and any potential claim if **you**:
  - a. have been admitted to hospital as an in-patient;
  - b. get medical treatment or need ongoing treatment, where the cost of treatment is likely to exceed \$725;
  - c. are **injured**, are hospitalised or suffer psychological trauma in an assault; or
  - d. need emergency transport, medical repatriation or a medical escort.

The emergency assistance team will help direct **you** or move **you** to the appropriate hospital or health care facility. Subject to medical advice, **you** must take their recommendation as to where **you** can be treated to ensure **you** receive quality medical care.

#### Medical Assistance, 24 hours a day, 7 days a week

In the case of **injury**, **illness**, hospitalisation or where immediate repatriation has to be considered, contact the emergency assistance team as soon as possible.

From overseas:

Phone: +353 21 237 8009

Email: [assist@worldnomads.com](mailto:assist@worldnomads.com)

Ask the local operator to connect **you** on a reverse charge basis or claim **your** call costs later.

**You'll** need the international dialling code or just the plus sign (+) to dial the number correctly on **your** mobile phone.

3. If **you** need to interrupt **your** trip, return home for a compassionate visit or resume **your** trip, **you** must also follow the instructions under [Section 2 – Cancellation & Interruption](#).
4. **You** must get copies of all medical records, reports and clinical notes before **you** leave the hospital or medical facility as well as original receipts to document **your** expenses so **we** may verify **your** claim. **We** will only ask **you** to provide documentation that is relevant to **your** claim and required for **us** to complete **our** investigation. **Your illness** or **injury** must be confirmed in writing by **your** treating **medical practitioner overseas**:
  - a. **you'll** need to provide the medical report from **your** treating **medical practitioner overseas** of **your** condition, tests performed, diagnosis, and treatment provided; and



to the relevant local authority (e.g. police, hotel manager, other travel service provider) as soon as possible and provide a copy of the written evidence to verify **your** claim.

6. If **you're** a victim of an assault (e.g. mugging, kidnapping or hijack) and suffer an **injury** or psychological trauma, **you** must make every effort to report such a criminal event to local police or other relevant authority as soon as possible and provide a copy of the written evidence to verify **your** claim.
7. If **you're** travelling on a one way ticket, **we** expect **you** to pay the cost of an Economy Class airfare **home**, as this is considered a reasonable and necessary cost **you'd** ordinarily incur during **your** trip. However, if medically necessary and agreed by **us**, **we'll** pay for any upgrade costs to travel **home**.
8. **You** should also read what **we** won't cover in the Specific Exclusions to for this benefit section and the [General Exclusions](#) which are applicable to all sections.

### Who Pays the Bills?

For out-patient treatment where the total cost of **your** medical treatment is unlikely to exceed \$725, **you** can pay for the medical expenses, keep all receipts and make a claim under **your** policy for reimbursement. If **you** are in any doubt, call [the emergency assistance team](#) for help.

For more costly treatment and for any hospitalisation, the emergency assistance team can help coordinate payment directly with the hospital wherever possible, provided cover under the policy for the event has been confirmed by **us**. Where **we** cannot immediately confirm cover in the circumstances but **you** require urgent medical treatment, **we** may, at **our** discretion provide assistance on a "without-prejudice" basis while **we** investigate **your** claim. Assistance "without prejudice" means that **you** or a person authorised by **you** agree in writing for **us** to pay **your** medical providers directly (details of which **we** will specify in the agreement). In addition, **you** will agree to reimburse **us** for these costs if **we** ultimately conclude that **your** claim is not covered under the policy.

## What's covered

### 1.1 Overseas medical expenses

**You** are covered if, during **your** trip, **you** suffer a sudden **illness** or **injury**. Where treatment is certified as medically necessary by an authorised **medical practitioner** or paramedic **overseas** and agreed by the emergency assistance team and **us**, **we** will pay up to the amount shown in the [Summary of Cover](#) for reasonable emergency, **overseas** medical treatment **you** require including:

1. surgery and hospital charges;
2. day surgery or outpatient treatment;
3. prescribed medicines;
4. prescribed physiotherapy treatments in hospital; and
5. emergency medical transportation (for example, road, sea or specially equipped air ambulance).

However, **we'll** only pay for any reasonable and necessary treatment and hospital accommodation **you** receive **overseas** and with **our** approval for up to a maximum of 12 months from the date the sudden **illness** first manifested or the **injury** happened.

**We** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate or to repatriate **you** back to **your country of residence**.

If the cost of **your** medical and related expenses **overseas** could exceed the cost of returning **you** to **your country of residence**, **we** may limit **our** liability to the lesser of the costs **we** would incur. **You'll** then be responsible for any ongoing or additional costs **arising** from the event or from the medical condition for which **you're** claiming.

### 1.2 Medical transport & repatriation home

Where medical repatriation or evacuation has to be considered, **you** must [contact the emergency assistance team](#) as soon as reasonably possible.

If **you** suffer an **illness** or **injury** during **your** trip, **you** are covered for reasonable and necessary additional accommodation (room only) and travelling expenses for **your** emergency medical evacuation by ambulance or other appropriate transport.

When **we** determine **you're** medically fit to travel, **we** may decide to:

1. transport **you** to other medical care facilities; and/or



the medical practitioner overseas, and in consultation with your medical practitioner overseas, in assessing when:

1. transportation is medically necessary; and
2. the style and timing of the transportation are reasonable and appropriate; and
3. **you're** medically fit to be evacuated; and
4. **you** should be transferred to **your country of residence**.

If **you** choose not to follow **our** or the emergency assistance team's recommendations or **you** refuse to return to **your country of residence** for treatment when, in the opinion of **your** treating **medical practitioner overseas** or the emergency assistance team, **you** are fit to travel, **we** may limit **our** payment up to the equivalent amount which **we** would have assessed as being covered had **you** followed the recommendations. **You'll** then be responsible for any ongoing or additional costs relating to or **arising** from the event or from the medical condition for which **you're** claiming.

### 1.3 Accompanying person

Following **your** sudden illness or injury or death overseas, **we'll** pay the reasonable and necessary expenses, up to the amount shown in the [Summary of Cover](#), for one person to travel to and/or remain with **you** in hospital and/or accompany **you** (or **your** remains) during **your** medical repatriation home, as follows:

1. the accompanying person may be a member of **your travelling party**, a friend or a **close relative**;
2. **we'll** pay up to the equivalent cost of a return Economy Class airfare from **your country of residence** and reasonable additional accommodation and local transport expenses for the accompanying person; and
3. **you** must have written advice of this need from **your** treating **medical practitioner overseas** and approval from **us**.

This includes one adult to accompany an insured child **home**.

### 1.4 Out-of-pocket expenses in hospital

**You'll** receive reimbursement of **your** miscellaneous out-of-pocket expenses, up to the amount shown in the [Summary of Cover](#), if **you're** necessarily confined to hospital overseas for more than 24 hours:

1. due to a sudden illness or injury; and
2. when a claim is payable under [Section 1.1](#).

These expenses include **your** taxi fares, phone calls, internet or television access, food and other expenses incurred while in hospital and supported by receipts when **you** make a claim.

### 1.5 Outpatient physiotherapy treatment

**We'll** pay for outpatient physiotherapy treatment overseas, up to the amount shown in the [Summary of Cover](#), following **your** sudden illness or injury overseas where:

1. treatment is prescribed by an authorised **medical practitioner**; and
2. treatment is given by a registered and licensed practitioner.

### 1.6 Emergency dental treatment

**We'll** pay for emergency dental treatment overseas which the dentist certifies in writing is solely required for the immediate relief of sudden and acute onset of pain. Cover is limited to the amount shown in the [Summary of Cover](#).

### 1.7 Counselling services

If during **your** trip **you** are assaulted and suffer injury or psychological trauma, **we'll** pay **your** expenses to visit a psychiatrist or registered counsellor overseas, up to the amount shown in the [Summary of Cover](#).

### 1.8 Local funeral expenses or repatriation of remains

In the event of **your** sudden and unexpected death overseas, and at the request of **your** next of kin, cover is available for the reasonable and necessary expenses incurred, up to the amount shown in the [Summary of Cover](#), for:

1. funeral expenses (burial or cremation) overseas; or
2. transport of **your** remains home; or
3. cremation overseas and transport of **your** ashes home.

## What's not covered - Specific Exclusions under Section 1

**We** won't cover any overseas medical or dental expenses under Section 1 that directly or indirectly relate to or **arise** from:

1. Any applicable excess, as explained in the [Summary of Cover](#).
2. Any pre-existing medical condition.





4. Any expenses or fees for **your** in-patient treatment, medical costs of more than \$725, medical evacuation or **curtailment**, which have not been reported to **us** or the emergency assistance team as soon as possible by **you**;
5. Surgery or other medical treatment which, in the opinion of the attending **medical practitioner**, the emergency assistance team or **us**, can be reasonably delayed until **your** return **home**;
6. **Your** failure to follow the instructions of **your medical practitioner**, the emergency assistance team or **us**. If **you** decline to promptly follow the advice given, **we** will not be responsible for any subsequent medical, hospital or evacuation expenses relating to or **arising** from that condition.
7. For any ongoing or additional costs relating to or **arising** from the event or from the medical condition for which **you're** claiming where **you** refuse to be repatriated after being declared medically unfit to continue on **your** trip, but are medically fit to be repatriated in the opinion of **your** treating **medical practitioner overseas** or the emergency assistance team.
8. Expenses which **we** or the emergency assistance team determine are not reasonable or medically necessary.
9. Additional hospital costs for single or private room accommodation, unless medically necessary.
10. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
11. Medical or dental expenses incurred while **you're** in **your country of residence**. This policy doesn't replace private medical insurance.
12. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the **illness** or **injury** which necessitated **your** admittance to hospital.
13. Dental treatment not required for the immediate relief of acute pain, such as for example major dental work like crowns, bridges, dental prostheses, treatment involving the use of precious metals and cosmetic dentistry.
14. Any other reason listed under the [General Exclusions](#), which are applicable to all sections of the policy.

## Section 2 - Cancellation & Interruption

This section details the cover provided if, following specific [Insured Events](#) listed below in this Section 2, **you** have no option but to either cancel **your** entire trip before **you** leave **home** or interrupt or **curtail your** trip. This section also details the cover provided if **you** want to resume **your** trip to continue **your** original travel plans following an Insured Event.

The event must be sudden, unforeseen, unavoidable and outside **your** control, and it must happen after **we** have issued **your** Certificate of Insurance and after **you** book **your** trip. If an event is not specifically listed below in the table, there is no cover under this section.

**You** must purchase the Explorer Plan to claim certain benefits for the Insured Events as shown below and in the [Summary of Cover](#).

Cover is provided for the following insured events when they are sudden, unforeseen, unavoidable, outside **your** control and occur after **we** issue **your** Certificate of Insurance.

Insured Events	2.1 Pre-trip Cancellation	2.2 Trip Interruption	2.3 Additional Expenses	2.4 Trip Resumption
1. <b>Your</b> sudden death, <b>illness</b> or <b>injury</b>	Covered	Covered	Refer to Section 1.2 Medical transport & repatriation	Covered
2. The sudden death, <b>illness</b> or <b>injury</b> of <b>your close relative</b>	Covered	Covered	Covered	Covered
3. The sudden death, <b>illness</b> or <b>injury</b> of someone from <b>your travelling party</b> .	Covered	Covered	Not Covered	Not Covered
4. The U.S. Department of State issuing a 'Do Not Travel' warning to a specific region or country and that warning was first given after <b>you</b> booked the trip.	Covered (Explorer Plan only)	Covered (Explorer Plan only)	Covered (Explorer Plan only)	Not Covered
5. <b>Your home</b> or place of business becoming uninhabitable (within 14 days of <b>your start date</b> of travel).	Covered	Not Covered	Not Covered	Not Covered
6. <b>You</b> being called to attend court as a witness (but not as an <b>expert witness</b> ) or for jury service.	Covered	Not Covered	Not Covered	Not Covered



7. <b>You</b> or a member of <b>your travelling party's</b> unexpected, involuntary <b>redundancy</b> occurring before <b>your start date</b> of travel.	Covered	Not Covered	Not Covered	Not Covered
8. The police asking to see <b>you</b> after a theft from <b>your home</b> which occurred within 14 days of <b>your start date</b> of travel.	Covered	Not Covered	Not Covered	Not Covered

Refer to each sub-section for further terms and conditions, limits and exclusions to cover.

## What you must do

- You** must [contact the emergency assistance team](#) to inform them when **you** intend to **curtail** ([Sections 2.2 and 2.3](#), Trip Interruption or Additional Expenses) or resume **your** trip ([Section 2.4 Trip Resumption](#)); if **you** choose not to and **you** have an insured claim, **we** shall have no liability under this policy, unless **you** show that **your** non-compliance with this condition could not have increased the risk of the loss which actually occurred.
- If **you** require medical treatment, follow the instructions under [Section 1 - Emergency Medical & Dental Expenses Overseas](#).
- You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim.
- If **you're** travelling on a one way ticket, **we** expect **you** to pay the cost of an Economy Class airfare **home**, as this is considered a reasonable and necessary cost **you'd** ordinarily incur during **your** trip.
- You** must contact **your carrier**, travel services provider, education or related provider as soon as possible and make all attempts to seek financial compensation, refunds or offers to rearrange or reschedule **your** plans, and, where applicable, exercise **your** rights under consumer protection legislation before deciding to incur additional expenses, change **your** travel plans or make a claim with **us**. This includes exercising **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays.

**You** must make all reasonable attempts to avoid or minimise **your** expenses following an [Insured Event](#). If **you** do not comply with this condition it may impact **your** ability to make a claim under this policy.

For example: **you** must minimise **your** expenses by notifying **your** transportation provider as soon as possible of any issues caused by another **common carrier** which may affect **your** connecting transport.

- You** must obtain a written medical diagnosis or medical certificate from the treating doctor confirming it is medically necessary to cancel or **curtail** or interrupt **your** trip. **You** must provide all relevant medical records or reports, including information about previous medical conditions and courses of treatment. In case of death, the death certificate and a medical report must be included with any claim. **We** will only ask **you** to provide documentation that is relevant to **your** claim and required for **us** to complete **our** investigation.
- If **you're** made redundant, **you** will have to provide written confirmation from **your** employer of **your** unexpected/involuntary **redundancy** dated before **your start date** and after **you** purchased the policy.
- If **you** make a claim, **you** must show:
  - the event was unforeseen, unexpected and occurred after **you** purchased the policy and after **you** booked or paid for any travel arrangements; and
  - at the time of policy issue, **you** were unaware of the likelihood of any incapacitation, death or inability to travel **arising** from the **injury** or **illness**; and
  - the costs incurred were reasonable, necessary, and unavoidable in the circumstances.
- You** must provide satisfactory written evidence of the timing and circumstances of the event by independent third parties, the actual costs incurred and that any pre-paid expenses were non-refundable according to the conditions of the service provider. Where applicable, this includes:
  - a written report or statement from the travel supplier or **carrier** confirming the reason, timing and duration of the unexpected event causing the delay, cancellation or interruption; any compensation or offers made to **you**; and confirmation of **your** claim and settlement with them, if applicable;
  - written confirmation of any accident from an official body in the country where the accident happened: i.e. a police and/or relevant transport authority report;
  - documentation to confirm **your** travel itinerary, vouchers or e-tickets;
  - valid documentation from **your** travel supplier, event organiser or education provider;
  - all itemised and receipted expenses.

**We**, the emergency assistance or claims teams may ask **you** to supply the original documents to verify **your** claim, so **you** should keep these safe, just in case.



## What's covered

### 2.1 Pre-trip Cancellation

**Note:** Cancellation cover under this section is only available after **you** purchase **your** policy and before **you** leave **home**. If the policy is purchased after **you** have left **home**, there is no cover provided for cancellation of **your** trip under this [Section 2.1](#).

**You're** covered if **you've** no option but to cancel **your** entire trip before **you** are due to leave **your home** as a direct result of an unforeseen, unexpected and unavoidable [Insured Event](#) which is outside of **your** control. **We'll** pay for the value of **your** unused, non-refundable travel expenses, which **you've** paid or are legally obligated to pay, up to the limit shown in the [Summary of Cover](#).

Cancelled travel expenses are for:

1. transportation;
2. accommodation;
3. tours and experiences;
4. tuition or course fees;
5. visas;
6. travel agency cancellation fees; and/or
7. frequent flyer/membership points.

If **you** used frequent flyer or similar membership scheme points to pay for **your** trip and **you** cannot recover the lost points from any other source, **we'll** calculate the amount **we** pay **you** as:

1. The cost of an equivalent travel expense, based on the best available price for the same season of the following year, less **your** financial contribution; multiplied by
2. The total value of points lost; divided by
3. The total value of points redeemed to obtain the ticket.

#### FOR EXAMPLE

Cost of equivalent class ticket less any financial contribution = \$500

Value of frequent flyer points lost = \$2,500

Value of frequent flyer points needed to obtain original ticket = \$10,000

Claimable amount  $(\$500 \times \$2,500) \$10,000 = \$125$

### Travel advisory cancellation (Explorer Plan)

If **you** have selected the Explorer Plan, this Section 2.1 is extended to cover **you** if **you** have no option but to cancel **your** trip as a result of the U.S. Department of State issuing a 'Do Not Travel' warning to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later) and before **you** left **home**.

### 2.2 Trip Interruption

Where **your** medical repatriation or evacuation has to be considered, **you** must [contact the emergency assistance team](#) as soon as reasonably possible.

**You're** covered if **you**, a member of **your travelling party** or a **close relative** suddenly dies or suffers **illness** or **injury** during **your** trip and **you** have no option but to interrupt or **curtail your** trip.

**You** are covered for the value of **your** unused, non-refundable expenses for the part of the trip that **you** have to forfeit and which were paid (or for which **you** were liable to pay) before the event occurred. The following cancellation expenses are covered, up to the limit shown in the [Summary of Cover](#):

1. transportation;
2. accommodation;



5. visas; and/or
6. travel agency cancellation fees/itinerary change fees.

If **your** trip is **curtailed**, **your** cover under this policy ceases on **your** return **home**, unless **you** activate cover under [Section 2.4 Trip resumption](#). We won't refund any premium for any unused portion of **your** policy.

## 2.3 Additional Expenses

Where **your** medical repatriation or evacuation has to be considered, **you** must contact the emergency assistance team as soon as reasonably possible.

If **your** **close relative** suddenly dies or suffers an **illness** or **injury** during **your** trip and **you** have no option but to interrupt or **curtail** **your** trip, **you're** covered for **your** reasonable and necessary additional travel expenses.

We'll pay for **your** additional costs which are over and above what **you** would have paid if the event had not occurred, up to the limit shown in the [Summary of Cover](#).

If **your** **close relative** whose **injury** or **illness** or death caused the event doesn't reside in **your** **country of residence**, we'll pay for reasonable additional travel expenses for a compassionate visit equivalent to the cost of economy return travel to **your** **country of residence** or the actual cost of the expenses, whichever is less.

If **your** trip is **curtailed**, **your** cover under this policy ceases on **your** return home, unless **you** activate cover under [Section 2.4 Trip resumption](#). We won't refund any premium for any unused portion of **your** policy.

(Note: In the event of **your** death, **illness** or **injury** during **your** trip, cover is available for **your** additional travel expenses which are reasonable and necessary in the circumstances. For details of this cover, see [Section 1.2 Medical transport & repatriation](#) and [Section 1.8 Local funeral expenses or repatriation of remains](#).)

## Travel advisory curtailment (Explorer Plan)

If **you** have selected the Explorer Plan, [Sections 2.2](#) and [2.3](#) are extended to cover **you** if **you** have no option but to **curtail** **your** trip as a result of the U.S. Department of State recommending evacuation from the country or specific area in which **you** are travelling, providing the recommendation came into force after **you** purchased this insurance and after **you** left home to commence the trip (whichever is the later).

If **your** trip is **curtailed**, **your** cover ceases and **we** won't reimburse any premium for any unused portion of **your** policy.

## 2.4 Trip Resumption

**You** must advise **us** within 30 days of **your** return **home**, or as soon as reasonably possible, if **you** wish to resume **your** trip so **we** are aware of **your** situation and can assist with any plans, where possible. The resumption of the trip and additional travel expenses must occur within the same insurance period as the incident which caused **you** to **curtail** **your** trip.

**You** are covered up to the limits as shown on the [Summary of Cover](#) for reasonable additional travel expenses (for example, Economy Class) for **you** to resume **your** trip **overseas**:

1. if **you** have been repatriated **home** due to **your** **injury** or **illness**, as covered under [Section 1.2 Medical transport or repatriation](#); or
2. if **you** have had to return home for a compassionate visit due to the sudden **injury**, **illness** or death of a **close relative**, as covered under [Section 2.3 Additional Expenses](#).

We'll pay for **your** additional travel expenses equivalent to the cost of a return Economy Class airfare to the destination where **you** would have been according to **your** original travel plan at the time **you** are resuming **your** trip.

Any resumption of trip must take place between the **start date** and **end date** shown on **your** Certificate of Insurance in effect at the time the Insured Event occurred in order for **your** policy to resume.

If **you** choose not to resume **your** trip, **your** cover under this policy ceases and **we** won't reimburse any premium for any unused portion of **your** policy.

## What's not covered - Specific Exclusions under Section 2

We won't cover any cancellation, **curtailment**, interruption or trip resumption expenses under Section 2 that directly or indirectly relate to or **arise** from:



3. Any expense **you** would likely incur if the **Insured Event** under Section 2 did not happen.
4. Medical-related claims where a medical certificate has not been obtained from the attending **medical practitioner** confirming it was medically necessary to cancel, **curtail** or interrupt the trip.
5. Additional costs as a result of not telling the travel agent, tour operator or provider of transport or accommodation, as soon as reasonably possible, that **you** need to cancel, interrupt or **curtail** the trip. **We** will only pay the cancellation charges that would have applied at the time **you** could have communicated that it was necessary to cancel, interrupt or **curtail your** trip.
6. Circumstances of which **you** knew or should have reasonably known, at the time **you** bought the policy or booked arrangements, would result in arrangements being cancelled or interrupted. For example, **you** bought this policy the day after **you** scheduled a surgical procedure, and **you** later claim trip cancellation expenses when **you** cancel **your** trip to have the surgery.
7. Withdrawal from service, temporarily or otherwise, of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country.
8. **You** decline a reasonable alternative service or compensation offered by **your carrier** or other travel service provider.
9. **Your** expenses are solely the result of not having allowed for the travel service provider's official minimum check in or transit time. For example, not leaving reasonable time for traffic delays.
10. Anything caused directly or indirectly by prohibitive regulations by the Government of any country.
11. Any incident causing **your** trip cancellation, **your** return home or **your** trip interruption that is not covered under this policy.
12. Any further expenses incurred as a result of the medical condition which resulted in **your** return home.
13. The **illness, injury** or cause of death has shown symptoms or was present when **you** booked and/or paid for **your** trip, and the need for treatment could therefore be expected before the start of the trip.
14. **You**, a member of **your travelling party** or **your close relative** have not received medical treatment, have refused or given up treatment, even though **you**/they should know that the **injury, illness** or disorder ought to be treated, or has deteriorated.
15. Resumption of the trip if it does not take place within the same insurance period as the incident.
16. An epidemic, pandemic, or World Health Organization declaration of a public health emergency of international concern.
17. Any costs claimed under **Section 3** of this policy.
18. Any other reason listed under the **General Exclusions**, which are applicable to all sections of the policy.

## Section 3 - Travel Disruption

This section details the cover provided if, following specific Insured Events listed in this Section 3 below, **your** trip is disrupted after **you** leave home. Also, cover applies only when the Insured Event is sudden, unforeseen, unavoidable, outside **your** control and occurring after **we** issue **your** Certificate of Insurance. If an event is not specifically listed, there is no cover under this section.

**You** must purchase the Explorer Plan to claim certain benefits for the Insured Events as shown below and in the **Summary of Cover**.

**We'll** pay for reasonable additional travel expenses up to the standard of **your** original booking, which are attributed directly to the Insured Events listed in this Section 3 below. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **carrier** or accommodation provider. **We** won't pay for travel or other expenses **you'd** usually have if the event didn't happen.

If **you** have the Explorer Plan, for Insured Events 2 and 3, **we** will pay up to the limits shown in the **Summary of Cover** for only one of the following benefits:

**3.1 Travel Delay**; or

**3.2 Missed Connection** (Explorer Plan only).

For example, if the same expenses **you're** claiming under **Section 3.1 Travel Delay** are also covered under **Section 3.2 Missed Connection**, **you** can only claim for these expenses under one sub-section for the same event.

Cover is provided for the following Insured Events when they are sudden, unforeseen, unavoidable, outside **your** control and first occur after **we** issue **your** Certificate of Insurance.





		only)	
1. <b>Your</b> departure or arrival is delayed over 12 hours when <b>your carrier</b> cancels or delays <b>your</b> transport.	Covered	Not Covered	Not Covered
2. <b>Your carrier</b> redirects or diverts <b>your</b> transport after departure.	Covered (when no alternative transport is offered)	Covered (Explorer Plan only)	Not Covered
3. <b>You're</b> denied boarding as the <b>carrier</b> has overbooked <b>your</b> transport.	Covered (when no alternative is provided by the <b>carrier</b> within 12 hours)	Covered (Explorer Plan only)	Not Covered
4. Failure of a <b>common carrier</b> which causes <b>you</b> to miss <b>your</b> connecting <b>carrier</b> .	Not Covered	Covered (Explorer Plan only)	Not Covered
5. Strike or industrial action which causes <b>you</b> to miss <b>your</b> connecting <b>carrier</b> .	Not Covered	Covered (Explorer Plan only)	Not Covered
6. Adverse and unforeseeable weather conditions which causes <b>you</b> to miss <b>your</b> connecting <b>carrier</b> .	Not Covered	Covered (Explorer Plan only)	Not Covered
7. The vehicle in which <b>you</b> are travelling is involved in an accident or breakdown, or <b>you're</b> delayed as a result of a major accident on a motorway, and this causes <b>you</b> to miss <b>your</b> connecting <b>carrier</b> .	Not Covered	Covered (Explorer Plan only)	Not Covered
8. <b>You</b> cannot use <b>your</b> booked accommodation during <b>your</b> trip due to a <b>natural catastrophe</b> .	Not Covered	Not Covered	Covered
9. <b>You</b> need to move to the nearest place of safety due to a <b>natural catastrophe</b> .	Not Covered	Not Covered	Covered

Refer to each sub-section for further terms and conditions, limits and exclusions to cover.

## What you must do

1. **You** must check in according to the itinerary supplied to **you** unless **your** transport provider or travel operator has requested **you** not travel to the airport / port / depot / destination.
2. **You** must contact **your carrier** or related provider as soon as possible and make all attempts to seek compensation or offers to rearrange or reschedule **your** plans, and, where applicable, exercise **your** rights under consumer protection legislation, before deciding to incur additional expenses, change **your** travel plans or make a claim with **us** (this includes exercising **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays). **You** must accept any alternative transport options offered by the **carrier**.

**You** must make all reasonable attempts to avoid or minimise **your** expenses following an **Insured Event**. Where **we** have been disadvantaged because of **your** choices, it may impact **your** ability to make a claim under this policy.

For example: **you** must minimise **your** expenses by notifying **your** transportation provider as soon as possible of any issues caused by a **common carrier** which may affect **your** connecting transport.

3. If **your** destination is impacted by a **natural catastrophe** then **you** must contact the emergency assistance team so **we** are advised of the situation. If **you** do not comply with this condition it may impact **your** ability to make a claim under this policy. If **you** make a claim, **you** must show:
  - a. the event was unexpected and occurred after **you** purchased the policy and after **you** booked or paid for any travel arrangements; and
  - b. the costs incurred were necessary and unavoidable.
4. **You** must provide satisfactory written evidence of the timing and circumstances of the event by independent third parties, the actual costs incurred and that any pre-paid expenses were non-refundable according to the conditions of the service provider. Where applicable, this includes:



- b.** documentation to confirm **your** travel itinerary, vouchers or e-tickets;
  - c.** a police or roadside assistance report if **you** are delayed after a vehicle breakdown or a road accident.
- 5.** the emergency assistance or claims teams may ask **you** to supply the original documents to verify **your** claim, so **you** should keep these safe, just in case.

**You** should also read what **we** won't cover in the Specific Exclusions to this section and the [General Exclusions](#) which are applicable to all sections.

## What's covered

### 3.1 Travel Delay

If during **your** trip the public transport on which **you** are booked to travel is unforeseeably cancelled or delayed by an unexpected and unavoidable [Insured Event](#) (Insured Events 1-3) which causes **you** to be delayed in departing from or arriving at **your** destination, **we'll** pay **you** up to the limits as shown on the [Summary of Cover](#) for:

- 1.** Travel Delay Expenses – When **you** are delayed in reaching **your overseas** destination or **your** home by more than 12 hours, for each completed 12 hours of delay **we** will pay **you** toward the cost of telephone calls, internet access, and meals and refreshments purchased during the delay, provided **you** eventually continue with **your** trip.
- 2.** Additional Travel & Accommodation Expenses – When **your** public transport is cancelled, is diverted or re-directed after its departure, or it is delayed by more than 12 hours, **we** will pay **you** toward the additional cost of reasonable additional accommodation (room only) and **carrier** expenses (Economy Class) and local transfers expenses which **you** incurred in reaching **your overseas** destination or returning to **your country of residence** if no other alternative is supplied by the **carrier**, up to the standard of **your** original booking and less any refunds or compensation due to **you**.

### 3.2 Missed Connection (Explorer Plan only)

If **you** have purchased the Explorer Plan and **you** fail to arrive in time to board any onward connecting **carrier** on which **you** are booked to travel, including connections within **your country of residence**, **we** will pay **you** up to the limit as shown on the [Summary of Cover](#) for **your** reasonable additional accommodation, up to the standard of **your** original booking (room only), and **carrier** expenses (Economy Class) to catch up to **your** planned itinerary as a result of the following Insured Events:

- 1.** the failure of a **common carrier**;
- 2.** strike or industrial action;
- 3.** adverse and unforeseeable weather conditions;
- 4.** **you** being denied boarding because the **carrier** has too many passengers for the seats available (and no alternative transport is offered by the **carrier**);
- 5.** the vehicle in which **you** are travelling being involved in an accident or breakdown, or **you** being delayed as a result of a major accident on a motorway.

The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **carrier** or accommodation provider.

### 3.3. Natural Catastrophe

**You** are covered for reasonable additional accommodation (room only) and transport costs (Economy Class) **you** incur during **your** trip, up to the limit shown on the [Summary of Cover](#), for one of the following situations:

- 1.** on arrival or at any other time during the trip **you** cannot use **your** booked accommodation due to a **natural catastrophe**; or
- 2.** **you** have no option but to move to a safe place due to a **natural catastrophe**.

### 3.4 Hijack (Explorer Plan only)

If **you've** purchased the Explorer Plan and if **you're** a victim of a hijacking **overseas**, **we'll** pay **you** a daily benefit for each full 24-hour period **you're** detained, up to the limit in the [Summary of Cover](#).

This benefit is in addition to any other benefit **you** can claim for this event.

## What's not covered - Specific Exclusions under Section 3

**We** won't cover any trip disruption expenses under Section 3 that directly or indirectly relate to or **arise** from:

- 1.** Any applicable excess, as explained in the [Summary of Cover](#).
- 2.** Any expense **you** would reasonably incur if the [Insured Event](#) under Section 3 did not happen.
- 3.** **You** declining a reasonable alternative service or compensation offered by **your carrier** or other travel service provider.

any other source (e.g. tour operator; hotel; credit/debit card company; for example, under a 'chargeback' arrangement) or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

6. Withdrawal from service, temporarily or otherwise, of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country.
7. **You** being denied boarding due to **your** drug use, alcohol or solvent abuse, or **your** inability to provide a valid passport, visa or other documentation required by the **carrier** or their handling agents.
8. **You** travelling against the advice of the local or national authority relevant in the circumstances.
9. An event which is occurring or has occurred, or **you** were aware could occur, at the time **you** purchased this insurance or booked **your** travel arrangements (whichever is the later).
10. **You** or **your** family, or a member of **your travelling party** have connections or engage in business, political or other activities which could be expected to increase the risk of hijack or prejudice **us** or this insurance.
11. An epidemic, pandemic, or World Health Organization declaration of a public health emergency of international concern.
12. Any costs claimed under [Section 2](#) of this policy.
13. Any other reason listed under the [General Exclusions](#), which are applicable to all sections of the policy.

## Section 4 - Your Belongings

This section explains the cover if **your baggage and personal items** are stolen, damaged or destroyed. It also explains the cover if **your baggage** is delayed, lost or damaged by a **common carrier**.

**NOTE:** This insurance does not automatically provide cover for the full replacement value of **belongings and personal items** insured under this policy, which may be more appropriately covered under a household All Risks section or a separate All Risks policy.

### What you must do

1. It's **your** responsibility to protect **your belongings**. This includes, for example, not leaving any **baggage** item **unattended**, making all reasonable attempts to protect the safety, security and condition of **your belongings**; etc.

For **baggage** items left **unattended** inside a motor vehicle between 9am and 9pm (local time), they must be securely locked and completely concealed in the locked glove compartment or rear boot or luggage area of the vehicle and covered so they are not visible from outside the vehicle. If stolen, there must be visible evidence of damage and forced entry into the vehicle and locked compartment, which is confirmed by a police report.

For **baggage** items left **unattended** inside a motor vehicle, boat or tent between 9pm and 9am (local time), there is no cover, even if securely locked and concealed (unless it is a securely locked motor caravan or motor home or similar recreational vehicle used as **your** private accommodation).

2. Carry with **you** at all times **your** electronic devices and **valuable items** (including jewellery and tablets, laptops, photographic and video equipment, mobile phones and other hand-held devices) as well as **your** specified items, **travel documents**, cash and credit cards.

If **you're** unable to carry these items, **you** must store them securely in a locked safe, locked safety box or locked compartment out of public view and public access. If stolen, there must be visible evidence of damage and forced entry into the locked compartment, which is confirmed by a police report.

3. **You** must report all theft or loss to the police as well as to the **common carrier**, service provider or other appropriate local authority (e.g. tour operator/accommodation/travel provider manager or security personnel) as soon as reasonably possible after discovery. If **you** do not comply with this condition it may impact **your** ability to make a claim under this policy.

A copy of the full, written report must be provided with **your** claim. If in exceptional circumstances **you** cannot notify the local police or other appropriate authority (i.e. due to imminent departure), **you** must notify the emergency assistance team or **us** as soon as reasonably possible after the event.

If **your** passport is stolen, **you** must, as soon as possible, notify **your** Government's nearest passport office or report the loss to the nearest diplomatic or consular mission. **You** must provide **us** with copies of all documentation provided by the government agency.

4. If **your baggage and personal items** are delayed, lost and/or damaged by a **common carrier**, **you** must report the incident as soon as reasonably possible upon discovery to a responsible officer for the **carrier**. Get a Property Irregularity Report or a similar official report in writing and make a claim directly with the **carrier** first; **you** must follow-up with them in writing for this report if they cannot provide **you** with one sooner. If **you** do not comply with this condition it may impact **your** ability to





the anticipated delivery date and time of **your baggage**. It's also important that **you** obtain written reports and, where applicable, accept any offers of settlement they make.

**You** must get copies of all written reports, luggage checks and tickets, travel documentation and all correspondence with the **carrier** or service provider. **You** will need to send these to **us** to support **your** claim.

5. For items damaged in other circumstances, **you** must get a written report from the appropriate local service provider (e.g. a manager or security officer of a private business or public facility) or as soon as possible. If **you** do not comply with this condition it may impact **your** ability to make a claim under this policy.
6. Arrange a repair quote to document the damage and provide this quote to assist **us** to review **your** claim. Physical evidence of the damaged item may also be requested to present with **your** claim, where reasonable in the circumstances.
7. **You** must first contact the **carrier** or other service provider responsible for **your** loss and request a refund of the costs **you've** incurred before making a claim on this policy. Where **you** can show **us** that **you've** made reasonable attempts to gain compensation or a refund from the responsible **carrier** or service provider, **we'll** pay the difference, up to the limit in the [Summary of Cover](#).
8. **You** must provide evidence of proof of ownership, age and value of **your belongings** to substantiate **your** claim. It's useful to keep all receipts for items **you** buy on **your** trip separate from the items, in case **you** need to make a claim.
9. For Explorer Plan holders claiming for stolen cash, **you** must provide with **your** claim a copy of the police report **you** made after the theft and proof of the initial bank withdrawal or foreign exchange receipts.
10. **You** should also read what **we** won't cover in the Specific Exclusions to each benefit section and the [General Exclusions](#) which are applicable to all sections.

## What's covered

### 4.1 Baggage and personal items

Cover is provided for **your baggage and personal items** (excluding items hired, loaned or entrusted to **you**) which **you** take with **you** or buy during **your** trip if they are stolen, damaged or destroyed, or if lost or damaged by a **carrier**. **We'll** pay up to the maximum limits, sub-limits and individual item limits as shown in the [Summary of Cover](#).

**We'll** choose to settle **your** claim for the lesser value of:

1. repairing the property; or
2. replacing it with an item of a similar design, use and function; or
3. paying the original purchase price after allowing for normal **wear and tear** and loss of value (depreciation). (**We** consider factors such as the type of item, its age, expected life span, value in the second-hand market and advances in technology to calculate depreciation.)

**We'll** pay:

1. up to the Single Item Limit shown in the [Summary of Cover](#) for a single item, pair or set of items. For example:
  - a camera plus lenses (attached or not), tripod and accessories = one item
  - a pair of earrings = one item
  - a set of skis with bindings = one item
2. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is stolen, damaged, destroyed, or if lost or damaged by a **carrier**; or
  - a. all **valuable items** combined, in total, up to the 'Total **Valuables** Limit' shown in the [Summary of Cover](#); or
  - b. the 'specified item' value when **you** specify any of **your** personal items for an additional premium. These items will be shown on **your** Certificate of Insurance and are subject to the 'Specified items' limits shown in the [Summary of Cover](#); refer to [Section 4.4](#) for further details on cover and limits.

### Why so many restrictions on baggage cover?

**We** put restrictions on coverage around **baggage** to help travellers who are honest and to combat against insurance fraud. Unfortunately, **baggage** claim fraud is the number one reason **we** have to increase premiums for everyone. As honest and forthright travellers, **we** look to **you** to help **us** combat the incidence of insurance fraud. By reporting fraud, **you're** helping reduce the impact on premiums and claims costs and its impact on **you** (see [Preventing fraud](#) for details).

All expenses must be reasonable and necessary supported by receipts dated prior to the delivery of **your** delayed **baggage** and after 24 hours from **your** arrival. Any amount **we** pay for essential items will be deducted from the final claim settlement under this [Section 4.1 - Baggage and personal items](#) if **your baggage** is permanently lost by the **carrier**.

This benefit is not available on **your** return journey to **your country of residence**.

## 4.2 Money (Explorer Plan)

If **you** have purchased the Explorer Plan, cover is provided for theft of **your money** whilst it's being carried on **your** person or whilst it is left in a locked safety deposit box, up to the limits shown on the [Summary of Cover](#).

**You** must obtain a written police report as soon as reasonably possible after discovery of any theft of **money**, or as soon as reasonably possible, or **we** will not pay for any claim **you** make. **You** must also provide documentation of the initial withdrawal of any **money** and evidence of how **you** managed financially immediately after a theft (for example, provide currency exchange or withdrawal slips, bank or credit card statements, etc).

## 4.3 Passport, driver's licence and other travel documents

Cover is provided for expenses **you** incur **overseas** if **your travel documents** are lost or stolen during **your** trip, up to the limit shown in the [Summary of Cover](#).

We'll pay **you**:

1. The additional amount **you** pay **overseas** for the official processing fees to obtain a replacement **travel document** which are over and above what **you** would normally pay at **home**.
2. The replacement costs of any temporary passport/**travel document** that was issued in **your** original passport.
3. The proportionate value of the time remaining on **your** original **travel document(s)** which would have allowed **you** to continue on **your** original planned trip.
4. The reasonable and necessary additional travel and accommodation expenses **you** incur during **your** trip to replace lost or stolen **travel documents overseas**.

**You** must obtain a written police report as soon as possible upon the discovery of any theft, comply with all conditions of any issuing body and provide receipts for all costs incurred, or **we** will not pay for any claim **you** make.

## 4.4 Specified items (optional upgrade)

**You** can upgrade **your** cover for high value **baggage and personal items** by specifying individual items and paying an additional premium when **you** buy **your** policy or up until **your** policy **start date**; these items will appear on **your** Certificate of Insurance.

We'll pay for **your** specified items which are stolen, damaged or destroyed (or lost or damaged by a **common carrier**) according to the policy terms, conditions and exclusions outlined in this policy wording, including those terms noted in [Section 4.1 Baggage and personal items](#); however, depreciation does not apply to specified items.

If **you** replace a specified item which was lost, stolen, damaged or destroyed while travelling, the replacement item will be covered under the standard **baggage** limits until the end of **your** policy, as **your** policy cannot be changed to specify it.

We'll choose to settle **your** claim for the lesser value of:

1. the specified item's value stated on **your** Certificate of Insurance; or
2. repairing the property; or
3. replacing it with an item of a similar design, use and function; or
4. the replacement cost of the item.

## What's not covered - Specific Exclusions under Section 4

We won't cover any expenses that directly or indirectly relate to or **arise** from:

1. Any applicable excess, as explained in the [Summary of Cover](#).
2. Any item, pair or set of items whose value is over the applicable excess amount and unsupported by an original receipt, valuation report or other acceptable proof of ownership and value to support the claim.
3. Damaged **baggage**, where proof of the damage is not supplied – including the damaged item itself when requested.
4. Loss, theft or damage to the extent **you're** entitled to compensation from the **carrier**, other service provider or anyone else.
5. Shortages due to error or omission.
6. Depreciation in value (except on specified items).
7. Loss, theft, damage or destruction to:

- c. tools of trade;
  - d. items which are freighted, sent through the post, or sent under a bill of lading or air-way bill;
  - e. musical instruments; antiques; precious stones not set in jewellery; glass or china; pictures;
  - f. perishable items such as food;
  - g. hearing aids, dentures and/or prostheses;
  - h. **travel documents, money, credit cards, valuable items** and specified items (including for example jewellery, portable electronic devices such as tablets, laptops, photographic or video equipment, mobile phones and other hand-held devices) left **unattended** at any time (including in a vehicle or with a **carrier**), unless they are with **you** or locked in a safe or safety deposit box, as required by the terms and conditions elsewhere in this policy.
8. **Baggage and personal items** stolen from an **unattended** vehicle, unless they were in the vehicle's locked glove compartment, rear boot or luggage area and covered so that they are not visible from the outside of the vehicle. There must also be evidence of forced and violent entry.
9. **Baggage and personal items** stolen from an **unattended** vehicle (other than a securely locked motor caravan), when left at any time between 9pm and 9am, local time.
10. Loss, theft, damage or destruction due to:
- a. confiscation or detention by customs or other officials or authorities, including any resulting loss, destruction or damage to **travel documents**;
  - b. moth or vermin; denting, scratching;
  - c. age, **wear and tear** and loss of value (unless the **baggage** item is specified on **your** Certificate of Insurance).
11. **Baggage unattended** where **you** don't take adequate and reasonable care to protect their safety, security or condition.
12. Stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind.
13. Damage to any sports or activity equipment while in use.
14. Mechanical breakdown or malfunction, or breakage of items which are fragile or brittle being transported by a **carrier**, unless due to:
- a. fire; or
  - b. an accident involving a vehicle, aircraft or vessel of the **carrier** in which they're travelling.
15. Any other reason listed under the [General Exclusions](#), which are applicable to all sections of the policy.

## Section 5 - Rental Car Excess (Explorer Plan)

If **you've** purchased the Explorer Plan, this section describes the cover available if **you** rent a car during **your** trip and it's damaged or stolen.

**NOTE:** This travel insurance policy is not rental vehicle insurance or damage waiver cover. **Our** policy doesn't replace the need for **you** to purchase rental vehicle insurance or damage waiver through the rental vehicle company covering physical damage and theft of the rental car and **your** liability to third parties for **injury** or property damage while the rental car is in **your** care or control.

### What you must do

1. **You** must have a valid licence in **your country of residence** for the class of vehicle **you're** driving **overseas**, regardless of local laws. **You** must also comply with local laws of the country in which **you're** driving. For example: **you** may be required to hold an International Driving Permit valid for that class of vehicle in addition to a valid driving licence in **your country of residence** to legally drive in that country.
2. **You** must purchase the rental vehicle insurance, damage waiver or the equivalent offered by the rental vehicle company or agency.
3. **You** must have a signed rental vehicle agreement in place for hire of the rental car, and the rental vehicle company must be properly licensed within the country of hire.
4. **You** must provide copies of the repair account, repair quote, proof of any payments **you've** made or received and any other documentation **we** request. **You** must provide copies of any correspondence identifying any insurer or third party related to the event for which **you're** claiming, to assist **us** in recovering from the responsible party.
5. **You** should also read what **we** won't cover in the Specific Exclusions to each benefit section and the [General Exclusions](#) which are applicable to all sections.



If **you've** purchased the Explorer Plan, cover is provided for the rental car insurance excess or damage waiver excess (Collision Damage Waiver Excess / CDW) **you're** contracted to pay or the cost of repairing the rental car, whichever is less, if **you're** involved in a motor accident or **your** rental car is damaged or stolen while in **your** care or custody. The theft or damage must occur during **your** rental period and during **your** period of cover as shown on **your** Certificate of Insurance while **you** are on **your** trip **overseas**.

The rental period means the dates for which **you've** arranged to hire the rental car, as confirmed on **your** rental agreement.

## 5.2 Rental car key replacement (Explorer Plan)

If **you've** purchased the Explorer Plan, cover is also provided for the cost to replace rental car keys if these are lost, stolen or damaged during the rental period. This includes, where necessary the cost to replace locks or for a locksmith to break into the rental car.

## What's not covered - Specific Exclusions under Section 5

We won't cover any costs that directly or indirectly relate to or **arise** from:

1. Operation without a valid licence in **your country of residence** and as required in the country where **you're** travelling for the class of vehicle **you're** driving.
2. Violation of the rental vehicle agreement.
3. Anyone under age 21 at the **start date** of **your** policy.
4. Any claim resulting from theft of the rental car, unless a written police report of the theft is obtained.
5. Any other reason listed under the [General Exclusions](#), which are applicable to all sections of the policy.

## Section 6 - Personal Accident (Explorer Plan)

If **you've** purchased the Explorer Plan, this section describes what **we'll** pay **you** or **your** estate if **you're** involved in an accident **overseas** and, within 12 months, **you** die or **you** lose a limb, an extremity, **your** eyesight or suffer **permanent total disablement** which prevents **you** from working.

**NOTE:** Cover is provided under this benefit for accidental death; however, if **you** are under the age of 18 at the time of death, a lower benefit limit is available, as shown in the [Summary of Cover](#).

## What you must do

1. If **you're** in an accident, **you**, **your** travel companion, friend or **close relative** must contact the emergency assistance team as soon as possible to inform them of the situation and receive assistance.
2. To claim, **you** (or **your** estate) must provide a medical certificate confirming **your injury**, **permanent total disablement**, and/or death; medical reports; and other supporting documentation as explained under [Section 1 – Emergency Medical & Dental Expenses Overseas](#). If **you** are a student, **you** must also submit proof that **you** were enrolled as a full time student at the time of the accident.
3. **You** must be receiving medical treatment or be under regular medical supervision and comply with the physician's instructions during **your** period of disablement.
4. **You** should also read what **we** won't cover in the Specific Exclusions to each benefit section and the [General Exclusions](#) which are applicable to all sections.

## What's covered

### 6.1 Accidental death or permanent total disablement (Explorer Plan)

If **you** have purchased the Explorer Plan and **you** sustain a personal accident **overseas** – an accidental bodily **injury** which is sudden and caused solely and directly by external, violent and visible means – **we'll** pay **you** (or **your** estate) up to the limits shown in the [Summary of Cover](#) if:

The personal accident causes an **injury** which, within 12 months from the date of the accident, is the sole cause of **your** permanent total, complete and irrecoverable loss of sight in one or both eyes, permanent and total loss of use of a limb or extremity or **permanent total disablement**; and

Following **your permanent total disablement**, **your medical practitioner** confirms that **you** cannot do any **work** for 12 months after the date of accident and there is little or no hope of improvement; or

The personal accident is, within 12 months, the direct cause of **your** death, and **your** death does not **arise** from or relate to any **illness**.

Where cover is provided, a percentage of the benefit limit shown in the [Summary of Cover](#) shall be paid as follows:



Loss of sight – one eye or two eyes	Loss of sight of one or both eyes certified as being complete and irrevocable by a qualified <b>medical practitioner</b> specialising in ophthalmology and approved by <b>us</b> .	One eye – 25% Two eyes – 50%
Loss of limb – hand	Loss by separation or total and irrecoverable loss of use of a hand at or above the wrist.	50%
Loss of limb – foot	Loss by separation or total and irrecoverable loss of use of a foot at or above the ankle.	50%
Loss of an extremity	Permanent physical separation or the total and irrecoverable loss of use of a digit or part of a digit or an ear, nose or genital organ or part of one of these.	10%
<b>Permanent total disablement</b>	As certified by two qualified <b>medical practitioners</b> and approved by <b>us</b> .	100%
Death		100%

\* Benefit limits paid for any and all personal accident claims combined under this policy shall be no greater than the amounts shown in the [Summary of Cover](#).

## 6.2 Credit repayment for students (Explorer Plan)

If **you** have purchased the Explorer Plan, **you** are a full time student and, as a result of a personal accident **overseas** – an accidental bodily **injury** which is sudden and caused solely and directly by external, violent and visible means – **you** suffer either an accidental death, permanent loss of sight in one eye, permanent loss of one limb or **permanent total disablement**, **we** will provide a one-time payment for owed credit, up to the limit shown in the [Summary of Cover](#).

For benefits under this Section 6, **we** are entitled to obtain information from any treating physician, past or present, and **we** may require that **you** be examined by a doctor or specialist chosen by **us** (and, in the case of death, to demand an autopsy) to validate **your** claim.

## What's not covered - Specific Exclusions under Section 6

**We** won't cover any costs that directly or indirectly relate to or **arise** from:

1. Any disease or any physical defect or **illness**.
2. A **pre-existing medical condition**, even if the condition recurs as a result of or is aggravated by the accident.
3. Any **injury** which is caused by or exacerbated by a **pre-existing medical condition**.
4. Any consequences of medical treatment not necessitated by an accident covered by this policy.
5. Certain adventure, **work**, study and volunteer activities, as shown in [Section 8](#).
6. Any other reason listed under the [General Exclusions](#), which are applicable to all sections of the policy.

## Section 7 - Personal Liability

This section describes the coverage available for **your** personal liability if **you** injure someone or damage another person's property **overseas** and **you** are sued and found legally liable.

**NOTE:** If **you're** using a mechanical/motorised vehicle, ensure **you're** adequately insured elsewhere. To avoid any doubt, **you** are not covered under this insurance for third party liability in respect of any mechanical/motorised vehicle.

## What you must do

1. **You** must not admit fault or liability or accept any responsibility for any incident. If **you** do, **your** action will have no binding effect on **us**. **You'll** have breached a policy condition, which may put **us** in an adverse and prejudicial position. Therefore, to the extent that **you** have put **us** in an adverse and prejudicial position, **we** may not be obligated to pay a claim made against **you** or reimburse **your** defence costs or other legal expenses.
2. **You** must [contact the emergency assistance team](#) as soon as possible if **you** injure someone, damage another person's property or a suit is brought against **you**. Contact them by phone: +353 21 237 8009 or email: [assist@worldnomads.com](mailto:assist@worldnomads.com)
3. To assist **our** investigation, **you** must make all reasonable attempts to obtain as much information as possible of the circumstances of the event and the claim made against **you**, including obtaining police reports, witness details and any photographs.
4. **You** must first obtain **our** written consent before incurring any cost or expense.
5. **You** should also read what **we** won't cover in the Specific Exclusions to each benefit section and the [General Exclusions](#) which are applicable to all sections.



We'll cover the damages and compensation for which **you're** found legally liable to pay to a third party due to **your** negligence during **your** trip **overseas** which resulted in:

1. Accidental bodily **injury** to a person who is not a member of **your** family or household or employed by **you** or a member of **your travelling party**;
2. Loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your** family, household, employee or a member of **travelling party**;
3. Loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household, employee or **travelling party**.

We'll cover **your** reasonable defence costs and other legal expenses incurred in settling or defending the claim made against **you**.

The limits shown in the [Summary of Cover](#) are the maximum amounts **we'll** pay in aggregate for all personal liability claims per policy.

## What's not covered - Specific Exclusions under Section 7

We won't cover any costs that directly or indirectly relate to or **arise** from:

1. Any applicable excess, as explained in the [Summary of Cover](#).
2. Liability covered under any other insurance.
3. The carrying out of any **work** (including volunteer), internship, apprenticeship, profession, trade, business or employment.
4. Certain adventure, **work**, study and volunteer activities, as shown in [Section 8](#).
5. Physical **injury** or property damage caused by any deliberate act or caused by **you** with intent, malice or gross negligence.
6. Bodily **injury** to any member of **your** family or household or employed by **you** or a member of **your travelling party**.
7. Property or items which **you** own (including land or buildings) or **you** occupy (except temporarily for the purpose of the trip).
8. **Your** ownership or use of any: mechanical, motorised or horse-drawn vehicles; bicycles; aircraft or waterborne craft (other than rowing boats, punts or canoes); animals (other than horses); firearms or weapons of any kind.
9. Racing of any kind.
10. Any legal liability which **you** incur as a result of an agreement that **you** made which would not exist in the absence of that agreement (contractual liability).
11. Fines and punitive damages.
12. Any other reason listed under the [General Exclusions](#), which are applicable to all sections of the policy.

## Section 8 - Adventure, Work, Study & Volunteer

Cover is automatically provided on the Standard Plan and Explorer Plan when **you** participate in Level 1 adventure sports and activities **overseas**, as listed in [Section 8.1](#) and includes **non-manual work** experiences.

**You** can also upgrade **your** cover for a range of other activities and experiences and **manual work** if **you** select the activities (listed as Level 2 and 3 in [Section 8.1](#)) and pay any required additional premium at the time **you** purchase **your** policy as follows:

If **you** have paid the required additional premium for a sport or activity in Level 3, **you** will be covered for all sports, activities and **work** listed as Level 1, 2 and 3.

If **you** have paid the required additional premium for a sport or activity in Level 2, **you** are covered for all sports and activities and **work** listed as Level 1 and 2.

To obtain the correct level of cover, simply select the activities **you** know you'll be doing on **your** trip. For example:

**You're** going hiking for a few days and scuba diving at least once during **your** trip - **you** would select:

the maximum elevation **you'll** be hiking to; and

the type of scuba diving **you'll** doing and the maximum depth (checking whether **you** need to be licensed).

If **you** are participating in an activity that is not listed, **you** must [contact World Nomads](#) to confirm if cover is available before **you** buy a policy. Cover will not be in place until **we** have confirmed acceptance and any additional premium required is paid.

There are some special conditions and exclusions that apply to many of these activities (including those in [Section 8.1](#) and [Specific Exclusions](#) in this Section 8).



ensure **you** select the level of cover **you** require at the time **you** purchase **your** policy.

2. **You** must take reasonable care and not put **yourself** at needless risk while participating in these adventure sports, activities and experiences. **You** must follow any local authority warning or advice.
3. If **you** intend to **work** or study, **you** must have the appropriate visa to **work** or study under the local laws of the country **you're** visiting.
4. **You** must have the appropriate skills and training and hold the necessary licences and/or certificates for the **work you** undertake. If required, **you** should only **work** from ground level up to two metres above ground, as the risk of **injury** is significantly increased when **working** at heights greater than two metres.
5. **You** should also read what **we** won't cover in the Specific Exclusions to each benefit section and the [General Exclusions](#) which are applicable to all sections.

## What's covered

### 8.1 Adventure sports, activities & experiences

Below is a list of the sports and activities, **work** and volunteer experiences **we** cover. At the time **you** purchase **your** policy, **you'll** need to select the activities **you'll** be participating in; where an upgrade is required above Level 1, any additional premium required must be paid and the activity level(s) will be shown on **your** Certificate of Insurance.

#### Key:

(1) **Level 1** - Automatically covers Level 1 sports, activities & experiences and **non-manual work** in the Standard Plan and Explorer Plan.

(2) **Level 2** - Upgrade required - Also includes Level 1 sports, activities & experiences, **non-manual** and **manual work**.

(3) **Level 3** - Upgrade required - Also includes Level 1 & 2 sports, activities & experiences and **manual work**.

When participating in any activity, **you** must act in a reasonable manner in the circumstances and use all recommended safety equipment and protective clothing that is necessary and undergo any required training. Where noted in the list of activities, the following Special Conditions and Special Exclusions also apply.

#### Special Conditions

(a) **You** must be with a professional, qualified and licensed guide, instructor or operator.

(b) **You** must have the appropriate certification or licence to participate in this sport, activity or experience at **home**. If operating a motor vehicle, the driver must hold the appropriate valid licence in their **country of residence** for the vehicle.

(c) **You** must stay within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas).

(d) This policy covers conventional skiing/snowboarding only. It is not a condition of cover that **you** ski or snowboard with a guide, however, **you** must follow the International Ski Federation code or the resort regulations; **we** strongly suggest that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment.

(e) This policy covers conventional scuba diving only. **You** are limited to **your** current qualification limit, unless accompanied by a qualified instructor, taking part in a recognised course requirement of **your** chosen Diving Association. **You** must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club), SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activites Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.

(-) Refer to another sport, activity or experience, as shown.

#### Special Exclusions

There is no cover for:

(i) Any competition, free-style skiing/snowboarding, ski/snowboard jumping, ski-flying, ski/snowboard acrobatics, ski/snowboard stunting, or ski racing or national squad training, the use of skeletons.

(ii) Any unaccompanied dive, any dive for gain or reward, any dive which takes **you** deeper than **your** current qualification limits, or any dive deeper than 30 metres (or 50 metres if the appropriate additional premium has been paid) under any circumstances.

(iii) Free mountaineering, climbing in remote or inaccessible regions, exploratory expeditions and new routes, high altitude climbing over 6,000 metres, mountaineering expeditions or activities within Antarctica, the Arctic Circle or Greenland.

(iv) Personal Accident – [Section 6](#)

(v) Personal Liability – [Section 7](#)



deepelling, abbing); see also Climbing, and Mountaineering			
Acrobatics	1	-	-
Aerial safari	1	Special Condition (a)	Special Exclusion (iv)
Aerobics	1	-	-
Air guitar	1	-	-
Alpine ski touring (see Skiing)	-	-	-
American football (Gridiron)	1	-	Special Exclusion (iv) and (v)
Angling (see Fishing)	-	-	-
Athletics	1	-	-
Australian Rules Football (AFL)	1	-	Special Exclusion (iv)
Backpacking (up to 4,500 meters)	1	-	Special Exclusion (iii)
Backpacking (up to 6,000 meters)	2	-	Special Exclusion (iii)
Badminton	1	-	-
Ballooning (See Hot air ballooning)	-	-	-
Banana boat rides	1	Special Condition (a)	-
Baseball	1	-	-
Basketball	1	-	-
Biking (see Cycling, Mountain biking or Snow biking)	-	-	-
Black water rafting (cave tubing) (grades 1-5)	2	Special Condition (a)	Special Exclusion (iv)
Boating (see Speed boating, Sailing)	-	-	-
Bobsled/Bobsleigh	2	Special Condition (a)	Special Exclusion (i) and (iv) and (v)
Bouldering (see Rock climbing)	-	-	-
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, petanque & boules)	1	-	-
Boxing (gym or outdoor training)	2	-	Policy excludes boxing competition or bouts.
Bungee/bungy jumping	1	Special Condition (a)	-
Bushwalking (up to 4,500 meters)	1	-	Special Exclusion (iii)
Bushwalking (up to 6,000 meters)	2	-	Special Exclusion (iii)
Camel riding/trekking	1	Special Condition (a)	Special Exclusion (v)
Camping up to 4,500 metres (see also Hiking and Mountaineering)	1	-	Special Exclusion (iii)
Camping up to 6,000 metres (see also Hiking and Mountaineering)	2	-	Special Exclusion (iii)
Canoeing (inland/coastal waters, grades 1-3 only)	1	-	-
Canyon swing	1	Special Condition (a)	-
Canyoning	2	-	Special Exclusion (iv)
Capoeira dancing (see Dance)	-	-	-





			Exclusion (ii) and (iv)
Caving (sightseeing/tourist attraction)	1	Recreational visit only	-
Cheerleading	1	-	-
Clay pigeon shooting	1	Special Condition (a) or (b)	Special Exclusion (v)
Climbing (see Rock climbing or Ice climbing)	-	-	-
Cricket	1	-	-
Croquet	1	-	-
Curling	1	-	-
Cycling (up to 4,500 meters – all styles including touring and organised tours)	1	-	Policy excludes Yungas Road/Death Road. Special Exclusion (v)
Cycling (up to 6,000 meters – all styles including touring and organised tours)	2	-	Policy excludes Yungas Road/Death Road. Special Exclusion (v)
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)	1	-	-
Darts	1	-	-
Dirt Boarding	1	-	Special Exclusion (v)
Diving (see Scuba diving, High diving, Cave diving, Free diving)	-	-	-
Dodge ball	1	-	-
Dogsledding (on recognised trails)	1	Special Condition (a)	Policy excludes remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)	1	-	-
Dune buggy	1	Special Condition (a) or (b)	Special Exclusion (v)
Elephant riding/trekking	1	Special Condition (a)	Special Exclusion (v)
Equestrian activities (see Horse Riding)	-	-	-
Fell running/walking (see Hiking)	-	-	-
Fencing	1	-	Special Exclusion (v)
Fishing	2	Sports / leisure fishing only. Special Condition (a) or (b); and Special Condition (c)	Policy excludes commercial fishing and rock fishing.
Fitness Training	1	-	-
Floorball	1	-	-
Fly by wire	1	Special Condition (a)	-
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special Condition (a)	-
Flying (as a passenger of a private light aircraft)	1	-	Policy excludes stunt flying/aerobatics and commercial flying. Special Exclusion (iv) and (v)
Football (Soccer) including 5 a side	1	-	-
Free diving (up to 50 meters)	3	-	-Policy excludes cliff diving. Special Exclusion (ii) and (iv)
Frisbee	1	-	-



Gliding	1	Special Condition (a) or (b)	Special Exclusion (iv) and (v)
Go karting	1	Special Condition (a)	Special Exclusion (v)
Golf	1	-	-
Gym training (aerobics, spinning, Zumba, body pump, weight training, cross training, crossfit) (See also Boxing and Martial arts)	1	-	Policy excludes Power lifting
Gymnastics	1	-	-
Handball	1	-	-
Hang gliding	3	Special Condition (a)	Special Exclusion (iv) and (v)
High diving up to 10 metres	1	-	Policy excludes cliff diving
Hiking up to 4,500 metres (scrambling, hillwalking) on recognised routes	1	-	Policy excludes where ropes, picks or other specialist climbing equipment is required. Special Exclusion (iii)
Hiking up to 6,000 metres (scrambling) on recognised routes	2	-	Policy excludes where ropes, picks or other specialist climbing equipment is required. Special Exclusion (iii)
Hockey	1	-	-
Horse riding (leisure/social , non-competitive equestrian, dressage, show jumping, eventing)	1	-	Policy excludes racing. Special Exclusion (iv) and (v)
Hot air ballooning (ballooning)	1	Special Condition (a) or (b)	Special Exclusion (v)
Hunting (excluding Big Game)	1	Special Condition (a) or (b)	Policy excludes Big Game Hunting. Special Exclusion (v)
Hydrofoiling (see Water skiing)	-	-	-
Ice climbing (see Rock climbing and Mountaineering)	-	-	-
Ice hockey	1	-	Special Exclusion (iv) and (v)
Ice skating (indoor or outdoor) on a commercially managed rink	1	Special Condition (a)	-
Ice walking (see Glacier walking)	-	-	-
In-line skating (see Roller skating or Roller blading)	-	-	-
Jet boating (inland/coastal waters only)	1	Special Condition (a) or (b)	Special Exclusion (v)
Jet skiing (inland/coastal waters, grades 1-2 only)	2	Special Condition (a) or (b)	Special Exclusion (v)
Kayaking (inland/coastal waters, grades 1-3 only)	1	-	-
Kite boarding (on land or water)	2	-	-
Kite buggy	2	-	Special Exclusion (v)
Kite flying	1	-	-
Kite surfing	1	-	-
Kite wing (land, water)	2	-	Special Exclusion (iv) and (v)
Korfball	1	-	-
Lacrosse	1	-	-
Land surfing	2	-	Special Exclusion (v)



		competitive only	excludes cage fighting, mixed martial arts, kickboxing, Muay Thai and competition or bouts.
Martial arts training (non-contact)	1	-	-
Moped riding/Scooter biking	1	Special Condition (b); and a helmet must be worn	Special Exclusion (v)
Motor racing experience (passenger only)	1	Special Condition (a)	-
Motor biking	1	Special Condition (b); and a helmet must be worn	Special Exclusion (v)
Motor biking pillion passenger (see Motor biking)	-	-	-
Mountain biking (up to 4,500 meters – all styles including touring and organised tours)	1	-	Policy excludes Yungas Road/Death Road. Special Exclusion (v)
Mountain biking (up to 6,000 meters – all styles including touring and organised tours)	2	-	Policy excludes Yungas Road/Death Road. Special Exclusion (v)
Mountaineering up to 6,000 metres (with ropes, picks or specialist climbing equipment)	3	<b>We recommend you</b> do not venture into any area without taking local advice and appropriate rescue equipment.	Special Exclusion (iii) and (iv)
Netball	1	-	-
Obstacle course/assault course/trim trail (see Outdoor endurance)	-	-	-
Orienteering	1	-	-
Outdoor endurance	1	-	-
Outrigger canoeing (inland or coastal waters only)	1	-	-
Outward Bound	1	Special Condition (a)	-
Paint balling/airsoft	1	Special Condition (a)	Special Exclusion (v)
Parachuting	2	Special Condition (a) or (b)	Policy excludes parachuting from a hot air balloon. Special Exclusion (iv) and (v)
Paragliding/parapenting	3	Special Condition (a) or (b)	Special Exclusion (iv) and (v)
Parasailing/Parascending	2	Special Condition (a) or (b)	Special Exclusion (iv) and (v)
Quad biking	1	Special Condition (a) or (b); and a helmet must be worn	Special Exclusion (iv) and (v)
Racquetball	1	-	-
Rambling (See Hiking)	-	-	-
Rap jumping	2	Special Condition (a)	Special Exclusion (iv)
Rifle range/sports shooting	1	Special Condition (a) or (b)	Special Exclusion (v)
River boarding/hydro speeding (grades 1-3)	2	Special Condition (a)	-
Rock climbing (bouldering)	1	-	Special Exclusion (iv)
Rock climbing (indoor)	2	Special Condition (a)	Policy excludes soloing. Special Exclusion (iv)



climbing/bolted /aid climbing/free climbing); see also Mountaineering			Exclusion (iv)
Roller hockey	1	-	-
Roller skating	1	-	Policy excludes stunting
Rollerblading	1	-	Policy excludes stunting
Rounders	1	-	-
Rowing/sculling (inland/coastal waters)	1	-	Special Exclusion (v)
Rugby (League/Union)	2	-	Special Exclusion (iv) and (v)
Running/jogging (up to marathon distance)	1	-	Policy excludes Running of the Bulls.
Safari tours	1	Special Condition (a)	Policy excludes handling and/or <b>work</b> with dangerous animals including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sail boarding (see Wind surfing)	-	-	-
Sailing	1	Special Condition (a) or (b); and Special Condition (c)	Special Exclusion (v)
Sandboarding/sand skiing	1	-	-
Scuba diving (to 30 metres)	1	Special Condition (e)	Policy excludes cliff diving. Special Exclusion (ii) and (iv)
Scuba diving (to 50 metres)	3	Special Condition (e)	Policy excludes cliff diving. Special Exclusion (ii) and (iv)
Scuba diving (unqualified/ learn to dive course/ discover dive with qualified instructor)	1	Special Condition (a)	Policy excludes cliff diving. Special Exclusion (ii) and (iv).
Sculling (see Rowing)	-	-	-
Sea Kayaking/ Sea Canoeing (see Kayaking)	-	-	-
Segway tours	1	Special Condition (a); and a helmet must be worn	Special Exclusion (iv) and (v)
Shark cage diving (see Scuba diving)	-	-	-
Skateboarding (ramp, half pipe, skate park, street)	1	-	-
Skiing / snowboarding (on piste, off piste, heli-skiing, heli-boarding)	2	Special Condition (d)	Special Exclusion (i)
Skydiving (solo)	3	Special Condition (a)	Policy excludes skydiving from a hot air balloon.  Special Exclusion (iv) and (v)
Sledding/Tobogganing /Snow Sleds/Snow Sleighs (on snow)	2	-	Policy excludes remote areas, racing, time trials and endurance events.  Special Exclusion (i) and (iv) and (v)
Sleigh rides	1	Special Condition (a)	Policy excludes remote areas.
Snooker	1	-	-
Snorkelling	1	-	-
Snow biking (on piste or off piste within resort boundaries)	2	Special Condition (a)	Special Exclusion (i) and (iv) and (v)
Snow kiting	2	Special Condition (a)	Special Exclusion (iv) and (v)



Snowmobiling	2	Special Condition (a)	Policy excludes remote areas, racing, time trials and endurance events.  Special Exclusion (iv) and (v)
Soccer	1	-	-
Softball	1	-	-
Speed boating (inland/coastal waters only)	1	Special Condition (a) or (b)	Policy excludes speed boating on white water or outside coastal waters.  Special Exclusion (v)
Spelunking (see Caving)	-	-	-
Squash/racquetball	1	-	-
Stand up paddle surfing/paddle boarding	1	-	-
Stilt walking	1	-	-
Stoolball	1	-	-
Surf boat rowing	1	-	-
Surfing	1	-	-
Swimming	1	-	Policy excludes swimming outside coastal waters.
Swimming with whales/whale sharks (inside or outside coastal waters)	1	Special Condition (a)	-
Table Tennis	1	-	-
Tandem skydiving	2	Special Condition (a)	Policy excludes skydiving from a hot air balloon.  Special Exclusion (iv) and (v)
Tchoukball	1	-	-
Ten pin bowling (see Bowling)	-	-	-
Tennis	1	-	-
Theme parks / fairgrounds	1	Special Condition (a)	-
Tough Mudder (see Outdoor endurance)	-	-	-
Trail bike riding (see Motor biking)	-	-	-
Tramping (see Hiking)	-	-	-
Trekking (see Hiking)	-	-	-
Tubing on rivers (see also Black water rafting)	1	Special Condition (a)	Special Exclusion (iv)
Tubing on snow	2	Special Condition (a)	Special Exclusion (iv) and (v)
Tuk Tuk (as a passenger)	1	Special Condition (a)	Policy excludes tuk tuk racing.
Ultimate Frisbee	1	-	-
Via Ferrata	2	-	-
Volleyball	1	-	-
Wake skating	1	-	-
Wakeboarding (see Water skiing)	1	-	-
Walking (see Hiking)	-	-	-



balling/airsoft OR Rifle range/sports shooting)			
Water skiing/wakeboarding	1	Special Condition (a) or (b)	Policy excludes jumping. Special Exclusion (v)
Weight training (see Gym training)	-	-	-
White water kayaking/canoeing (see Kayaking/Canoeing) White water rafting (grades 1-5)	2	Special Condition (a)	Special Exclusion (iv)
Windsurfing (inland or coastal waters only)	1	-	Special Exclusion (v)
Working - <b>Non-manual work</b>	1	-	Special Exclusion (v)
Working - <b>manual work</b>	2	-	Special Exclusion (v)
Yachting (see Sailing)	-	-	-
Yoga (class, alone/home practice)	1	-	-
Yoga (teaching)	2	Special Condition (b)	Special Exclusion (v)
Zip line	1	Special Condition (a)	-
Zorbing	2	Special Condition (a)	Special Exclusion (iv) and (v)

## What's not covered - Specific Exclusions under Section 8

We won't cover any costs that directly or indirectly relate to or **arise** from **your** participation in any adventure sport, activity, **work**, study or volunteer experience in the following circumstances:

1. **You** train for and/or participate in an activity at a professional level.
2. Competing at an international event as a national representative.
3. Participation in any adventure sports, activities, **work**, study or volunteer experiences where **you** don't select the appropriate adventure sports, **work**, study and volunteer level upgrade or where it is specifically excluded (including Special Exclusion (i)-(v)) in [Section 8.1 List of adventure sports, activities & experiences](#).
4. **You** go against local authority warnings or enter closed or restricted areas or places or situations known to be unsafe or dangerous.
5. Damage to any sporting equipment while in use; loss, damage or theft of any sporting equipment left **unattended**.
6. Racing, except on foot and up to marathon level; participating in speed or time trials.
7. Motorsports – shows, races, competitions or training.
8. For motorised vehicles:
  - a. not wearing a helmet where one would be required in **your country of residence**, regardless of the local laws; and
  - b. operating any motorised vehicle without a valid licence for the same class of vehicle or watercraft in **your country of residence** and as required in the relevant country where **you're** travelling.
9. Where **you** don't meet the Special Conditions (a)-(e) as specified in the [list of adventure sports and activities](#); refer to [Section 8.1 List of adventure sports, activities & experiences](#).
10. Undertaking or **working** in any dangerous, extreme or **hazardous activities**, and/or participating in any sports or activities in hazardous locations, such as for example:
  - a. base jumping, wingsuit flying, cliff diving, martial arts competitions, motor sports, piloting an aircraft, stunt flying/aerobatics, rodeo, bull riding/Running of the Bulls;
  - b. taking part in dangerous expeditions; mountaineering expeditions or expeditions to remote and inaccessible regions of the Arctic, Antarctica or Greenland, unless approved by **us**;
  - c. crewing of a vessel more than 60 miles from a protected body of water;
  - d. **work** as a guide where ropes or other specialist climbing equipment is required;
  - e. **work** offshore or underground, including in caves;
  - f. **work** operating machinery or heavy/industrial equipment;
  - g. **work** at height without proper safety equipment. **Work** at height is further restricted to a maximum of two metres; or



profession, trade, business or employment (refer to [Section 7](#)).

12. Any other reason listed under the [General Exclusions](#), which are applicable to all sections of the policy.

## Section 9 – Coronavirus Travel Costs (Explorer Plan)

You only have this cover if **you** purchased the Explorer Plan.

For details of the cover available for medical expenses **overseas** and medical repatriation/evacuation, see:

[Section 1.1 Overseas Medical Expenses](#);

[Section 1.2 Medical Transport & Repatriation Home](#);

[Section 1.4 Out-of-pocket Expenses in Hospital](#); and

[Section 1.8 Local Funeral Expenses or Repatriation of Remains](#).

### What you must do

1. **You** must observe applicable government, health department, and World Health Organization preventative and precautionary measures, including any relevant vaccinations, hygiene or social distancing guidelines.
2. **You** must make every effort to contact **your** travel providers as soon as possible and make every effort to seek compensation or offers to rearrange or reschedule **your** plans, and, where applicable, exercise **your** rights under consumer protection legislation, before deciding to incur additional expenses, change **your** travel plans or make a claim with **us**. **You** must accept any reasonable alternative options offered by the provider.
3. **You** must take all reasonable steps to avoid or minimise **your** expenses following an Insured Event. Where **we** have been disadvantaged because of **your** choices, it may impact what **we** pay **you** for **your** claim.
4. If **you** make a claim, **you** must show the event was unexpected and occurred after **you** purchased the policy and after **you** booked or paid for any travel arrangements.
5. **You** must provide satisfactory written evidence of the timing and circumstances of the event and the actual costs incurred. Where applicable, this includes:
  - a. written advice from the attending **medical practitioner** if **you** are medically unfit to travel; or
  - b. written advice from the attending **medical practitioner** or local health authority confirming that **your** quarantine is necessary; or
  - c. a written report or statement from the **carrier** or relevant authority confirming the reason and timing of the event; any compensation or offers made to **you** (e.g. for alternative transport or accommodation); and confirmation of **your** claim and settlement with them; or
  - d. written confirmation from **your** employer of the date and reason for the cancellation of **your** leave; or
  - e. documentation to confirm **your** travel itinerary, vouchers or e-ticket; and
  - f. receipts for any expenses incurred.\

The emergency assistance or claims teams may ask **you** to supply the original documents to verify **your** claim, so **you** should keep these safe, just in case.

6. **You** should also read what **we** won't cover in the Specific Exclusions to this section and the [General Exclusions](#) which are applicable to all sections.

### What's covered?

#### Section 9.1 Coronavirus Travel Costs (Explorer Plan)

Section 9 covers **you** for the following Insured Events:

1. **You** or a member of **your travelling party** are diagnosed with **coronavirus** and **you** have to cancel **your** trip, **we** will pay the non-refundable portion of **your** pre-paid travel arrangements. The attending **medical practitioner** must certify that, due to the diagnosis, **you** or they are medically unfit to continue with **your** original travel plans. The diagnosis of **coronavirus** must be made after policy purchase.
2. **Your close relative** in **your country of residence** is hospitalised or dies due to **coronavirus** and **you** have to cancel **your** trip, **we** will pay the non-refundable portion of **your** pre-paid travel arrangements. The diagnosis of **coronavirus** must be made after policy purchase.
3. **You** or a member of **your travelling party** are permanently employed as a healthcare worker, residential care worker or law enforcement officer, and **your** or their pre-arranged leave is cancelled by the employer due to **coronavirus**, **we** will pay the non-refundable portion of **your** pre-paid travel arrangements.





5. During **your** trip **you** are denied boarding on **your** scheduled public transport due to **you** being suspected of being infected with **coronavirus**, **we** will pay for **your** reasonable additional travel, meals and accommodation. **You** must provide written confirmation from the **carrier** or relevant authority.
6. During **your** trip, **you** or a member of **your travelling party** are confined to compulsory quarantine as a result of **your** or their diagnosis of, or confirmed **close contact** with a case of, **coronavirus**, **we** will pay for **your** reasonable additional travel, meals and accommodation, including in-room entertainment. **You** must provide written confirmation from the attending **medical practitioner** or local health authority that **your** quarantine is necessary due to **your** or **your travelling party's** diagnosis or confirmed **close contact**.
7. During **your** trip, **you** are unable to take care of **your** dependent children due to **you** being diagnosed with **coronavirus**, **we** will pay **your** reasonable additional childcare costs for a registered or appropriately qualified childcare worker to take care of **your** dependent children who would otherwise have been in **your** full-time care.
8. During **your** trip, **you** are diagnosed with **coronavirus**, **we** will pay **your** reasonable additional pet care services, including kennel and cattery boarding fees or professional pet sitting services, in **your country of residence**.

**We** will not pay more than \$2,000 per person insured under this section; the maximum amount **we** will pay for all claims combined under this section is shown under the [Summary of Cover](#) for the plan **you** have selected.

**You** should also read what **we** won't cover in the Specific Exclusions to this section and the [General Exclusions](#) which are applicable to all sections.

## What's not covered - Specific Exclusions under Section 9

In addition to the [General Exclusions](#) the following exclusions also apply to this section.

**We** won't cover any loss, claim or expenses that directly or indirectly relate to or **arise** from any of the following:

1. **You** buy or extend a policy, or make or undertake travel arrangements when **you** are aware, or a reasonable person in **your** circumstances should have been aware, of circumstances that may impact **your** travel plans, or knowingly putting **yourself** in a situation of unreasonable risk, such as:
  - a. **you** know **you** will be unable to avoid **close contact** with a case of **coronavirus** during **your** trip; or
  - b. **you** are medically unfit to travel; or
  - c. **you** travel against medical advice; or
  - d. when **you** know **you** will have to consult a **medical practitioner** during **your** trip.
2. **You** fail to promptly cancel or rearrange **your** travel plans after an event in this section impacts **your** trip, and **you** incur extra costs.
3. **You** neglect to observe applicable government, health department, and World Health Organization preventative and precautionary measures, including any relevant vaccinations, hygiene or social distancing guidelines.
4. Any expenses where **you're** unable to provide written documentation confirming the incident, or where **you** can't provide proof of **your** expenses, including original receipts, if **we** ask for them.
5. Additional travel and accommodation expenses above the standard originally booked, unless approved by **us**.
6. Expenses **you** incur after **you** return to **your home** in **your country of residence**.
7. Additional accommodation expenses, where **you** claim for cancelled accommodation expenses covering the same period of time; or any expenses where **you** have made a claim for the same costs under any other section of the policy.
8. Any quarantine that is broadly imposed by a government or other official body and which is not as a result of **your** or a member of **your travelling party's** diagnosis of, or **close contact** with a case of, **coronavirus**.

## General Exclusions

**We** cannot cover all things at all times. This section explains what's not covered under any part of this policy wording in addition to the specific exclusions shown under each benefit section.

## What's not covered under any part of your policy

**We** won't cover any costs that directly or indirectly relate to or **arise** from the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **You** being 65 years of age or over at the date **your** Certificate of Insurance is issued.
2. Medical expenses incurred within **your country of residence**.
3. Travelling to, planning to travel to, or choosing to remain in a country or region that is the subject of a government warning of 'Do Not Travel' issued by the U.S. Department of State. **You** must take all reasonable steps to avoid or minimise any potential claim or **your** expenses; where **we** have been disadvantaged because of **your** choices, it may impact what **we** pay

**your** answers may have impacted **our** decision to insure **you**.

5. A change of mind, disinclination or reluctance to travel.
6. Any **pre-existing medical condition**.
7. Unused pre-paid travel tickets where repatriation has been arranged by the emergency assistance team.
8. Where **you** don't have a return ticket, the cost of an Economy Class airfare at the **carrier's** regular published rates for the journey **home**, or the actual cost incurred, whichever is less.
9. Travel after being given a terminal prognosis.
10. Any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests treatment or surgery which are not directly related to the **illness** or **injury** which necessitated **your** admittance to hospital.
11. Travelling against medical advice.
12. Travelling **overseas** to undertake investigative procedures or travelling **overseas** to receive medical treatment, of whatever nature.
13. Failure to observe applicable preventative measures for the travel region, as outlined by the World Health Organization, including obtaining relevant vaccinations, malaria prophylaxis, and hygiene measures. Please refer to [who.int](#) for further information.
14. Pregnancy and/or any related **pregnancy complications**, except as described in [Health conditions & your policy](#).
15. Any sexually transmitted diseases or sexually transmitted infections (except where contracted through an assault).
16. Solvent abuse; drug addiction; being under the influence of a drug, except a drug taken in accordance with the advice of a registered **medical practitioner**.
17. Alcohol misuse; **you** drinking too much alcohol where it is reasonable in the circumstances to expect that such consumption could result in an impairment to **your** health, impairment of **your** faculties and/or seriously affect **your** judgment or exacerbates another medical condition. **We** do not expect **you** to avoid drinking alcohol on **your** trip but **we** will not cover any claims **arising** because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
18. Unlawful acts, criminal acts or malicious acts by **you** or by a person acting on **your** behalf.
19. Intentional, self-inflicted bodily **injury**, suicide or suicide attempts or other self-harm, by **you** or any other person.
20. Failure to take reasonable care to act as a reasonable, prudent person would in similar circumstances.
21. Wilful or reckless exposure to exceptional risk or acting with reckless or wilful disregard for one's own or another's safety or property, except in an attempt to save human life.
22. **You** climbing on top of, or jumping from, a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
23. Travel in an air-supported device, unless as shown in the [list of adventure sports or activities](#) and where **you** have purchased any required upgrade.
24. Expenses which are recoverable from elsewhere. For example, payment recoverable from **your** credit or debit card issuer (for instance, a 'chargeback' arrangement), by compensation under any workers' compensation act or transport accident laws or by any government- or employer-sponsored fund, plan, reciprocal health care agreement, medical benefit scheme or any other similar cover or insurance, which is available or is required to be effected by or under a law.
25. Expenses **you** have not taken reasonable and practical steps to recover from the **carrier**, accommodation provider, booking agents, travel agents, any compensation scheme, or any other source.
26. Any search and/or rescue operations (including costs charged by a government, regulated authority or private organisation) connected with finding or rescuing **you** from a dangerous, life-threatening situation, except as provided under [Section 3.3 Natural Catastrophe](#).
27. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
28. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
29. Any consequence whether direct or indirect of **terrorist activity**. (This exclusion does not apply to [Emergency Medical & Dental Expenses Overseas \(Section 1\)](#) where **you** or a member of **your travelling party** are **injured** or die due to **terrorist**



fuel; radioactive toxic explosives or other dangerous properties of nuclear machinery or any part of it.

31. Financial or non-financial consequential or indirect losses of any nature, including for example loss of enjoyment, revenue, profit, business opportunity, or damage to goodwill or reputation.
32. Errors or mistakes in any booking arrangements, including, for example, failure to book a portion of a trip or obtain appropriate **travel documents** or visas.
33. The bankruptcy, liquidation, insolvency or other financial failure of any person, company or organisation - including circumstances where a reasonable person, at time of booking or at time of purchase of this insurance, could expect the person, company or organisation would not be able to deliver their products or services.
34. Expenses which **you** would still incur in the absence of an insured event.
35. Any costs incurred on behalf of **your** other **travelling party** members who are not specified on **your** Certificate of Insurance.
36. Any government prohibition, regulation or intervention; or **you** or a member of **your travelling party** not following laws or warnings from a governmental authority or organisation, or any other relevant or local authority. This exclusion does not apply to claims under [Section 9 – Coronavirus travel costs](#). Please refer to [Section 9](#) for specific exclusions regarding **coronavirus** travel costs.
37. **You** buy or extend a policy, or make or undertake travel arrangements when **you** are aware, or a reasonable person in **your** circumstances should have been aware, of circumstances that could result in a claim. This exclusion does not apply to claims under [Section 9 – Coronavirus travel costs](#). Please refer to [Section 9](#) for specific exclusions regarding **coronavirus** travel costs.
38. Any loss **arising** from:
  - a. the use of or inability to use any application, software, or program in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device); or
  - b. any computer virus or other malicious computer software; or
  - c. any hoax relating to a. and/or b. above.

This exclusion will not apply to claims related to **illness, injury** or death under:

[Section 1 – Emergency Medical & Dental Expenses Overseas](#);

[Section 2 – Cancellation & Interruption](#); or

[Section 6 – Personal Accident](#).



This section will help **you** select a plan to suit **you** and **your** trip.

Once **you** purchase **your** policy online, **you'll** receive an email confirming **your** purchase along with **your** policy documents. If **you** are a World Nomads member, **your** Certificate of Insurance and policy wording will also be available to view from **your** World Nomads membership. [Contact World Nomads](#) as soon as possible if **you** don't receive the confirmation email or if the documents **you** receive are not correct; **we** will assist **you** with correcting **your** policy.

Do keep a copy of **your** Certificate of Insurance and this policy wording safe with any other documents sent to **you**, as these form **your** insurance contract with **us** and contain all the information about **your** policy. It's also a good idea to give a copy to a friend or relative at **home**, just in case.

Take the time to carefully read the Certificate of Insurance and policy wording to be sure the cover is right for **you**.

For more information, refer to the section [How it works](#).

## Is this policy right for you?

The plan **you** choose (**your** policy) may be different to other plans **you've** purchased from other travel insurance companies or from World Nomads in the past.

**You** need to decide if the plan **you** choose will meet **your** needs and will cover **your** potential claim. This policy wording - with its applicable benefits, limits, options, terms, conditions and exclusions - will help **you** determine if the policy is right for **you** and will explain the coverage so there will be no surprises or disappointments if **you** need to use it.

**Your** policy is **your** contract with **us** and is comprised of:

1. This policy wording - including the [Summary of Cover](#) - which explains the policy benefits (the situations covered), limits (amount covered), conditions (what **you** need to do and restrictions on cover) and exclusions (what's not covered). It determines how **we** can respond to help **you**, pay for **your** expenses or reimburse **you**, based on **your** situation and claim;
2. The Certificate of Insurance, which will contain **your** details (for each person insured), **our** details, **your** period of insurance, **your** premium, date premium received, the plan purchased, any applicable upgrades to cover for sports and activities or specified personal items, and information on the policy excess;
3. Any other documentation **you** complete and/or **we** issue to **you**.

This contract is only valid when **you** have been issued a valid Certificate of Insurance and have paid the appropriate premium.

## Your cancellation rights / Cooling-off period

**You** have up to 21 days from when **we** issue **your** Certificate of Insurance and policy wording to cancel **your** policy. This is called **your** cooling-off period.

### Cancelling within the cooling-off period:

If **you** choose to cancel **your** policy within the cooling-off period, **we** will refund **your** premium, provided that:

1. **you** haven't travelled under **your** policy; and
2. **you** are not making a claim; and
3. **you** are not exercising any other right under the policy.

### Cancelling outside the cooling-off period:

If **you** choose to cancel **your** policy outside the cooling-off period, no refund will be provided. If **we** agree to refund **your** premium, **we** may charge an amount for the cover provided (e.g. a proportion of the premium for the time on risk) and an administration fee.

If **you** are a World Nomads member, **you** may cancel **your** policy within the cooling-off period and before the **start date** on the policy by signing into **your** membership or by contacting **us** by email, phone or post.

## Information you have given to us

In deciding to accept this policy, **we** have relied on the information **you** have given to **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

When amending or extending **your** contract of insurance, **we** will ask **you** specific questions about any change in **your** circumstances; likewise, **you** must take care to ensure that **your** answers are accurate and complete. For example, **you** must confirm if **you** have made or intend to make a claim for circumstances that have occurred prior to requesting the amendment or extension.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information, **we** will treat this policy as if it never existed and decline all claims.



1. treat this policy as if it had never existed, and refuse to pay an claim and return the premium paid, if **we** previously **you** that insurance cover which **we** would not otherwise have offered;
2. amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
3. reduce the amount **we** pay on a claim, representing the difference in the premium **you** have paid against the premium **we** would have charged **you**; or
4. cancel **your** policy.

If **your** failure to tell **us** is fraudulent, including if **you** recklessly or deliberately make a misrepresentation, **we** may refuse to pay a claim and treat the contract as if it never existed; see [Preventing fraud](#).

Where **your** claim is fraudulent or deliberately exaggerated in any way or where any statement or declaration made in support of **your** claim is false or made with a fraudulent device, whether ultimately material or not, **your** claim will be rejected and **your** cover will be cancelled on the earliest date possible under applicable law. Any amount **we** have paid in respect of any fraudulent or deliberately exaggerated claim must be repaid to **us**. **We** may in these circumstances report the matter to the police.

## Change in circumstances

**You** must tell **us** as soon as practicably possible of any change in the information **you** have provided to **us** which happens before or during any period of insurance.

When **we** are notified of a change **we** will tell **you** if this affects **your** policy. For example **we** may cancel **your** policy in accordance with [Your cancellation rights / Cooling-off period](#) provisions. If **you** do not inform **us** about a change it may affect any claim **you** make or could result in **your** insurance being invalid.

## What type of trip is covered?

This policy covers unexpected and unforeseen events for travel **overseas**, including if **your** trip is cancelled, **curtailed** or interrupted by specific Insured Events (see [Sections 2, 3 and 9](#)). **We** won't cover **you** for cancellation or other expenses if **you** simply change **your** mind.

**You** are covered for:

1. Holidays and leisure trips outside **your country of residence**, and trips that include **non-manual work**;
2. The travel dates shown on **your** Certificate of Insurance, up to a maximum of 366 days;
3. Trips that include **manual work** as detailed in [Section 8](#) if **you** have paid the appropriate additional premium;
4. Participating in sports, activities and experiences as detailed in [Section 8](#) if **you** have paid the appropriate additional premium, as required. **You** are not covered for **hazardous activities**, other than as specified in [Section 8](#), unless **we** agree in writing to include them.

Cover is amended by the terms, conditions, limits and exclusions outlined throughout this policy wording; read the policy carefully to decide if it will meet **your** needs.

## Where are you going?

This policy only covers **you** when travelling outside of **your country of residence**. When **you** buy a policy, **you** must select all the countries and regions where **you'll** be travelling. **Your** premium will reflect the highest priced destination, and **you** are automatically covered to travel within that and all lower priced regions.

**Your** chosen countries and/or regions will be stated on **your** Certificate of Insurance.

The policy doesn't provide medical cover nor cover for other costs incurred within **your country of residence**, unless noted otherwise.

### Travel on a one way ticket

**You** don't need a return ticket to buy this travel insurance. However, as this expense is considered part of a normal trip, the cost of a ticket **home** is not covered under this policy.

If **you** don't have a return ticket and **you** need to return **home** for a covered reason, **we'll** deduct from **your** total claim the cost **you** would have normally paid for an Economy Class airfare at the **carrier's** regular published rates for the journey **home** or **our** actual cost incurred, whichever is less. If **you** have no other claim from which **we** can deduct this cost, **we'll** seek recovery directly from **you** following **your** return **home** (see [Section 1 – Emergency Medical & Dental Expenses Overseas](#), [Section 2 – Cancellation & Interruption](#) and [Section 3 – Travel Disruption](#) for details).



## Plan options

We offer **you** two plan options, with different policy benefits and limits:

1. Standard Plan; and
2. Explorer Plan.

Each plan also has optional extras **you** can purchase to increase the coverage for:

1. High value items **you** take with **you** - [Section 4.4 Specified high value items](#); and
2. Adventure sports, activities and experiences - [Section 8 – Adventure, Work, Study & Volunteer](#).

**You** don't have to purchase the optional extras in order to buy a Standard or Explorer policy. However, if **you** choose to purchase any or all optional extras, the cost of the policy along with a breakdown of the optional extras costs will be provided during the purchase process.

## How much does it cost?

**You'll** be told the policy premium payable when **you** buy online through World Nomads.

The price is based on a number of factors, including the plan **you** choose, the countries **you're** visiting, the policy duration, the length of time between the date of **your** policy's purchase and the **trip** departure date noted on **your** Certificate of Insurance, the people covered and any additional options and upgrades. After paying the quoted premium, these cover details are confirmed in a receipt World Nomads will email to **you** and are shown on **your** Certificate of Insurance.

The premium payable to **us** includes any relevant compulsory government charges, taxes or levies (e.g. insurance premium tax) **we** are obligated to pay in relation to **your** policy.

## Managing your policy

**You** can manage certain parts of **your** policy through **your** World Nomads membership or by contacting World Nomads. Please check all **your** policy documents carefully to make sure all the information is correct. **We** rely on the information **you** provide to manage **your** policy and assist **you** in the event of an emergency. If there are any errors, please contact World Nomads.

If **you** need to make changes, please provide any additional supporting information or documentation **we** request.

Policy rates, terms and conditions which are current at the time a change is made will apply.

## Extending your policy

If **you** want to travel longer, **you** can extend **your** policy before 11:59pm on the **end date** shown on **your** Certificate of Insurance, based on the time and date in the capital city of **your country of residence**. **You** may extend using **your** World Nomads membership online, provided:

1. **you** have not made nor do **you** intend to make a claim;
2. **you're** 64 years old or younger; and
3. **you** remain a citizen or resident of the **country of residence** noted on **your** Certificate of Insurance.

If **you** are eligible to extend **your** policy, **you** may only do so before 11:59pm on the policy **end date** (when **your** policy expires), based on the time and date in the capital city of **your country of residence**, and up to a maximum duration of 12 months (366 days) from the **start date** shown on **your** Certificate of Insurance. The premium rates available at the time of the extension will apply; however, the 21 day cooling-off period does not apply to any extension.

Please ensure **you** extend **your** policy with **us** several days before it expires, due to time differences and possible administrative delays.

If **you** cannot extend **your** policy before it expires, **you** may buy a new policy while travelling; cover shall then be subject to the 72 hour [waiting period](#). The rates, terms and conditions current at the time of purchase will apply. Refer to the table in [When cover starts & ends](#).

In either case, the discovery of any new medical conditions – including if **you** experience any symptoms and/or receive any diagnoses – during any earlier period of insurance or an earlier return **home** will be considered **pre-existing medical conditions** in any subsequent period of insurance.

Refer to [Delayed returning home?](#) if **you're** unavoidably delayed due to an insured reason.





means.

2. Give a copy of **your** policy wording and Certificate of Insurance to a friend or relative so they can contact the emergency assistance team as soon as possible if **you're** seriously **ill**, **injured** or die and are unable to contact **us**.
3. Save the emergency assistance phone number in **your** phone with **your** policy number, just in case **you** need to call the emergency assistance team quickly.
4. Gather receipts for the items **you're** taking with **you**. Scan them and keep a copy in **your** inbox, just in case **your baggage and personal items** get stolen and **you** need to make a claim.
5. Know how to contact **your** doctor at **home** just in case they have to provide a medical statement to confirm **your** health or medical conditions in case **you** need to make a claim for a sudden **illness** or **injury**.



## Emergency assistance

The emergency assistance team is there to help **you** 24 hours a day, 7 days a week.

Always contact the emergency assistance team first to discuss **your** situation and options to keep **you** travelling - even if **you** don't consider **your** situation to be an emergency.

The emergency assistance team's trained staff will help with medical problems, including locating nearest medical facilities and, if required, arranging **your** medical evacuation **home**. They can also assist with locating the nearest embassies and consulates as well as keeping **you** in touch with **your close relatives** and **your** employer in an emergency.

If **you** choose not to contact the emergency assistance team and **we** are placed in an adverse and prejudicial position and **our** exposure under this policy is increased, **we** shall have no liability under this policy, unless **you** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

### Travel & Medical Assistance, 24 hours a day, 7 days a week

From overseas: +353 21 237 8009 or +353 21 237 8003

Email: [assist@worldnomads.com](mailto:assist@worldnomads.com)

Ask the local operator to connect **you** on a reverse charge basis or claim **your** call costs later.

**You'll** need the international dialling code or just the plus sign (+) to dial the number correctly on **your** mobile phone.

Please have **your** policy number and local phone number handy when **you** call.

## When other things go wrong

This policy wording explains under each section what **you** must do when something happens, including before **you** start **your** trip, while **you're** still travelling and when **you're** ready to claim. Review each section carefully and contact **us** if **you** require more help.

### CUSTOMER SERVICE

WHO	HOW
<b>World Nomads</b>  They, in conjunction with nib Travel Services Limited, sell this product to <b>you</b> online, provide policy information and assist with arranging, issuing, varying and cancelling <b>your</b> policy.	Phone: +353 21 237 8007  Email: <a href="mailto:infoRTW@worldnomads.com">infoRTW@worldnomads.com</a>

### CLAIMS AND POLICY MANAGEMENT

WHO	HOW
<b>nib Travel Services Limited</b> ( <b>your</b> insurer) arranges, issues, manages and administers <b>your</b> policy and <b>your</b> claims. <b>We</b> also provide an internal customer complaints service if <b>you're</b> unhappy with the product or any service provided.	To start a claim simply login to <b>your</b> World Nomads membership and submit <b>your</b> claim online, or contact:  Phone: +353 21 237 8007  Email: <a href="mailto:claimsRTW@worldnomads.com">claimsRTW@worldnomads.com</a>  Fax: +353 21 237 3902  <b>Travel Claims</b> nib Travel Services PO Box 912 South Cork DSU Cork, Ireland

1. When something goes wrong, follow the instructions set out in the applicable cover section of the policy (see 'What you must do' in each section in [What's covered & not covered](#)).
2. In the event of a medical emergency (particularly if **you're** admitted to hospital as an in-patient or where the cost of treatment is likely to exceed \$725), please contact the emergency assistance team as soon as possible under the circumstances, and they will work with **our** claims team to support **you** and keep **you** informed. Once the emergency – or other issue – is over, **you** may need to submit a claim with supporting documentation either while travelling or on **your** return.
3. For all other claims, **you** may submit a claim with all relevant documentation, either while travelling or on **your** return.
4. **You** may [submit a claim online](#) through **your** World Nomads membership or by requesting a claim form from [World Nomads](#). Written notice should be sent to **our** claims team as soon as possible of **your** return **home** to enable the timely collection of evidence and assessment of **your** claim. If **you** don't give **our** claims team notice of **your** claim as soon as is possible, **we** can limit or reduce **your** claim by the amount **we** have been disadvantaged because of the delay.
5. Depending on the circumstances of **your** claim, it may be necessary for **you** to undergo a medical examination to enable **us** to assess **your** claim appropriately; if this is the case, **we** will explain why it is necessary, and **you** must agree to this undertaking to progress **your** claim. Similarly, in the event of death, the circumstances of **your** claim may indicate it is necessary to conduct a post mortem examination; this examination will be at **our** expense.
6. Provide **your** full cooperation at all times, and answer all queries on the claim form completely and truthfully. If the claim form is not fully completed by **you**, **we** may require further information from **you**, and this may cause a delay in **our** processing of **your** claim.
7. To help prove **your** claim, **we** require that **you** provide only supporting information that is relevant to **your** claim, and **we** will reimburse any reasonable expenses **you** incur in providing **us** with this information. This information allows **our** claims team and **us** to verify the facts of **your** claim and make an accurate decision. **Our** claims team may request original copies of these documents, so keep them safe:
  - a. medical receipts and medical reports from treating doctors explaining the diagnosis provided, medical tests and treatment given/requested;
  - b. police reports and detailed incident reports from any travel or service provider, property manager or other appropriate authority, given the circumstance;
  - c. a Property Irregularity Report or other incident report from **common carriers** and all correspondence of any settlement they make with **you**;
  - d. original receipts, valuations (particularly for specified items) and proof of ownership, age and value of **baggage** items;
  - e. original repair quotes and accounts; original damaged items; and
  - f. travel itineraries and other evidence of costs incurred.

If **you** do not comply with the above conditions it may impact **your** ability to make a claim under this policy.

## How your claim will be managed

nib Travel Services Limited will administer **your** claims under this policy.

**Our** claims team will work directly with **you** while assessing **your** claim. They will:

1. Confirm receipt of **your** claim within 10 business days, provide **you** with a claim number and allocate a case manager to **your** claim.
2. Inform **you** in writing within 10 business days of receipt if additional information is required.
3. Process **your** claim within 10 business days of receiving all necessary supporting documentation. They'll determine which expenses are covered (or not covered), calculate the settlement value of **your** claim and inform **you** in writing.
4. Deposit approved payments into **your** bank account, unless **you** authorise a payment to someone else. **We** are not responsible for **your** bank fees or charges applicable to this payment.

**We** may at any time pay to **you** **our** full liability under this insurance, after which no further payments will be made in any respect.

Contact **our** claims team if **you** have a question about making a claim or if **you** need to submit a claim form and supporting documentation:

### Claims Service

Phone: +353 21 237 8007

Email: [claimsRTW@worldnomads.com](mailto:claimsRTW@worldnomads.com)



PO Box 912  
South Cork DSU  
Cork, Ireland

## How your claims settlement is calculated

1. Covered expenses will be determined according to the terms and conditions of the policy.
2. These expenses will be converted into U.S. dollars to determine the initial claim value.
3. Where applicable, **we** deduct from **your** claim an amount for depreciation of **your baggage and personal items** due to age, **wear and tear** and loss of value. (**We** consider factors such as the type of item, its age, expected life span, value in the second-hand market and advances in technology to calculate depreciation.) Depreciation will not apply to those items which **you've** specified as high value items.

If item limits or other sub-limits apply, these will be calculated, and the lesser of the total claim value compared to the value after applying depreciation and item limits and sub-limits will be paid.

4. Any applicable excess will be subtracted from the total claim value to determine the final settlement value. If an excess is applicable to **your** claim, it's applied per person insured, per insured incident giving rise to a claim.
5. All claims are paid in U.S. dollars. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense.

## Your responsibilities when you make a claim

**You** must not make any payment, admit liability, offer or promise to make any payment without **our** written approval.

**You** must take all reasonable steps to report and recover any lost or stolen articles, such as reporting a theft to authorities to document the event and find the person responsible; reporting lost property to a security officer to document the loss with an independent source and providing **your** details so **you** can be contacted if items are later found. Damaged articles must be retained by **you** and, if requested, submitted to **our** claims team in order to substantiate **your** claim, including proving the item's value and **your** ownership. Failure to take these or similar steps may result in a settlement of **your** claim being reduced or denied.

If **we** have a claim against someone in relation to the money **we** have to pay or have paid **you** under this policy, **you** must do everything **you** can to help **us** recover money from them in legal proceedings. If **you're** aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

If **you** can make a claim against someone else, other than under an insurance policy, **you** must claim from them first. If they don't pay **you** the full amount of **your** claim, **we'll** make up the difference.

If any loss, damage or liability covered under this policy is covered by another insurance policy, **you** must give **us** details. If **you** make a claim under one insurance policy and **you're** paid the full amount of **your** claim, **you** cannot make a claim under the other policy. If **you** make a claim under another insurance policy and **you're** not paid the full amount of **your** claim, **we'll** make up the difference. **We** may seek contribution from **your** other insurer. **You** must give **us** any information **we** reasonably ask for, to help **us** make a claim from **your** other insurer.

**We** may undertake in **your** name and on **your** behalf, control and settlement of proceedings for **our** own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this policy; this is called subrogation. **You** must provide all reasonable assistance to **us** and give permission for **us** to use any reasonable means possible to recover compensation or secure indemnity from other parties to which **we** may become entitled or subrogated upon **us** paying **your** claim under this policy, even if **we** have yet to pay **your** claim, and whether or not the amount **we** pay **you** is less than full compensation for **your** loss.

## Where we recover money from others

Subject to all applicable laws and regulation:

1. **we'll** apply any money **we** recover from someone else under a right of subrogation in any manner **we** determine.
2. if **we** pay **you** for stolen or damaged property and **you** later recover the property or it's replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.
3. if **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.



encourage the community to assist in the prevention of insurance fraud. All information will be treated as confidential and protected to the full extent under law. **You** can help report insurance fraud by contacting **us**. (Refer to [Information you have given to us](#) for more information.)



Words in this policy wording that have special meanings are shown in **bold** and form part of the terms and conditions of **your** policy. **We** have defined them to help **you** understand **your** policy. Plurals and other forms of these words shall have the same meaning as in the singular.

## A

**Arises, arising:** directly or indirectly caused by, resulting from, related to, attributable to or in any way connected with.

## B

**Baggage; baggage and personal items; belongings:** **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip and any sporting equipment, where not otherwise excluded in this policy. (Baggage does not include any specialised items, medical or otherwise, unless specified in **your** Certificate of Insurance.)

## C

**Carrier, common carrier:** a public transport company that is licensed to carry passengers for a fee, excluding taxis and rental vehicle companies, and operating to regular public schedules/timetables.

### Close contact:

face-to-face contact in any setting with a confirmed or probable case, for 15 minutes or more. This is cumulative over the course of one week. It starts from 48 hours before the onset of symptoms in the confirmed or probable case, or

sharing a closed space with a confirmed or probable case for a prolonged period (e.g. more than 2 hours). This is in the period extending from 48 hours before onset of symptoms in the confirmed or probable case.

**Close relative(s):** **your** spouse/de facto partner, fiancé, fiancée, parent, parent-in-law, daughter, son, adopted or de facto daughter or son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-brother or step-sister, step-son, step-daughter or guardian normally residing in **your country of residence**.

**Coronavirus/Coronavirus disease:** the SARS-CoV-2 virus, and any disease caused directly by this virus, including COVID-19.

**Country of residence:** the country where **you**:

are a citizen or legal resident; and

have unrestricted right of entry; and

have access to long-term medical care; and

have **your** residential address as shown on **your** Certificate of Insurance.

**Curtail/ Curtailment:** Return **home** before the scheduled **end date**.

## D

**Dependents:** **your** financially dependent children or grandchildren who normally reside with **you** and who are in full time education, are 17 years old or younger at the time **you** buy and extend **your** policy, are travelling with **you** on **your** trip, and are listed as covered on **your** Certificate of Insurance.

## E

**Electronics:** photographic equipment, binoculars, telescopes, computers and/or accessories (including laptops, games & gaming consoles), PDAs and tablet devices (including iPads and eBooks), video cameras, audio visual equipment (including portable speakers and headphones), DVD players, mobile phones, drones and satellite navigation devices.

**End date:** the date **you** nominate on which **you** intend policy coverage to end. This date is shown on **your** Certificate of Insurance and impacts on the terms and conditions of **your** policy.

**Expert witness:** A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

## H

**Hazardous activities:** any sport, activity or experience which could pose an increased risk or danger to **you** and may require **you** to take additional precautions to avoid **injury** or claim.

**Home:** **your** usual place of residence in **your country of residence**.

## I

**Illness, ill:** a sudden and unexpected sickness or disease requiring immediate treatment by a legally qualified **medical practitioner**.





...

**Medical practitioner:** means a qualified medical/dental practitioner or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice but does not include **you** or a member of **your** family.

**Money:** cash, any legal currency, travellers' cheques, cheques, and postal and money orders held by **you** for social domestic and/or leisure purposes.

## N

**Natural catastrophe:** Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood, landslide, avalanche, fire, high water or explosion.

## O

**Overseas:** Any country outside of **your country of residence**.

## P

**Permanent total disablement:** Disablement, certified by a **medical practitioner**, as a result of which there is no business or occupation which **you** are able to attend and to which, having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

**Pre-existing medical condition:** where **you**, a member of **your travelling party**, a **close relative** or any other person upon whom **your** trip depends has, at the time of policy purchase:

an ongoing medical or dental condition, or related complication, the symptoms of which **you** are aware, or that is currently being or has been investigated by a **medical practitioner**, dentist or a chiropractor; and/or

a medical or dental condition for which advice, treatment or medication has been prescribed by a **medical practitioner**, dentist or a chiropractor within 180 days before **you** purchased **your** policy.

**Pregnancy complication:** any secondary diagnosis occurring prior to, during the course of, concurrent with, as a result of or related to the pregnancy which may adversely affect the pregnancy outcome.

## R

**Redundancy:** Any person being declared redundant, who is under 60 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

## S

**Start date:** the date **you** nominate on which **you** intend **your** trip to begin. This date is shown on **your** Certificate of Insurance and impacts on the terms and conditions of **your** policy.

## T

**Terrorist activity:** Act(s) including for example the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Travel documents:** passports, driving licences, visas and other government-issued documents required to enter and exit a country.

**Travelling party:** **you**, any other person listed as covered on **your** Certificate of Insurance, and any travel companion who has made arrangements to accompany **you** or with whom **you** are intending to stay.

## U

**Unattended:** when **your baggage and personal items** are not in **your** full view, and/or are:

1. in any position where it can be taken without **your** knowledge or permission; and/or
2. at such a distance from **you** that **you're** unable to prevent it being taken.

## V

**Valuables; Valuable items:** watches, furs, jewellery, spectacles, sunglasses, contact or corneal lenses.

## W

**We, our, us:** nib Travel Services Limited, **your** insurer, who is licensed in the Cayman Islands to arrange, issue and manage **your** insurance policy (except as defined under the section [Privacy Notice](#)).



Temporary work, including related work, from placements, incidental work and work experiences, whether paid or unpaid, which can be classified as either:

1. **Non-manual work**, which is any professional, clerical or administrative work involving light duties only, including for example a classroom teacher or assistant, au pair, nanny or child minder; or
2. **Manual work**, which is general work other than **non-manual work**. Manual work includes but is not limited to general cleaning, maintenance, bartending, WWOOFing (participating in World Wide Opportunities on Organic Farms) and general farmhand activities.

### Y

**You, your, yourself:** each person or people named on the Certificate of Insurance.



## Privacy Notice

nib Travel Services Limited is part of a group of companies whose parent company is nib holdings limited. We have a Group Privacy Policy which contains information about the general use of personal and sensitive information by the group, available on request or via [worldnomads.com/privacy](https://worldnomads.com/privacy). (In this Privacy Notice, “we”, “us” and “our” refer collectively to nib Travel Services Limited, [WorldNomads.com](https://worldnomads.com) Pty Limited and nib holdings limited.)

In order to provide **you** with **your** insurance policy, we may use **your** information in ways different to those explained in the Group Privacy Policy. Set out below is **your** specific Privacy Notice from us; where this conflicts with the Group Privacy Policy the information in the Group Privacy Policy prevails.

### *What information do we collect about **you**?*

There are situations in which we ask **you** to give us personal information about **yourself**, including information like **your** name, age, gender, contact details, bank account and credit card details. Where applicable, we may also request and collect **your** information through our claims and complaints processes. The sensitive information we may collect may include health information, such as information about **your** medical conditions and treatment. If customers choose to purchase this travel insurance, we collect their credit card details and other identifying information in order to process orders and provide customer service.

When **you** provide personal information about other individuals, we rely on **you** to have made them aware that **you** are providing the information to us and of this Privacy Notice.

Please see the World Nomads’ Group Privacy Policy for more details, [worldnomads.com/privacy](https://worldnomads.com/privacy).

### *What do we do with **your** personal information? How long do we keep it for?*

We use **your** personal information to provide **you** with **your** insurance policy and our insurance services in relation to that policy. This includes providing **you** with a quote; arranging and managing **your** travel insurance and insurance-related services; providing **you** with emergency assistance; managing, processing and investigating claims; and managing **your** and our rights and obligations in relation to the insurance.

We will only hold **your** personal information for as long as necessary for any purpose for which it may be used or disclosed, or to comply with any legal or ethical reporting or retention requirements. Where personal information is no longer needed by us for any purpose and as soon as the law permits, we will use secure methods to destroy or de-identify that information.

### *For what other purposes do we process **your** information?*

#### Personal Information:

We may process **your** personal information for:

- research and product development

  - on the basis of our legitimate interest to develop and improve our services

- marketing and competitions

  - on the basis of our legitimate interest to promote services to **you** which we think may be of interest, we will only do so where we have provided **you** with an opt-out on collecting **your** details, and each time we contact **you** there will be an opportunity to unsubscribe

- IT systems maintenance and development

  - on the basis of our legitimate interest to maintain the working and secure practices of our IT systems

Please see the Group Privacy Policy for more details at [worldnomads.com/privacy](https://worldnomads.com/privacy).

#### Sensitive Information:

We may need to process **your** sensitive information (e.g. health details):

- on arranging and managing **your** travel insurance

  - We will need to collect **your** consent to process **your** sensitive information for this purpose

- to administer and provide insurance services (for example to provide **you** with emergency assistance)

  - We will need to collect **your** consent to process **your** sensitive information for this purpose

- to manage, process and investigate claims

  - Unless it is necessary to process **your** sensitive information for the exercise or defence of legal claims, we will need to collect **your** consent to process **your** sensitive information for this purpose

**Your rights** - where we process **your** personal information (i) based on **your** consent; (ii) where it is necessary in order to enter into the insurance policy (contract) with **you**; or (iii) due to a statutory or contractual obligation

you may, **you** may consent to our processing of any other personal information, where **you** (i) manifest **you** consent; (ii) fail to provide information requested in order to enter in to the insurance policy (contract) with us; or (iii) fail to provide information required by us to fulfil the contractual obligations with **you** or statutory obligations; then this is likely to impact our ability to provide **your** insurance cover and pay claims under the cover.

*Who do we collect **your** personal and sensitive information from?*

#### **You**

Persons **you** authorise (for example, family members, travelling companions, doctors and hospitals)

Third parties who assist us with providing **your** insurance products and services (such as travel agents, travel insurance providers, insurers and reinsurers, claims handlers, investigators and cost containment providers, medical and health service providers, government entities, legal and other professional advisers)

*Who might we share **your** personal information with?*

There may be instances where we need to share **your** personal information with:

third parties acting on our instructions, assisting with providing **your** insurance

participants in the insurance market

**your** agents (e.g. persons **you** have authorised to act on **your** behalf)

our related group companies, who assist in providing **your** insurance policy

parties who assist us with product development, marketing, competitions, research, IT systems maintenance and development, recovery against third parties and fraud prevention

travel agents, consultants and travel insurance providers

claims handlers, investigators, and cost containment providers

medical and health service providers

legal and other professional advisers

law enforcement, regulatory and government entities and courts where we are legally required or authorised to do so

*Will **your** personal information be transferred outside of the European Union?*

**Your** personal information may be transferred outside of the European Union to:

third parties we use to assist in the administration of our services; and

companies within the nib group, who assist in providing and administering **your** insurance policy.

An adequacy decision may not be in place in the countries where those companies are located, however, we take the protection of **your** personal information very seriously and so have put in place appropriate safeguards with each of these parties to protect **your** information.

When **you** provide personal information about other individuals, we rely on **you** to have made them aware that **you** are providing the information to us and of this Privacy Notice.

#### **Your** rights

**You** have certain rights, under data protection legislation, in relation to the personal information that we hold about **you**. These rights are subject to certain exemptions such as public interest (eg prevention of crime) and our interests (eg maintaining legal privilege). **Your** rights include:

the right to access **your** personal information;

the right to rectification of **your** personal information;

the right to erasure of **your** personal information;

the right to withdraw **your** consent for us to process information, where this is our basis for processing;

the right to restrict or object to the processing of **your** personal information;

the right to data portability;

the right to object to receiving marketing; and

the right to complain to **your** relevant supervisory authority about the use of **your** personal information.

Please note **you** may not access or correct personal information of others unless **you** have been authorised by them or are authorised under law.



## If you have a complaint

**We** are dedicated to providing a high quality service, and **we** want to ensure that **we** maintain this at all times. If **you're** unhappy with the service provided in relation to this insurance policy, whether by **us**, nib Travel Services Limited, World Nomads or any affiliate, please contact **our** Customer Relations team:

### Customer Relations

nib Travel Services Limited  
PO Box 912  
South Cork DSU  
Cork, Ireland  
Phone: +353 21 237 8007  
Email: [CustomerCareRTW@worldnomads.com/](mailto:CustomerCareRTW@worldnomads.com/)

The Customer Relations team has an Internal Disputes Resolution (IDR) process through which **your** complaint will be managed. They will acknowledge each complaint in writing within 5 business days of the complaint being received. They will endeavour to respond to **your** complaint within 20 business days of receipt. If more time is needed to collect necessary information or complete any further investigation required, they will agree with **you** a reasonable alternative timeframe.

It is recommended that all supporting documentation be submitted in writing so **your** costs and the circumstances of **your** complaint can be verified. **You** will need to allow **our** Customer Relations team the full opportunity to investigate and resolve **your** complaint.

Within 40 business days or as otherwise agreed with **you**, **we** will have completed **our** investigation and will inform **you** of this in writing. **We** will advise **you** what **we** have done to investigate **your** complaint, what information **we** have used to come to **our** decision, and what **our** final decision is for **your** consideration.

## Jurisdiction and choice of law

The policy shall be governed by the laws of the Cayman Islands and subject to the exclusive jurisdiction of the courts of the Cayman Islands. **We** will abide by the final decision of such court or any competent appellate court.

Any summons of legal proceedings may be served upon nib Travel Services Limited at the following address:

nib Travel Services Limited  
PO Box 1051  
Grand Cayman KY1-1102  
Cayman Islands

## Third Party Rights

This contract of insurance is intended solely for the benefit of **you** and **us**. Unless otherwise specifically provided, nothing in this contract of insurance shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.

## The insurer and other providers

This travel insurance policy is underwritten by nib Travel Services Limited, a Class B(iii) Insurer regulated by the Cayman Islands Monetary Authority and licensed to conduct business from the Cayman Islands under License Number 1446874 under The Insurance Law, 2010 (except for Cayman Islands residents). **Our** registered office is at:

nib Travel Services Limited  
PO Box 1051  
Grand Cayman KY1-1102  
Cayman Islands

However, **our** principle contact address is at:

nib Travel Services Limited  
PO Box H2, Australia Square  
Sydney NSW 2000  
Australia

Benefits under this policy are administered by nib Travel Services Limited. **Our** contact details are:

nib Travel Services Limited  
PO Box 912  
South Cork DSU  
Cork, Ireland  
Phone: +353 21 237 8007  
Email: [infoRTW@worldnomads.com](mailto:infoRTW@worldnomads.com)



World Nomads

Email: [infoRTW@worldnomads.com](mailto:infoRTW@worldnomads.com)

Website: [worldnomads.com](https://worldnomads.com)

World Nomads and nib Travel Services Limited are wholly owned subsidiaries of nib holdings limited, a company registered in Australia under Company Number 125 633 856.

## Compensation

In the event that **we** are unable to meet **our** obligations, **you** may be entitled to compensation under Cayman Islands law, including under provisions of the Companies Law (2016 Revision) and the Companies Winding Up Rules 2018.

## Changes to this document

Information in this document may change from time to time. Where **we** reasonably determine the change is not materially detrimental to **you**, the updated information will be displayed on **our** website at [worldnomads.com](https://worldnomads.com). **You** can also ask **us** for a free copy in writing.

In any other case, **we** will issue **you** with a new Policy Wording.

**Date prepared:** 12 February 2024

**Date effective:** 11 March 2024

**Version:** WNRTW-PolicyWording-04-11March2024





## Contacts

### Customer Service

Phone: +353 21 237 8007

Email: [infoRTW@worldnomads.com](mailto:infoRTW@worldnomads.com)

### Emergency Assistance

Phone (from overseas): +353 21 237 8009 or +353 21 237 8003

Email: [assist@worldnomads.com](mailto:assist@worldnomads.com)

### Claims Services

Phone : +353 21 237 8007

Email: [claimsRTW@worldnomads.com](mailto:claimsRTW@worldnomads.com)