

Tigerinsure Combined Financial
Services Guide, Policy Wording
and Product Disclosure
Statement (PDS)

CHUBB®

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Financial Services Guide (FSG)

A guide to our relationship with you.

About This Financial Services Guide (FSG)

This is a combined FSG issued by Chubb Insurance Australia Limited (**Chubb**) and Tiger Airways Australia Pty Limited (**Tigerair Australia**).

The purpose of this FSG is to help you to make an informed decision about whether to use the financial services Chubb and Tigerair Australia can provide to you. It contains information on:

- who Chubb and Tigerair Australia are and how we can be contacted or given instructions;
- the services Chubb and Tigerair Australia offer to you and how they are provided;
- how Chubb and Tigerair Australia and other relevant persons are remunerated;
- the Financial Claims Scheme;
- our commitment to protecting your privacy;
- how complaints are dealt with; and
- other disclosure documents you may also receive.

Other disclosure documents you may also receive

A Product Disclosure Statement (PDS) is included in this document which contains information on the relevant risks, benefits and significant characteristics of the product and is designed to assist you in making an informed decision about whether to buy the product or not.

About Chubb Insurance Australia Limited (Chubb)

Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (Chubb) is the insurer of this product. In this PDS, “We”, “Us”, “Our” means Chubb Insurance Australia Limited.

Chubb is an Australian financial services licensee (Licensee) authorised to deal in and provide advice in relation to general insurance products.

Our contact details are:

ABN: 23 001 642 020

AFS Licence Number: 239687

Head Office: Grosvenor Place, Level 38, 225 George Street,
Sydney NSW 2000

Postal address: GPO Box 4907, Sydney NSW 2001

O 1800 803 548

F +61 2 9335 3467

E travel.au@chubb.com

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the **Code**). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at www.codeofpractice.com.au and on request.

About Tigerair Australia

Tiger Airways Australia Pty Limited (ABN 52 124 369 008) Authorised Representative Number 441224 (**Tigerair Australia**) has been appointed by Chubb as its authorised representatives to deal in and provide general advice in relation to Tigerinsure, which is issued by Chubb.

Tigerair Australia contact details are as follows:

Address: 1-5 Grants Road, Melbourne Airport, Victoria 3045 Australia
Telephone No: +61 3 9330 3188

Chubb has authorised Tigerair Australia to distribute this FSG and to provide the services listed under the heading “How Tigerair Australia provides its services,” on Chubb’s behalf. In providing the relevant services, Tigerair Australia does not act on your behalf. Chubb is the issuer of the relevant insurance products that Tigerair Australia promotes, unless Chubb or Tigerair Australia tells you otherwise.

Tigerair Australia may act for other licensees. If Tigerair Australia offers you financial services on behalf of another licensee, it will provide you with a copy of the relevant FSG in relation to those services.

How Chubb Provides Its Services

Chubb may provide a dealing service, with or without general advice, in relation to the general insurance products that we distribute.

When Chubb issues its own general insurance products, Chubb acts on its own behalf, not yours.

In dealing with the relevant product, we will collect information from you to be able to issue it and manage your and Chubb’s rights and obligations under it. We will also give you factual information about the product to help you decide whether to buy the product.

In some cases we may also make a general recommendation or give an opinion about the product which is not based on our consideration of your individual objectives, financial situation or needs. In providing a general advice service, we cannot tell you whether the insurance, or an option within it, is appropriate for you specifically. As a result, you need to consider the appropriateness of any information or general advice we give you, having regard to your objectives, financial situation and needs, before acting on it. You need to read the relevant policy documentation (including any PDS) to determine if it is suitable for you.

How Tigerair Provides Its Services

Tiger Australia is authorised by Chubb to provide dealing services, including arranging for the application of, binding and issuing TigerInsure in connection with travel on Tigerair Australia flights within Australia, and cancelling those insurance products in limited circumstances. Tigerair Australia is not permitted to renew or vary Tigerinsure insurance products underwritten by Chubb.

Tigerair Australia is also authorised by Chubb to provide you with written financial product advice (general advice only), which Chubb prepares and approves. This advice is provided by way of marketing documents. This permits Tigerair Australia to market Chubb's travel insurance products with its own logo and brand. Tigerair Australia also acts as a referrer of Chubb for travel insurance products distributed by Chubb.

Tigerair Australia is not authorised to provide you with any other financial services under Chubb's AFS licence. In particular, Tigerair Australia is not authorised to provide you with personal advice. This means that Tigerair Australia will not take into account your objectives, financial situation or needs before providing general advice to you. You will need to consider the appropriateness of any general advice provided by Chubb and Tigerair Australia in light of your objectives, financial situation and needs. You need to read the relevant policy documentation (including any PDS) to determine if it is suitable for you.

If you think you have received 'personal advice', that is, advice that takes into account your personal situation or needs, please call Chubb on 1800 803 548 and ask to speak to the Compliance Manager, as this is not permitted.

Tigerair Australia may send you promotional material advertising its branded travel insurance products. Chubb does not receive your contact details from Tigerair Australia unless you purchase travel insurance or contact Chubb and provide your details directly to Chubb.

How Chubb Is Paid For Its Services

Payment For The Services Chubb Provides

As the issuer of any insurance policy, we will charge you an agreed premium for that product based on a number of factors including your risk profile and circumstances (plus relevant taxes and charges) which we will calculate and provide you with before you buy the product.

Remuneration of Our Staff

All permanent Chubb employees are paid an annual salary. An annual bonus may be paid in some circumstances, which can be based on performance against sales targets and other performance criteria.

All temporary Chubb employees receive hourly wages or such wages otherwise agreed for a fixed term or contract. Performance-based payments may also be paid in some circumstances.

Chubb employees may also receive other non-monetary benefits such as attendance at business related conferences, study trips, other functions or gift vouchers.

Telemarketing Companies Remuneration

All remuneration payable to telemarketing companies will be paid by Chubb. You will not be asked to make any payment direct to a telemarketing company or in relation to any services provided by them, whether or not you take out an insurance contract through a telemarketing company.

The telemarketing company:

- will receive an amount as partial or complete reimbursement of staff remuneration expenses;
- may receive a fee which is a percentage of the net premium of an insurance policy (which is the total premium payable less GST, Stamp Duty and Fire Services Levy, where applicable) for all insurance policies arranged by the company that are not cancelled in the first 30 calendar days; and
- may also be paid agreed hourly rates or fixed costs to perform the services, such as information technology costs, calling time, sales verification and telecommunication charges.

The remuneration of telemarketing companies is normally paid weekly or monthly.

Remuneration of A Telemarketing Company's Staff

The individual employees and staff members of a telemarketing company are paid by the telemarketing company and not Chubb. They are generally not entitled to receive any commission but are remunerated by means of wages or salary or on an hourly basis depending on their contractual arrangement with the telemarketing company. Individuals may also be eligible to receive performance bonuses or non-monetary benefits such as gift vouchers, meals or merchandise based on the volume of products sold by them. The identity and remuneration of individual operators should not impact on the service provided or be material to your decision to enter into an insurance contract with Chubb.

Further Information

You can ask us to give you more particulars of the remuneration or other benefits referred to above within a reasonable period after receiving this FSG and before we provide you with the financial service to which this FSG relates, unless we agree otherwise.

How Tigerair Australia Is Paid For Their Services

In arranging Tigerinsure or referring you to Chubb, Tigerair Australia is paid a commission by Chubb which is a percentage of the net premium of an insurance policy (being a percentage of your total premium payable, less GST, stamp duty and other charges).

All remuneration and commission is already incorporated into the total premium payable by you and can vary, depending on the type of insurance policy you purchase. All remuneration and commission are normally payable on a monthly basis, in arrears.

You can ask us to give you more particulars of the remuneration (including commission) or other benefits referred to above within a reasonable period after receiving this FSG and before you are provided with the financial service to which this FSG relates, unless we agree otherwise.

Financial Claims Scheme

We are an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act 2001 (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to <https://www.fcs.gov.au> for more information.

Privacy Statement

Chubb Insurance Australia Limited (Chubb) is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au.

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1988 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 803 548 or email travel.au@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

Complaints and Dispute Resolution

We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that you can access. Please note that if we have resolved your initial complaint to your satisfaction by the end of the 5th business day after we have received it, and you have not requested that we provide you a response in writing, the following complaint handling and internal dispute resolution process does not apply. This exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

Stage 1 - Complaint Handling Procedure

If you are dissatisfied with any aspect of your relationship with Chubb including our products or services and wish to make a complaint, please contact us at:

The Complaints Officer
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O 1800 803 548
E Complaints.AU@chubb.com

The members of our complaint handling team are trained to handle complaints fairly and efficiently.

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We will investigate your complaint and keep you informed of the progress of our investigation. We will respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames and, if we cannot agree, you may request that your complaint is taken to Stage 2 and referred to our internal dispute resolution team. We will otherwise keep you informed about the progress of our response at least every ten (10) business days, unless you agree otherwise.

Please note if your complaint relates to Wholesale Insurance (as defined in the General Insurance Code of Practice), we may elect to refer it straight to Stage 2 for review by our Internal Dispute Resolution team.

Stage 2 – Internal Dispute Resolution Procedure

If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by members of our internal dispute resolution team, who are independent to our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact our internal dispute resolution team by phone, fax or post (as below), or email at:

Internal Dispute Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O +61 2 9335 3200
F +61 2 9335 3411
E DisputeResolution.AU@chubb.com

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your dispute.

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or

investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to the Financial Ombudsman Service Australia (FOS) as detailed under Stage 3 below, subject to its Terms of Reference. If your complaint or dispute falls outside the FOS Terms of Reference, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Stage 3 - External Dispute Resolution

If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) days, you may refer your complaint or dispute to FOS, subject to its Terms of Reference.

FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and we agree to be bound by its determinations about a dispute. Where a dispute is covered by the FOS Terms of Reference, the General Insurance Division of FOS offers a free and accessible dispute resolution service to consumers.

You may contact FOS at any time at:

Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001
O 1800 367 287
F +61 3 9613 6399
E info@fos.org.au
www.fos.org.au

If you would like to refer your dispute to FOS you must do so within 2 years of the date of our internal dispute determination. FOS may still consider a dispute lodged after this time if FOS considers that exceptional circumstances apply.

How to Contact Us

If you would like to obtain further information, provide us with instructions, or if you have any queries about the financial products and services we are authorised to provide, please contact us on 1800 803 548 or by e-mail at travel.au@chubb.com.

Please retain this document along with your current policy documentation in a safe place for your future reference. Chubb and Tigerair Australia on 1 November 2016.

Version: 16FSGTIGERDOM01

Policy Wording and Product Disclosure Statement (PDS)

General Advice

Any general advice that may be contained within this Policy Wording and Product Disclosure Statement (PDS) or accompanying material does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

Preparation Date: This PDS was prepared on 1 November 2016.

PDS code: 16PDSTIGERDOMAU01

Important Information About This Policy Wording and PDS

This document is a PDS and is also Our insurance Policy Wording. This document contains important information required under the Corporations Act 2001 (Cth) (the Act) and has been prepared to assist You in understanding Tigerinsure and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision.

Other documents may form part of Our Policy and if they do, We will tell You in the relevant document.

About Chubb Insurance Australia Limited (Chubb)

Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (Chubb) is the insurer of this product. In this PDS, “We”, “Us”, “Our” means Chubb Insurance Australia Limited.

Chubb is an Australian financial services licensee (Licensee) authorised to deal in and provide advice in relation to general insurance products.

Our contact details are:

ABN: 23 001 642 020

AFS Licence Number: 239687

Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal address: GPO Box 4907, Sydney NSW 2001

O 1800 803 548

F +61 2 9335 3467

E travel.au@chubb.com

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the **Code**). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at www.codeofpractice.com.au and on request.

Duty of Disclosure

Your Duty of Disclosure

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

The duty applies until We first agree to insure You, and where relevant, until We agree to any subsequent variation, extension, reinstatement or renewal (as applicable).

Answering our questions

In all cases, if We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

It is important that You understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the contract.

Variations, extensions and reinstatements

For variations, extensions and reinstatements, You have a broader duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

Renewal

Where We offer renewal, We may, in addition to or instead of asking specific questions, give You a copy of anything You have previously told Us and ask You to tell Us if it has changed. If We do this, You must tell Us about any change or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change.

What You do not need to tell Us

You do not need to tell Us anything that:

1. reduces the risk We insure You for; or
2. is common knowledge; or
3. We know or should know as an insurer; or
4. We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

The Meaning of Certain Words

Throughout this document certain words begin with capital letters. These words have special meaning and are included in the Definitions, as set out in pages 21 - 23 of this Policy Wording and PDS. Please refer to the Definitions for their meaning.

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act legislation or legislative instrument as amended and as may be in force from time to time.

Selecting Your Cover

Certain eligibility criteria apply. We tell You when You apply whether You meet this criteria e.g.

- The Insured must be at least eighteen (18) years old to apply.
- Cover can be purchased for Insured Person(s) who are under the age of eighteen (18) by the Insured.

Covered Location

Australia Only

Coverage Options

One Way Trip	Cover for Your One Way Trip, commencing when You leave Your Home and ending at Your Destination.
Round Trip	Cover for Your round trip Journey, commencing and ending at Your Home.

Who Can Be Covered

Single Cover	Cover for one Insured Person and up to one (1) Infant Child, provided the Infant Child is travelling together with the Insured Person (who must be aged 12 years or over) on the Journey or One Way Trip.
You and Your Travelling Companion(s)	Cover for Insured Persons, including Travelling Companion(s) and Infant Children (limited to one Infant Child per Insured Person who is aged 12 years or over), provided you are travelling together on the Journey or One Way Trip.

If You are travelling with Infant Children the maximum benefit amounts We will pay for claims by any one Insured Person (aged 12 years or over) and the Infant Child travelling with them is the benefit shown in the table below.

In return for cover under the Policy/ You are required to pay a premium/ as set out in Premium on Page 16 of this Policy Wording and PDS.

For certain types of cover under the Policy/ We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

The Policy insures You twenty-four (24) hours a day subject to the Policy terms/ conditions and exclusions.

Summary of Benefits Table- One Way Trip and Round Trip

Maximum benefit limits apply/ as set out in this Table.

If You are travelling with Infant Children/ the maximum benefit amounts We will pay for claims by any one Insured Person (aged 12 Years or over) and the Infant Child travelling with them is the benefit shown in the table below.

Summary of Benefits Table	
Schedule of Benefits	Australia Only
1. Cancellation/Amendment of Tigerair Ticket	\$4,500 (maximum amount)
2. Tigerair Checked Luggage Loss, Theft or Damage (Item limit, each item) Delayed Checked Luggage Allowance (after 12 hours)	\$4,500 (maximum amount) \$700 (Item limit) \$350
3. Resumption of Journey	\$700
4. Missed Connection Special Events	\$700
5. Hijack and Kidnap	\$700 (Daily amount per 24 hours) \$7,000 (maximum amount)

Period of Cover

All covers start from the commencement of the Period of Insurance except for the cover provided under Cancellation/Amendment of Tigerair Tickets, which is available from the Issue Date of Your Policy.

For a One Way Trip, the Period of Insurance is defined as the period starting from the time You commence Your One Way Trip or the departure date showing on Your Tigerair Travel Itinerary, whichever is the later, and ending at the time You depart the airport at Your Destination.

For Round Trip cover, the Period of Insurance is defined as the period starting from the time You commence Your Journey or the departure date showing on Your Tigerair Travel Itinerary, whichever is the later, and ending at the time You complete Your Journey or the return date showing on Your Tigerair Travel Itinerary, whichever is the earlier.

The maximum period for any Journey under Round Trip cover is forty-five (45) days.

If during the Period of Insurance, You travel on a flight that is not a Scheduled Flight, this insurance cover will be suspended when You check-in for that flight. Cover will resume when you disembark from that flight and board a Scheduled Flight.

Free Extension of Period of Insurance For Round Trip and One Way Trip Cover

In the event that Tigerair re-schedules the departure time of Your return Scheduled Flight on a Journey, or the outbound flight on a One Way Trip, the Policy will be automatically extended until You return Home on a Journey or depart the airport at Your Destination for a One Way Trip up to a maximum of three (3) days.

Benefits Applicable To One Way Trip and Round Trip Cover

Cover is provided under this section if You have purchased Tigerinsure in connection with Your Journey or One Way Trip, as evidenced by Your Tigerair Travel Itinerary.

Where We have agreed to enter into a Policy with You, in return for You paying Us or agreeing to pay the required premium, We will provide You with cover for the following benefits where they are covered by the plan relevant to Your Journey or One Way Trip.

Cover is only provided for each applicable benefit:

- where the relevant covered Event occurs in Australia;
- if the relevant covered Event occurs during the Period of Insurance whilst You are on a Journey or One Way Trip, other than for Cancellation/Amendment of Tigerair Tickets where cover commences from the Policy is Issued.
- where the relevant covered Event occurs in relation to Tigerair or Tigerair Affiliate air travel only; that is, flights that are purchased via the Tigerair website;
- up to the maximum limits specified in the Summary of Benefits Table above;
- subject to the terms, conditions and exclusions of the Policy.

Please keep this document, Your Certificate of Insurance and any other documents that We tell You form part of Your Policy in a safe place in case You need to refer to them in the future.

Please check these documents to make sure all the information in them is correct.

Please let Us know straight away if any alterations are needed or if You change Your address or payment details.

Section 1 Cancellation/Amendment of Tigerair Ticket

We will pay under Section 1:

Cover under Section 1 begins from the date of issue of Your Policy. If, following the date of issue of Your Policy, Your Journey is cancelled, curtailed or unable to be completed due to any unforeseen circumstances outside Your control, We will pay You the non-refundable unused portion of Your domestic Tigerair travel ticket, or the reasonable costs of re-scheduling Your Tigerair travel ticket, if you are unable to travel on Your original departure date due to unforeseeable circumstances outside Your control.

We will not pay under Section 1:

For loss caused by or arising from:

1. Pre-existing Medical Conditions.
2. Transport Provider delays, cancellation or rescheduling (unless it is as a result of a strike of which there had been no warning prior to the Issue Date);
3. You or any other person deciding not to continue Your Journey or You change Your plans;
4. Your financial circumstances or any contractual or business obligation;
5. Your failure to check in on time, according to Your planned Tigerair Travel Itinerary;
6. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
7. a request by Your Relative or employer, unless You are a member of the Australian Armed Services or Police Force and Your leave is revoked;
8. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or the negligence of a wholesaler or operator;
9. any government regulation, prohibition or restriction;
10. any issue You were aware of prior to commencing Your Journey or One Way Trip, that causes Your Journey or One Way Trip to be cancelled, abandoned or shortened.

Section 2 Tigerair Checked Luggage

We will pay under Section 2:

2.1 Loss, Theft or Damage

- a) If Your Tigerair checked luggage (i.e. that part of Your luggage which Tigerair has taken into their custody for carriage in the hold of the aircraft) is lost, stolen or accidentally damaged, We will, at Our discretion, pay the value of that checked luggage (after allowing for reasonable depreciation) or repair or replace the checked luggage.

Limits apply for any one (1) item set or pair of items. For example the following is considered one (1) item only:

- a matched or unmatched set of golf clubs.

2.2 Delayed Checked Luggage Allowance

If during the Period of Insurance and while on a Journey or a One Way Trip, all Your Tigerair checked luggage is delayed for more than twelve (12) hours, We will reimburse You for essential emergency items of clothing and toiletries You purchase. The original receipts for the items and written confirmation of the delay from Tigerair must be produced in support of Your claim.

We will not pay under Section 2:

1. for loss or theft which is not reported to Tiger air within twenty-four (24) hours. All reports must be confirmed in writing by Tigerair at the time of making the report;
2. for loss, damage or theft of any luggage that is not checked luggage and any checked luggage not in the custody of Tigerair at the time of the loss, theft or damage;
3. for jewellery, watches, cameras, video camera equipment and Electronic Equipment;
4. for any business goods that are intended for sale or trade samples;
5. for items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied;
6. for surfboards or waterborne craft of any description;
7. for damage to fragile or brittle articles. This exclusion does not apply to spectacles or binoculars;
8. for damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration;
9. for electrical or mechanical breakdown;
10. for negotiable instruments or any cash, bank or currency notes, postal or money orders.

Section 3 Resumption of Journey

If during the Period of Insurance and while on a Journey, Your Journey is interrupted by Your return Home due to an Accidental Injury, Sickness or Disease or death of a Relative or Business Partner in Australia, We will pay Your reasonable additional transport expenses actually and necessarily incurred (less any refund received for the unused prepaid travel arrangements) to resume Your original Journey.

If You return Home in the circumstances set out above, cover is suspended while You are Home and will recommence once You resume Your Journey, subject to the expiry date of Your Policy as shown on Your Certificate of Insurance.

Terms and conditions applicable to Resumption of Journey only:

We will pay under Section 3 provided:

- a) Your Period of Insurance was at least ten (10) days in duration; and
- b) no greater than 50% of the Period of Insurance had elapsed at the time of the onset of the Accidental Injury, Sickness or Disease or death of a Relative or Business Partner; and
- c) the resumption of Your Journey occurs prior to the expiry of Your Policy; and
- d) no claim due to the same Event is made under Section 1 Cancellation/Amendment of Tigerair Ticket of this Policy; and
- e) the death or Accidental Injury of Your Relative or Business Partner did not occur prior to the commencement of Your Journey; and
- f) the onset of the Sickness or Disease of a Relative or Business Partner did not occur prior to the commencement of Your Journey and You or a reasonable person in the circumstances would not have been aware of the onset of the Sickness or Disease prior to the commencement of Your Journey.

We will not pay under Section 3:

- a) For a loss in relation to a One Way Trip.

Section 4 Missed Connection Special Events

We will pay under Section 4:

If during the Period of Insurance and while on a Journey or on a One Way Trip, Your Journey or One Way Trip is delayed due to an unforeseeable circumstance outside Your control, resulting in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference or pre-paid commercial sporting event or 25th or 50th wedding anniversary, which cannot be delayed due to Your late arrival, We will pay You for the reasonable additional cost of using alternative public transport to arrive at Your destination on time, up to the maximum amount specified in the Summary of Benefits Table.

We will not pay under Section 4:

1. for any voluntary cancellation of a Scheduled Flight made by You;
2. for Your failure to check in according to the itinerary supplied to You prior to the Scheduled Flight.

Section 5 Hijack and Kidnap

We will pay under Section 5:

If during the Period of Insurance and while on a Journey or a One Way Trip, You are detained on public transport due to it being hijacked by persons using violence or threat of violence, or You are kidnapped, We will pay You the daily amount for Hijack and Kidnap for each twenty-four (24) hours You are forcibly detained by the hijackers, or held captive. We will pay up the maximum limit in the Summary of Benefits Table.

Premium

We take a number of factors into account when calculating Your premium which could include Your risk profile, the duration of the Journey and other information You provide to Us when applying for this insurance.

Factors that increase the risk to Us generally increase the premium (e.g. where You apply to be covered for the maximum period available) and those that lower the risk reduce premium payable (e.g. where You are undertaking a short Journey or a One Way Trip).

Your premium includes any amounts payable that take into account Our obligation (actual or estimated) to pay any relevant compulsory government charges, taxes or levies (including stamp duty and GST) in relation to the Policy.

We will tell You, when You apply, what premium is payable, when it needs to be paid and how it can be paid.

General Exclusions

We will not (under any Section) pay for claims arising directly or indirectly from:

1. costs or expenses incurred outside the Period of Insurance;
2. air travel other than as a passenger on a Scheduled Flight;
3. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
4. any nuclear reaction or contamination, ionizing rays or radioactivity;
5. an act of Terrorism;
6. any loss or expense with respect to Cuba or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations;
7. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities;
8. any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim;
9. any government prohibition, regulation or intervention;
10. travel booked or undertaken against the advice of any Doctor or after You or a Travelling Companion had been diagnosed with a Terminal Illness;
11. loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care;
12. any Pre-Existing Medical Condition You or Your Travelling Companion have;
13. any Pre-Existing Medical Condition of any other person unless the person is hospitalised or dies after the Issue Date and at the Issue Date of the Policy You have a reasonably held view that the chance of a claim occurring was highly unlikely. The maximum amount We will pay under the Policy for claims arising from this is \$4,000;
14.
 - a) pregnancy or childbirth involving You or any other person if You are aware of the pregnancy prior to the Issue Date of the Policy and,
 - i. where complications of this pregnancy have occurred prior to this date,
 - or
 - ii. where the conception was medically assisted;
 - b) pregnancy or childbirth involving You or any other person after the twenty-fourth (24th) week of pregnancy or where the problem arising is not an unexpected serious medical complication;
15. Your or a Travelling Companion's suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, the transmission of any sexually transmittable disease or virus, alcohol abuse, or drugs unless prescribed by a Doctor and taken in accordance with the Doctor's advice;
16. Your or a Travelling Companion's nervous, anxiety or stress disorders resulting in a disinclination to travel or complete Your Journey or One Way Trip;
17. participation by You or Your Travelling Companion in hunting, racing (other than on foot), polo playing, hang gliding, sports activities in a professional capacity, mountaineering or rock climbing using ropes or guides, bungee jumping or scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor;

18. participation by You or Your Travelling Companion in motor cycling for any purpose except involving the use of a hired motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current Australian Motor Cycle License;
19. participation by You or Your Travelling Companion in abseiling, ballooning, parachuting, paragliding or gliding;
20. consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the Policy;
21. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the premium;
22. failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
23. any benefit that if paid, would result in Us contravening the Health Insurance Act, 1973 (Cth) or the Private Health Insurance Act, 2007 (Cth) or any succeeding legislation to those Acts;
24. expenses where the payment of which would constitute "health insurance business" as defined under the Private Health Insurance Act 2007 (Cth);
25. any benefit that would breach s126 of the Health Insurance Act 1973 (Cth) including the payment of medical expenses in Australia respect of the rendering of a professional service for which a Medicare benefit is payable.

The following listed medical conditions are automatically covered under this Policy, and are not subject to Exclusions 12 and 13 above. The time frames applicable to each medical condition apply from the Issue Date.

Asthma	If You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months.
Diabetes Non-insulin dependent	If You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have a blood sugar level reading between 4 and 10.
Epilepsy	If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months.
Gout	If the gout has remained stable for the past six (6) months.
Hiatus Hernia	If no surgery is planned in the next two (2) years.
Hip Replacement	If performed more than six (6) months ago.
High Blood Pressure	If You have no known heart conditions and Your current BP reading is below 165/95.
High Cholesterol	If You have no known heart conditions.
Peptic Ulcer	If Your condition has remained stable for more than six (6) months.
Prostate Cancer	If You are no longer undergoing treatment and have a P.S.A. (Prostate Specific Antigen) reading of 3.0 or less.
Stroke	If the stroke occurred more than twelve (12) months ago and no further rehabilitation or specialist review is planned.
Underactive Thyroid	If not as a result of a tumour.

Cooling Off Period

You have fourteen (14) days from the date We confirmed/ electronically or in writing/ that You are covered under Your Policy to decide if this insurance meets Your needs. You may cancel Your Policy simply by advising Us in writing within those fourteen (14) days to cancel it. If You do this We will refund any premiums You have paid during this period.

These cooling off rights do not apply if You have commenced the Journey or One Way Trip or You have made or You are entitled to make a claim during this period.

Cancellation of Your Policy

We may cancel Your Policy by giving You written notice to the address on file and in accordance with the Insurance Contracts Act 1984 (Cth)/ including where You have:

- a) breached the Duty of Disclosure;
- b) breached a provision of Your Policy;
- c) made a fraudulent claim under any policy of insurance.

If We cancel We will refund the premium for Your Policy less an amount to cover the period for which You were insured.

You may cancel Your Policy during the cooling off period by giving Us written notice.

General Conditions

Significant Tax Implications

Generally/ Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Policy for business purposes. This tax information is a general statement only. See Your tax adviser for information about Your personal circumstances.

Goods and Services Tax

1. Where You are a registered entity You may be entitled to an input tax credit for Your premium and/or for things covered by this Policy. You must disclose these entitlements to Us if You make a claim under Your Policy.
2. If We agree to pay a claim under Your Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant policy limit). However, We will reduce any claim payment by an input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this Policy.

Australian Law

Your Policy is governed by the laws of the State or Territory of Australia in which Your Journey or One Way Trip commences. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of the State or Territory of Australia in which Your Journey or One Way Trip commences.

Australian Currency

All payments by You to Us and Us to You or someone else under Your Policy must be in Australian currency.

How do I make a Claim under my Policy?

How do I make a claim under my Policy?

Making a claim is quick and easy; in 5 steps You can submit Your claim online by visiting the Chubb Claims Centre www.chubbclaims.com.au

What will I need to submit a claim online?

You (or Your legal representative) will need to provide:

- Your Policy number as shown on Your Certificate of Insurance, which enables Us to verify Your Policy details. If You cannot locate Your Policy number, please call 1800 803 548.
- Your email address.
- Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
- Supporting documents. The documents required vary based on claim type, but may include any relevant:
 - receipts or other proof of expenses;
 - reports that have been obtained from the police, accommodation provider or Tiger Australia about the loss, theft or damage
 - photographs or quotes. Please attach these to Your online submission to expedite assessment.
 - additional evidence that We may request to enable Us to assess Your claim.
- Intended payee information, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

Within twenty-four (24) hours of any loss, theft or damage to luggage or personal effects You must be report the Event to the police as well as any other appropriate authority in the circumstances, such as an accommodation provider or Tiger Australia and written acknowledgment obtained;

When should I notify Chubb of my claim?

You should advise Us as soon as possible of an occurrence or an Event which could lead to a claim, or within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical.

Is depreciation applied to any claimable amount?

Unless Your Policy states otherwise, We will deduct an amount for depreciation when calculating the amount payable for loss, theft or damage to Your luggage or personal effects. The depreciation rate is determined by Us by taking into consideration factors such as the age of the item and reasonable wear and tear, the value on the second hand market and advances in technology which reflect in the price of the item if You were to purchase it now.

Can I claim under this Policy if I can claim for the same expense under another insurance policy?

If You wish to submit Your claim under this Policy, please advise Us if You have already made a claim under any other insurance policies, or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your expenses under this Policy or any other policies cannot exceed Your expenses.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

How long will it take for my claim to be assessed?

Once all evidence to support Your claim has been submitted, if We approve Your claim, We will settle Your claim within five (5) business days..

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

If I die, will my estate be able to claim under the Policy?

Yes, if Your Policy provides cover in the event of Your death, Your estate will be able to make a claim under the policy.

I don't have internet access / an email address to submit my claim online; can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on 1800 803 548 to request a claim form to be mailed out to you which can then be mailed back to Us.

Complaints and Dispute Resolution

Please refer to the Complaints and Dispute Resolution section contained with the FSG section of this Tigerinsure combined FSG and PDS.

Updating Our PDS

We may update the information contained in Our PDS when necessary. A paper copy of any updated information is available to You at no cost by calling Us or accessed on Our website at www.chubb.com/au.

We will issue You with a new PDS or a supplementary PDS where the update is to rectify a misleading or deceptive statement or when an omission is materially adverse from the point of view of a reasonable person deciding whether to buy this product.

Definitions

Please use this Definitions section to find the meaning of these words throughout this booklet.

Accidental Injury means a bodily injury which:

- a) is caused solely and directly by violent accidental, visible and external means; and
- b) occurs at a definite time and place as a result of an accident occurring during Your Period of Insurance; and
- c) results within twelve (12) months of the accident; and
- d) includes a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of the accident causing the bodily injury.

Business Partner means a person with whom You own a registered business.

Certificate of Insurance means the document We send You which confirms cover provided to You by Us.

Covered Locations means Australia.

Destination means the destination of the Scheduled Flight for Your One Way Trip.

Doctor means a legally registered medical practitioner who is not You or Your relative.

Electronic Equipment means personal computers, palm pilots, mobile phones, portable music playing devices, or loss of data and other items deemed by Us to be electronic equipment.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Home means Your usual place of residence in Australia.

Infant Child or Children means Your or Your Relative's child or children (including step or legally adopted children) who are aged between nine (9) days and twenty (24) months when Your Journey or One Way Trip commences.

Insolvency means bankruptcy/ provisional liquidation/ liquidation/ insolvency/ appointment of a receiver or administrator/ entry into a scheme of arrangement statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Insured means the person named as the Insured on the Certificate of Insurance and who pays the premiums to Us in respect of Insured Persons.

Insured Person means any person who is named as an Insured Person on Your Certificate of Insurance and with respect to whom premium has been paid or agreed to be paid.

Issue Date means the date We agree to provide insurance under the Policy as shown on Your Certificate of Insurance.

Journey means the period commencing at the time You leave Your Home to start Your journey to which this Policy applies and ceasing at the time You return to Your Home/ provided the journey commences and terminates while this Policy is in force. The maximum period for a Journey is forty-five (45) days.

One Way Trip means the period starting from the time You leave Your Home on Your Scheduled Flight to which this Policy applies and ceasing at the time You arrive at Your Destination.

Period of Insurance means:

- a) for a Journey (round trip)/ the period starting from the time You commence Your Journey or the departure date showing in Your Tigerair Travel Itinerary/ whichever is the later/ and ending at the time You complete Your Journey or the return date showing in Your Tigerair Travel Itinerary/ whichever is the earlier; or
- b) for a One Way Trip/ the period starting from the time You commence Your One Way Trip or the departure showing on Your Tigerair Travel Itinerary/ whichever is the later/ and ending at the time You depart the airport at Your Destination.

Policy means Your Policy Wording and Product Disclosure Statement (PDS) and Certificate of Insurance and any other document that We tell You forms part of Your Policy describing the insurance contract between You and Us.

Pre-Existing Medical Condition means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a Doctor or dentist prior to the issue of the Policy; or
- b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware at the Issue Date.

Policy Wording and Product Disclosure Statement (PDS) means this document.

Relative means Your Spouse/Partner/ parent, parent-in-law/ step-parent, child, brother, sister/ brother-in-law, sister-in-law/ daughter-in-law/ son-in-law, half-brother, half-sister, fiance(e)/ niece, nephew, uncle, aunt, step-child, great-grandparent, grandparent or grandchild provided such person is at the relevant time not more than eighty (80) years of age.

Scheduled Flight means the Tigerair and/or Tigerair Affiliate flight, or replacement flight organised by Tigerair and/or Tigerair Affiliate/ which corresponds to the flight details set out in Your Tigerair Travel Itinerary.

Sickness or Disease means a sickness or disease which requires immediate treatment by a Doctor and which is not an Accidental Injury.

Specially Designated List means names of a person/ entities/ groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia/ United Nations/ European Union or United Kingdom.

Terrorism means activities against persons, organisations or property of any nature:

- a) that involves the following or preparation for the following:
 - i. use of, or threat of, force or violence; or
 - ii. commission of (or threat of) force or violence; or
 - iii. commission of, or threat of/ an act that interferes with or disrupts an electronic, communication/ information, or mechanical system; and
- b) when one (1) or both of the following applies:
 - i. the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - ii. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Tigerair Affiliate means the non-Tigerair flight provider shown on Your Tigerair Travel Itinerary.

Tigerair Travel Itinerary means the travel itinerary issued to You when You book Your Scheduled Flight, which evidences payment of Tigerair premium for travel insurance under this Policy.

Terminal Illness means any medical condition, which is likely to result in death.

Transport Provider means a properly licensed coach operator, Tigerair and/or Tigerair Affiliate airline, shipping line or railway company.

Travelling Companion(s) means each person over twenty four (24) months old who is named on the Certificate of Insurance and is travelling with You on Your Journey or One Way Trip.

We, Our, Us means the insurer Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687).

You, Your means the Insured Persons.

