

Chubb Cancellation Cover

Product Disclosure Statement (PDS)



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Product Disclosure Statement (PDS)

General Terms and Conditions

This Policy is effective from: 31/03/2021

This document contains important information and has been prepared to assist You in understanding Chubb Trip Cancellation Cover 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.

This document provides general advice only. It 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.

This document must be read with Your Certificate of Insurance as together they form Your Policy and confirm the cover You have purchased including the terms, conditions and exclusions. The Certificate of Insurance will show Your:

- Accommodation Provider
- Excess;
- Issue Date of this Policy;
- Start Date and End Date of Your Trip;
- Covered Person(s);
- Premium payable.

Please familiarise Yourself with this Policy. We want to ensure You are clear about what it covers and what it does not cover or excludes. If You are unclear about anything in this document, please call **1800 803 548** and Our insurance team will be happy to assist You with any enquiries.

It's important to check Your Policy from time to time, particularly before You go away to remind yourself of what is and isn't covered. Some things You might consider doing whilst travelling might be dangerous and not covered (for example, jet skiing, bungee jumping or hiring a scooter if You don't have a motorcycle licence).

If You need to make a claim, keep detailed particulars and proof of any loss, including all police reports, sales receipts and charge card statements showing any purchases made.

Eligibility Criteria

To be eligible for cover under this Policy, You will need to meet the following criteria:

- a) All Covered Persons must be seventy-nine (79) years of age or younger before the Issue Date on Your Certificate of Insurance.
- b) Your Trip must start and end in Australia.
- c) Covered Person(s) must be Resident(s) of Australia.

Cancellation of Your Policy

You can request to cancel Your Policy at any time by contacting CeeJaze on 02 9457 0057 (Weekdays, 9am to 5pm AEST).

Cancelling Your Policy within Cooling Off Period

You have up to fourteen (14) days from the time You are issued Your Certificate of Insurance (the Issue Date) to decide whether this Policy and cover is right for You. If You decide that You don't want this Policy, You may cancel it within the fourteen (14) days cooling-off period. You will receive a full refund of the premium You paid, provided:

- a) You haven't started Your Trip; or
- b) You haven't made a claim; or
- c) You don't want to make a claim or exercise any other right under the Policy.

Cancelling Your Policy Outside the Cooling off period

If You request to cancel Your Policy outside the cooling-off period, We may:

- a) refund any unused proportion of Your premium (from the date the refund request was received until the End Date on Your Certificate of Insurance); and
- b) minus any administration fee;

provided that You have not started Your Trip, made or submitted a claim and/or intend to make a claim or exercise any other right under Your Policy.

Cancellation of Your Policy by Us

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 this Policy or any other contract 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.

Premiums

In return for cover under this Policy, You are required to pay a premium. The cover under this Policy only starts when You pay Us the required premium. You will be told the premium payable for Your policy when You apply and the premium will also be shown in Your Certificate of Insurance.

There are a number of factors that We take into account when calculating Your premium. The key factors are:

- Your accommodation cost.

Your total premium includes government charges, taxes or levies (such as stamp duty and GST).

Excess

Where applicable, an Excess is applied for each Covered Person, for each Event.

If a claim is covered, the Excess is first deducted from the amount We will pay and before any relevant depreciation and limits have been applied to the claim amount.

You may be provided with the option to reduce or increase Your Policy Excess. If You reduce Your Policy Excess Your premium will increase and if You increase Your Policy Excess Your premium will reduce. The Excess amount is specified on Your Certificate of Insurance.

Example

The below example is provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim

Example A:

Anna books accommodation to the Sunshiny caravan park. Her Trip with the family is in summer, which is 3 months away. A week before the start of the family Trip, her son has an accident at school and breaks his leg. Unfortunately, he needs surgery and the Doctor confirms its best to be at home for the recovery. Anna paid \$1,200 for the accommodation. The Excess is \$250.

- a) Deduct the Excess of \$250
- b) Check the total cover limits and sub limits in Schedule of Benefits. The amount claimable is below these limits

Calculation for the amount payable:

(-Excess) + accommodation = amount payable

(-250) + 1,200 = 950

Pre-Existing Medical Conditions

This Policy does not cover any Pre-Existing Medical Conditions. If You have Pre-Existing Medical Conditions, this cover may not be right for You. Before You purchase a Policy, You should consider whether a medical condition is considered Pre-Existing based on the Pre-Existing Medical Condition definition within this Policy.

Pregnancy

It's important to understand how pregnancy affects Your coverage.

When are You covered?

If You are or become pregnant after the Issue Date on Your Certificate of Insurance, You are covered for claims that arise from Your Pregnancy, under:

1. Trip Cancellation and Amendment Cover; if
 - a) You have a sudden and unexpected Injury or Illness that prevents You going on the Trip, and
 - b) such Injury or Illness is confirmed by medical evidence provided by a treating Doctor, and
 - c) is not otherwise excluded within this Policy.

When are You not covered?

You are not covered, directly or indirectly:

- a) for any Pre-Existing Medical Condition.

- b) for any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to the Issue Date on Your Certificate of Insurance.

Exclusions within this Policy

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under the Policy, while other exclusions apply to all claims. You should read the following:

- General Exclusions and General Conditions, which apply to all claims.
- The Special Exclusion (COVID-19), which applies to all claims.
- Each cover section includes information about what We cover, any Terms and Conditions that applies, and exclusions under the heading 'Exclusions under ...'

To ensure You understand when We will pay for a claim, You should read each section carefully, including each benefit covered under 'What We Cover' together with any 'Terms and Conditions' and 'Exclusions' under each cover section.

Special Exclusion (COVID-19)

This Policy does not cover, and We will not (under any sections) pay for claims of any kind directly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof) and/or its outbreak.

To the extent that any term or condition in the Policy may be inconsistent with this exclusion, this exclusion shall prevail.

Fraud

Chubb considers it important for customers to take insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We utilise Our dedicated special investigations unit at Chubb to detect and investigate selected claims daily. When the evidence supports it, Chubb will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

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

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.

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 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 Trip commences.

Australian Currency

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

Updating Our Product Disclosure Statement (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 on 1800 803 548.

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

Preparation Date

This PDS was prepared on 25 March 2021.

PDS Code

21PDSNEWBOOKAU01

About Chubb Insurance Australia Limited

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

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 3497

E travel.au@chubb.com

About IAA

This insurance policy is distributed by Insurance Advisernet Australia P/L (IAA) ABN 15 003 886 687, AFS Licence Number 240549.

IAA was formed in January 1996 to allow insurance advisers the benefits of maintaining their local presence whilst being able to tap into a national buying group for products and services needed by their customers in today’s complex business world. IAA is a principal member of the National Insurance Brokers Association (NIBA) and the largest member of the Publicly listed Austbrokers Group, who have \$2.5 billion of gross written premium under management and ranks within the top general insurance broking groups in Australia. More information regarding IAA can be sourced from the website – www.insuranceadviser.net.

About CeeJaze Management and Consulting P/L

CeeJaze Management and Consulting P/L (CeeJaze) ABN 59 643 270 220 has been a Corporate Authorised Representative (Number 320608) of IAA since 2004.

General Enquiries

If You have any questions about Your Policy, You can either:

Email at parks@iaa.net.au

Call on 02 9457 0057 (Weekdays, 9am to 5pm AEST)

For a copy of the IA Privacy Policy on how We collect, disclose and handle Your Personal Information, please refer to Our [website](#).

Definitions

The following words when used with capital letters in this document have the meaning given below.

Adult means a Covered Person who is not a Dependent Child.

Appointed Claims Handler means Chubb or its claims handling agent and/or representative.

Certificate of Insurance means the document We issue You, which confirms You being covered after You have paid for the insurance.

Chubb means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, SYDNEY NSW 2000 (Chubb).

Close Relative means spouse, de-facto, parent, parent-in-law, step-parent, child, brother, half-brother, step-brother, brother-in-law, sister, half-sister, step-sister, sister-in-law, daughter-in-law, son-in-law, niece, nephew, uncle, aunt, grandparent or grandchild.

Covered Person means persons named as a covered person on Your Certificate of Insurance who meets the eligibility requirements and for which the premium has been paid.

Cruise means any voyage on a ship, boat or ferry taken for pleasure or as a holiday.

Dependent Child(ren) means any child (including step child or legally adopted child) of an Adult who is unmarried and living at Home and where the child is primarily dependent upon the Adult for maintenance and support and the child is:

- a) eighteen (18) years of age or younger; or
- b) twenty-four (24) years of age or younger and;
 - i. a full-time student of an accredited institution of higher learning; or
 - ii. permanently mentally or physically incapable of self-support, as confirmed by medical evidence from a Doctor.

Dentist means a legally registered dental medical practitioner who is not You or Your Close Relative.

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

Domestic Trip means a trip within Australia having at least one (1) overnight stay at Your destination:

starting:

- a) when You leave Your Home or Your Work to travel to Your destination, and ending the earlier of:
- b) when You return Home; or
- c) at the End Date as shown on Your Certificate of Insurance

End Date means the end date of Your Trip, as specified on Your Certificate of Insurance.

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.

Excess means the amount first payable by each Covered Person for each claimable Event, when indicated. This means that if such claim is covered, the Excess will be deducted before any relevant depreciation and limits have been applied to the amount being claimed. For example, if the excess is \$250 and Your claim is accepted, and You are claiming \$500 (where no depreciation is applied), the calculation is: (-250) (the excess) + 500 = 250.

Excluded Sports and Activities means boxing; cave diving; horse jumping; horse riding; hunting and hunting on horseback; professional sports; canyoning; caving; diving; mountain-climbing; steeple chasing;

any form of motor racing, speed, performance or endurance tests; abseiling; American football; bob sleigh; bungee jumping; base jumping, canoeing; clay pigeon shooting; deep sea fishing; go-karting; hang gliding; heli-skiing; hot air ballooning; ice hockey; jet biking and jet skiing; martial arts; micro-lighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; quad biking; rock climbing; scuba diving deeper than thirty (30) metres; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where You or any tourist will be carrying guns); trekking requiring climbing equipment and/or ascending above 3,000 metres from sea level; war games/paint ball; white water rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

Home means Your usual place of residence in Australia (where You live).

Illness means a sickness or disease which requires immediate treatment by a Doctor or a Dentist. An Illness is not a Pre-Existing Medical Condition and is not an Injury.

Injury means an accidental bodily injury resulting solely and directly from:

- a) a sudden, external and identifiable Event that happens by chance and could not have been expected from the perspective of the Covered Person; and
- b) which occurs independently of any Illness or any other cause; and
- c) causes a loss within twelve (12) months of the accident.

It does not mean an Illness or any Pre-Existing Medical Condition.

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.

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

Licensed Airplane, Ship, Bus or Train means an air, land, water or rail passenger transport that operates to a published timetable or schedule and is available to the public. It does not mean privately hired, rented or chartered air, land or water transport (such as a taxi, Uber, Limousines, helicopter, private jet or plane).

Natural Disaster means volcanic eruption, flood (more than 20,000 square metres of normally dry land), tsunami, earthquake, landslide, hurricane, tornado or bushfire. It does not mean any infectious or contagious disease or virus regardless of transmission (including pandemic or epidemic).

Period of Insurance means the period between the Issue Date and End Date specified on Your Certificate of Insurance.

Policy means this document, the Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statements (SPDS), including Your Certificate of Insurance.

Pre-Existing Medical Condition means any physical defect, medical or dental condition, illness, injury or disease that:

1. within the two (2) years prior to the Issue Date on Your Certificate of Insurance
 - a) requires either of the following:
 - i. ongoing medication for treatment or risk factor control;
 - ii. prescribed medication from a Doctor;
 - iii. check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor at the Issue Date to be cured or in complete remission); or
 - iv. surgery; or
 - b) is either

- i. under investigation;
 - ii. pending diagnosis or test results;
 - iii. chronic or arthritic; or
- 2. within the three (3) years prior to the Issue Date on Your Certificate of Insurance involves
 - a) any of the following body parts:
 - heart;
 - brain (other than a mental health related condition);
 - liver;
 - back / spine;
 - kidneys;
 - cardiovascular or circulatory or respiratory system; and
 - b) where such medical condition either
 - I. involved a hospital emergency visitation or being an inpatient in hospital; or
 - II. required or requires surgery, a specialist appointment or consultation; or
 - III. requires:
 - i. ongoing medication for treatment or risk factor control; or
 - ii. prescribed medication from a Doctor; or
 - iii. check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor at the Issue Date to be cured or in complete remission); or
 - c) is currently either:
 - i. under investigation; or
 - ii. pending diagnosis or test results; or
- 3. within the five (5) years prior to the Issue Date on Your Certificate of Insurance was cancer; or
- 4. within the three (3) months immediately prior to the Issue Date on Your Certificate of Insurance led to the manifestation of symptoms where a reasonable person in the circumstances would be expected to be aware of or a reasonable person under the circumstances would have foreseen.

Resident of Australia means an Australian citizen, holder of an Australian permanent residency visa, partner/spouse visa, Australian skilled migrant visa (including 457 and Temporary Skill Shortage (TSS) visa), or a student visa:

- a) with a right to entry into Australia in accordance with their citizenship, residency or visa;
- b) with access to long-term medical care in Australia;
- c) who has a permanent Australian residential address; and
- d) who currently resides in Australia.

Snow Sports means snow skiing, snowboarding, tobogganing or snowmobiling.

Start Date the date You start Your Trip as shown on Your Certificate of Insurance.

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;
 - 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.

Terminal Illness means a medical condition for which a terminal prognosis has been given by a qualified medical practitioner and which is likely to result in death.

Travelling Companion means a person travelling with You on a Trip which has the same travel itinerary as You.

Trip means:

1. a Domestic Trip.

We/Our/Us means Chubb.

Work means Your usual place of employment within Australia having a fixed physical address.

You/Your means a Covered Person.

Coverage Summary

The coverage summary table below can be used as a quick reference to understand key coverage elements to each cover section. For a full understanding of what is covered, when You are covered and where cover does not apply, please refer to the individual section including the General Exclusions within this Policy. The benefits provided are subject to the terms, conditions and exclusions contained within this Policy.

Your Policy is made up of the Certificate of Insurance and this document. Your Certificate of Insurance may amend the standard terms, conditions and exclusions contained within this Policy.

Cover Section	Cover Description	Key Exclusions and Limitations
Section A	<p>Trip Cancellation and Amendment Cover Provides cover for non-refundable deposits accommodation costs You have paid in advance in the event You cancel, curtail or change Your Trip for the following reasons:</p> <ul style="list-style-type: none"> You or Your Travelling Companion being, in the opinion of a treating Doctor, unfit to begin or continue Your Trip due an Injury, suffering an unforeseen Illness or dying before or during Your Trip Your Close Relative, or a Close Relative of a Travelling Companion, having an Injury, suffering an unforeseen Illness or dying before or during Your Trip a Natural Disaster has caused devastation to the area You were intending to travel a State, Territory, or Federal Government (such as DFAT – Department of Trade and Foreign Affairs) have issued, or upgraded a travel warning to ‘Do Not Travel’ or have closed its borders, to the area You were intending to travel, and the government warning was published after the Issue Date on Your Certificate of Insurance 	<ul style="list-style-type: none"> You or any other person having a change in mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel You or a Travelling Companion or Close Relative having Pre-Existing Medical Conditions Losses arising from the death, serious injury or acute illness of any Close Relative who is eighty (80) years of age or older before the Issue Date on Your Certificate of Insurance Close Relative who is not a Resident of Australia Circumstances where there was a reasonable likelihood that Cancellation, Curtailment or Trip Change may have been necessary or a reasonable person under the circumstances would have foreseen prior to the Issue Date on Your Certificate of Insurance Additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably practicable that Your Trip is to be cancelled or curtailed

Schedule of Benefits

Section	Cover	Domestic Trip	Excess Applies
Section A	Trip Cancellation and Amendment Cover	\$10,000	Refer to Certificate of Insurance
	b. Travel agent commission (sub limit)	Up to 15% or \$750, whichever is the lesser	

Section A - Trip Cancellation and Amendment Cover

Specific Definitions under Trip Cancellation Cover and Amendment Cover

Cancellation means You do not start Your Trip at all. Cancelled has the same meaning as Cancellation.

Curtailement means You have started Your Trip and You have had to return to Your Home in Australia. Curtail has the same meaning as Curtailement.

Natural Disaster means volcanic eruption, flood (more than 20,000 square metres of normally dry land), tsunami, earthquake, landslide, hurricane, tornado or bushfire. It does not mean any infectious or contagious disease or virus regardless of transmission (including pandemic or epidemic).

What We Cover

If during the Period of Insurance, You have a disruption to Your Trip causing a Cancellation or Curtailement that is necessary, unavoidable and unforeseen, due to one of the following causes:

1. You or Your Travelling Companion, as confirmed in writing by a treating Doctor, being unfit to begin or continue Your Trip due an Injury, suffering an unforeseen Illness or dying before or during Your Trip;
2. Your Close Relative, or a Close Relative of a Travelling Companion, where the Close Relative
 - a. is seventy-nine (79) years of age or younger before the Issue Date on Your Certificate of Insurance; and
 - b. Is a Resident of Australia;having an Injury, suffering an unforeseen Illness (as confirmed in writing by a treating Doctor) or their death (as confirmed by a death certificate) before or during Your Trip;
3. Your redundancy which qualifies for redundancy payments under current legislation;
4. You being in the Australian armed services or emergency services (police, fire, ambulance) and Your leave is revoked;
5. You being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;
6. Your Trip is cancelled as a result of:
 - a. riot, strike, civil commotion; but not Terrorism, any war like activities, war (whether it has been formally declared or not), any hostilities, rebellion, revolution, military coup, or overthrow of a government;
 - b. adverse weather (including a Natural Disaster);
 - c. mechanical breakdown;

provided that there had been no reporting in the media or notice displayed on Our website, prior to the Issue Date on Your Certificate of Insurance, that any such Event had occurred or was likely to occur;

7. here is a Natural Disaster, or a Natural Disaster has recently happened or is reasonably expected to happen on the direct route to Your destination or at Your destination of Your Trip, which requires You to Cancel or Curtail Your Trip;
8. there is a Natural Disaster at Your Home in Australia or the imminent danger of a Natural Disaster to Your Home, which requires You to Cancel or Curtail Your Trip;
9. a State, Territory, or Federal Government (such as DFAT – Department of Trade and Foreign Affairs) have issued, or upgraded a travel advisory warning, advising You to ‘Do Not Travel’ or that borders are

closed, for the destination You planned to travel to, and the warning was published after the Issue Date on Your Certificate of Insurance;

We will pay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- a. the non-refundable and unused:
 - i. accommodation costs that You have paid in advance;
- b. the non-refundable travel agents' commission.

Terms and Conditions applicable to Trip Cancellation Cover

1. Claims for Injury or Illness will require confirmation in writing by a treating Doctor confirming the Injury or Illness. If it is not reasonably practical to obtain a written confirmation, You must provide reasonable evidence in support of why writing confirmation by a treating Doctor cannot be obtained, such as emails, call logs demonstrating Your attempt to obtain the written confirmation.
2. Claims for death will require death certificate confirming death. If it is not reasonably practical to obtain a death certificate, You must provide reasonable evidence in support of why a death certificate cannot be obtained, such as emails, call logs demonstrating Your attempt to obtain the death certificate.
3. Where You have received or been offered a refund, credit note or voucher for the cost of a booking, whether partially or in full, the amount offered or received is to be considered refundable.

Exclusions applicable to Trip Cancellation Cover

Please also refer to the General Exclusions Applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. You or any other person having a change in mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel.
2. You or Your Travelling Companion or Close Relative's Pre-Existing Medical Conditions.

Except for when You need to Curtail Your Trip due to the death (other than Terminal Illness as this is excluded) of a Close Relative and where You would not have reasonably known the death was likely before the Issue Date on Your Certificate of Insurance or Your Trip departure date.
3. the death, Injury, unforeseen Illness of any Close Relative or Travelling Companion who is eighty (80) years or older before the Issue Date on Your Certificate of Insurance.
4. Close Relatives who are not Resident(s) of Australia.
5. any costs where a refund, credit-note or voucher has been received or offered for the cost of the booking.
6. additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably practicable that Your Trip is to be cancelled or curtailed.
7. any government regulation, conditions, prohibition or restriction, including but not limited to:
 - a. Your failure to hold or obtain a valid passport, visa, or other required documentation prior to commencing Your Trip;
 - b. Mandatory quarantine;
 - c. Border closures that occurred before the Issue Date on Your Certificate of Insurance.
8. where You do not meet the vaccination protocols required by a transport provider before they allow You to board a Licenced Airplane, Ship, Bus or Train.

9. Your failure to check-in at the required time for any flight, sea crossing, train or bus journey which is within of Your control.
10. cancellation caused by Your work commitments, or amendment of Your entitlement by Your employer, unless You are a member of the Australian armed services or emergency services (police, fire, ambulance) and the expense or cost was incurred as a result of Your leave being revoked.
11. any costs for, or in respect of, anyone other than a person falling within the definition of Covered Person.
12. costs incurred in respect of any medical condition where You are unable to supply a medical certificate from Your treating Doctor confirming cancellation was necessary and unavoidable. If it is not reasonably practical to obtain a written confirmation, You must provide reasonable evidence in support of why writing confirmation by a treating Doctor cannot be obtained, such as emails, call logs demonstrating Your attempt to obtain the written confirmation.
13. Your financial circumstances or any contractual or business obligation.
14. the failure of Your travel agent to pass on monies to operators or to deliver promised services.
15. a cancellation due to a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence (such as failed booking) of a wholesaler or operator.
16. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle 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.
17. where a claim has already been made for forfeited costs for the same Event, or if a claim has been paid elsewhere, e.g. Trip Delay Cover.
18. circumstances where there was a reasonable likelihood that Cancellation, Curtailment or Trip Change may be necessary or a reasonable person under the circumstances would have foreseen prior to the Issue Date on Your Certificate of Insurance or booking, arrangement or rearrangement of the Trip.
19. any costs whereby, prior to the Issue Date on Your Certificate of Insurance, a State, Territory, Federal government or government agency (such as DFAT) have issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to.

General Exclusions Applicable to All Sections

We will not cover losses, pay or reimburse any costs, under any section of this Policy which are recoverable from any other source, or arising from:

1. You or any other person having a change in mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel.
2. any Pre-existing Medical Conditions;
3. You, a Travelling Companion or Close Relative's Terminal Illness which was diagnosed before the Issue Date on Your Certificate of Insurance;
4. where You:
 - i. are eighty (80) years of age or older at the Issue Date on Your Certificate of Insurance; and/or
 - ii. have not started and ended Your Trip from Australia; and/or
 - iii. are not a Resident of Australia;
5. You are travelling against the medical advice of a Doctor who has deemed You unfit to travel;
6. any costs arising directly from You being unfit to travel if You knew, or a reasonable person in Your circumstances would have known, that You were unfit to travel whether or not You had sought medical advice;
7. a Domestic Trip that does not have at least one (1) overnight stay at Your destination;
8. being under the influence of alcohol, where You have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority whilst operating a motor vehicle, or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
9. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor and taken in accordance with the prescription and doctors' advice but is not for the treatment of addiction to illegal drugs;
10. the consumption of alcohol in combination with any drug or medication;
11. Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
12. Your participation, involvement or taking part in Excluded Sports and Activities;
13. any unlawful, wilful or malicious act by You and including any assault and/or battery committed by You;
14. any costs where You are participating in a sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;
15. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
16. any costs with respect to Cuba or a person, entities, groups, 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 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;
17. declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent

is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war;

18. service in the military, naval or air service of any country;
19. participation in any military, police or fire-fighting activity;
20. activities undertaken as an operator or crew member of any transport provider;
21. flying in military aircraft or any aircraft which requires special permits or waivers;
22. commission of or attempt to commit an illegal act by or on behalf of You;
23. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
24. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle 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;
25. an act of Terrorism;
26. any costs whereby,
 - a) under Section A Trip Cancellation and Amendment Cover, prior to the Issue Date on Your Certificate of Insurance a State, Territory, Federal government or government agency (such as DFAT) have issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to. Please refer to who.int, smartraveller.gov.au, dfat.gov.au or other government sites for further information;
27. any loss of enjoyment or any financial loss not specifically covered within this Policy;
28. any loss which is recoverable by compensation under any other workers compensation act, transport accident laws or any other similar legislation or by Government sponsored fund, plan, medical benefit scheme required to be affected by or under a law;
29. an epidemic, pandemic or outbreak of an infectious disease or virus or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these;
30. any costs in relation to You being required to be quarantined;
31. You are riding a motorcycle:
 - a) without wearing a helmet;
 - b) without having a valid licence as required in Australia and in the country of travel for the same class of motorcycle You (or they if You are a passenger) are operating;
 - c) racing, participating in a professional capacity or motocross;
32. pregnancy in the following circumstances:
 - a) For any Pre-Existing Medical Condition.
 - b) any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to the Issue Date on Your Certificate of Insurance.
33. any costs relating to:
 - a) Snow Sports activities; or,

b) Cruise travel.

How do I make a claim?

Making a claim is quick and easy: in 4 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 representative) will need to provide:

1. 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 361 146**.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents required vary based on claim type, but may include any relevant:
 - medical or doctors' reports;
 - receipts or other proof of expenses;
 - reports that have been obtained from the police, accommodation provider or Transport Provider (including an airline) 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; and
 - Intended payee information, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses;
2. Claims for loss, theft or criminal damage must, unless not reasonably possible, be reported to the local police and a written report obtained of the incident occurring. If it is not reasonably practical to obtain a written report, You must provide reasonable evidence in support of why a report cannot be obtained, such as emails, call logs to the local police demonstrating Your attempt to obtain the report.

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.

Will I need to undertake a medical examination?

If required and to enable Us to confirm if some of the benefits sections within the Policy respond or continue to respond to an Event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require.

Can I claim under this Policy if I can claim for the same expense under another insurance Policy e.g. my private health insurance?

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.

Can I admit liability if an Event occurs which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us. You should request the claim against You be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under the Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under Your Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

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. Hours of operation: 8:30am to 5pm Monday to Friday.

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).

A consumer insurance contract

This policy is a 'consumer insurance contract' as it is, wholly or predominantly, for personal, domestic or household purposes.

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 have a duty to take reasonable care not to make a misrepresentation when 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 duty to take reasonable care not to make a misrepresentation when answering the questions.

What You do not need to tell Us

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- 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.

Privacy Statement

In this Statement “We”, “Our” and “Us” means Chubb Insurance Australia Limited (**Chubb**).

“You” and “Your” refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to [Our website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (**APPs**), as amended or replaced from time-to-time.

Why We collect 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 and research, in relation to new products, services or information that may be of interest to You.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such an insurance intermediary or Your employer (e.g. in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

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. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e., group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your decision to provide Your Personal Information

In dealing with Us, You agree to Us using and disclosing Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return to:

Email: CustomerService.AUNZ@chubb.com

Fax: + 61 2 9335 3467

Address: GPO Box 4907 Sydney NSW 2001

How to Make a Complaint

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:

Privacy Officer

Chubb Insurance Australia Limited

GPO Box 4907 Sydney NSW 2001

+61 2 9335 3200

Privacy.AU@chubb.com.

Complaints and Dispute Resolution Process

We understand that You could be dissatisfied with Our organisation, Our products and services, or the complaints handling process itself. We take all Our customer's concerns seriously and have detailed below the complaints process that You can access.

Complaints and Customer Resolution Service

Contact Details

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 Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

Process

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

Our response

We will acknowledge receipt of Your complaint within one (1) business day of receiving it from You.

We will investigate Your complaint and keep You informed of the progress of Our investigation at least every ten (10) business days and will make a decision in relation to Your complaint in writing within thirty (30) calendar days. If We are unable to make this decision within this timeframe, We will provide You with a reason for the delay and advise of Your right to take Your complaint to the Australian Financial Complaints Authority (**AFCA**) as detailed below, subject to its Rules. If Your complaint falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

To the extent allowable at law, if You request copies of the information We relied on to make a decision about Your complaint, We must provide it within ten (10) business days of Your request. Please see the General Insurance Code of Practice 2020 (codeofpractice.com.au) or contact Us for further details.

Please note that if We have resolved Your complaint to Your satisfaction by the end of the fifth (5th) business day after We have received it, and You have not requested that We provide You a response in writing, We are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

External Dispute Resolution

If You are dissatisfied with Our complaint determination, or We are unable to resolve Your complaint to Your satisfaction within thirty (30) days, You may refer Your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (**ASIC**). We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
P 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au
W www.afca.org.au

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to Your circumstances expires.

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 www.fcs.gov.au for more information.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (**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 codeofpractice.com.au and on request. As a signatory to the Code, We are bound to comply with its terms. As part of Our obligations under Parts 9 and 10 of the Code, Chubb has [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10).

Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure as well as individuals purchasing travel and personal accident insurance.

More information can be found at www.chubb.com/au.

Contact Us

Chubb Insurance Australia Limited
ABN: 23 001 642 020 AFSL: 239687

Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000
O +61 2 9335 3200
www.chubb.com/au



Chubb. Insured.SM

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Chubb Target Market Determination

Chubb Cancellation Cover
(For Insurance Advisernet)

CHUBB®

Chubb Target Market Determination



Important Information

This Target Market Determination (**TMD**) is required under section 994B of the Corporations Act 2001 (Cth) and has been prepared by the product issuer Chubb Insurance Australia Limited (**Chubb**) AFSL 239687 ABN 23 001 642 020. The TMD is designed to assist customers, distributors and Chubb staff to understand who this product has been designed for and who it is not suitable for. The TMD identifies triggers for Chubb to review the target market and sets out the conditions and restrictions on distribution of the product described below. It also sets out the reporting obligations of Chubb's distributors. This document is not a Product Disclosure Statement (**PDS**) and is not a summary of the product features or terms of the product. This document does not take into account any person's individual objectives, financial situation or needs and is not intended to constitute personal advice. Persons interested in acquiring this product should carefully read the PDS before deciding whether to purchase this product.

This TMD is effective from the date of publication until its replacement or withdrawal.

Where a word is capitalised in this TMD and not otherwise defined, the definition of the word can be found in the policy wording/PDS.

The PDS for the product can be found here [Chubb Cancellation Cover](#).

Target Market Determination

1. Details

Product Name/s:	Chubb Cancellation Cover (PDS code 21PDSNEWBOOKAU01) (the Product)
Publication date of TMD:	5 October 2021
Initial Review Date:	5 October 2023 (2 years from date of publication)
Frequency of Product Reviews	Every 2 years from date of publication, subject to intervening review triggers as outlined in section 4 of this TMD

2. Product Target Market

What is the Product?

This Product offers insurance cover for the non-refundable portion of pre-paid accommodation costs which are forfeited in the event the pre-paid accommodation reservation is cancelled due to certain specified events (as outlined in the Policy).

Key covers/attributes

- ✓ Reimbursement of the non-refundable and unused accommodation costs paid in advance in the event of specified unforeseen circumstances (as outlined in the Policy) causing cancellation of the insured Trip (does not include cancellation due to change of mind).
- ✓ Reimbursement of the related non-refundable travel agents' commission.
- ✓ Reasons for Cancellation include:
 - Unforeseen Injury, Illness or death;
 - Jury service or subpoenaed as a witness for court proceedings;
 - Natural Disaster at your Home, on the direct route to your destination or at your Trip destination.
- ✓ Covers persons up to the age of 79 years booking accommodation within Australia.
- ✓ Cover is available to individuals and their travelling companions and Dependent Children travelling domestically within Australia.

Key exclusions

- ✗ This Product excludes claims arising from (amongst other things):
 - an Insured deciding not to start a Trip, or continue a Trip (change of mind);
 - cancellation caused by your work commitments, or amendment of your entitlement by your employer, unless you are a member of the Australian armed services or emergency services (police, fire, ambulance) and the expense or cost was incurred as a result of your leave being revoked;
 - Pre-Existing Medical Conditions, illness or disease for which the treatment, medication or advice was provided or prescribed by a health professional prior to the trip;

- persons over seventy-nine (79) years at the time of seeking to purchase of the Product;
- relating to, or in any way connected with, the Coronavirus Disease 19 (COVID-19) or any mutation or variation thereof, and/or its outbreak;
- any costs in relation to you being required to be quarantined (whether or not related to COVID-19);
- Cruise travel.

Customers the Product was designed for

This Product is targeted at individuals who:

- ✓ are Residents of Australia; and
- ✓ 79 years of age or younger; and
- ✓ travelling domestically within Australia by themselves, or with a Travelling Companion or Dependent Children; and
- ✓ are pre-paying part or all of their accommodation costs at the time of reservation.

Classes of Customers

- ✓ The class of customers for whom this Product is targeted can be categorised as:
 - individuals seeking to reserve accommodation on-line at caravan parks, campgrounds and similar accommodation providers who use the Newbook Reservation System.

Customer's likely objectives, financial situation, and needs

Objectives	The likely objectives for customers in this target market is to recover the pre-paid accommodation costs paid at the time of making the accommodation reservation which are non-refundable (by the accommodation provider) in the event of specified cancellation events outside of the customer's control.
Financial situation	The likely financial situation for customers in this target market is broad. It typically includes people who book accommodation at caravan parks, campgrounds and other similar accommodation providers who can also afford to pay the insurance premium.
Needs	Customers in this target market are likely to need coverage for financial losses for the non-refundable pre-paid portion of their accommodation reservation which is forfeited in the event of cancellation due to circumstances outside their control.

Customers the Product was not designed for

This Product is not suitable for those customers who:

- ✗ require travel insurance;
- ✗ require personal accident insurance;
- ✗ require insurance for Cruise related travel or accommodation on a Cruise ship;

- × are over seventy-nine (79) years when seeking to purchase the Product;
- × are not Residence of Australia;
- × are looking to cover a Trip that doesn't start and end in Australia;
- × have Pre-Existing Medical Conditions (as defined by the Product);
- × are looking for protection against potential claims in COVID-19 related circumstances.

Why Product is consistent with the Target Market

Chubb views that the Product is consistent with the target market as the target market comprises individuals making on-line accommodation booking and the Product provides cover to reimburse them for their non-refundable pre-paid accommodation costs, if the trip is cancelled due to specified unforeseen circumstances. It is therefore likely that the Product will meet the needs, or go towards meeting the needs, of those in the target market.

3. Conditions/Restrictions on product Distribution

Restriction/ Condition	Description
Method of distribution	<p>This Product may be distributed online as an add-on insurance product at the time of making an accommodation reservation via certain accommodation providers throughout Australia who use the Newbook Reservation System.</p> <p>This Product is distributed by:</p> <ul style="list-style-type: none"> • Insurance Advisernet Australia P/L (IA) (ABN 15 003 886 687, AFSL 240549) under a binding authority agreement with Chubb; • CeeJaze Management and Consulting Pty Ltd (ACN 121 024 468 is an appointed Authorised Representative of IA -AR Number 320608) (CeeJaze); • Newbook Pty Ltd (ACN 150 471 382) (Newbook) is the owner of the Newbook Reservation System and is an Authorised Distributor of IA; • various accommodation providers throughout Australia, Appointed as Authorised Distributors of IA; who use the Newbook Reservation System. <p>(Distributors)</p> <p>In distributing the Product IA acts under its own Australian Financial Services Licence (AFSL).</p> <p>IA and CeeJaze are permitted to provide general advice about the Product, not personal advice.</p> <p>Authorised Distributors cannot provide any advice or recommendations in relation to the Product and all Product information must be factual and approved by Chubb.</p> <p>IA's contact details:</p> <p>Level 31, 100 Miller Street North Sydney NSW 2060 (02) 9954 131 info@iaa.net.au</p>

Underwriting criteria	The Distributor is required to distribute the product in accordance with Chubb's underwriting criteria.
Promotional Material	Any promotional material which is used by the Distributor in relation to the Product must be pre-approved by Chubb and must contain an electronic link to this TMD.
Distribution in accordance with TMD	The Product must only be distributed in accordance with this TMD and the contractual arrangements in place between Chubb and the Distributor.

Explanation

Customers who obtain the Product in accordance the distribution conditions set out above are more likely to be in the target market for this product because they are actively reserving accommodation online (within Australia) and are likely to be interested in obtaining cancellation cover.

4. Product Review

Periods of review:	Mandatory periodic reviews of the TMD will occur at least every 2 years subject to intervening review triggers (see below).
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Review triggers:

Review triggers are events that suggest the TMD may no longer be appropriate and may trigger a review **prior** to periodic review as set out above. The review triggers for this product are set out below.

1.	Any material change to the Product, including a change to the PDS.
2.	Changes to relevant laws, regulatory guidance, or industry codes.
3.	Any determination of or feedback from regulators, the Australian Financial Complaints Authority, a court or a tribunal suggesting that the target market may no longer be appropriate (including the use of Product Intervention Powers).
4.	The nature of feedback regarding the Product, including whether complaints have increased significantly from consumers or distributors.
5.	Distribution or purchasing of the Product in a manner significantly inconsistent with the TMD.

5. Reporting Obligations

Chubb's third party distributors must report the following information to tmd.reporting@chubb.com in order to ascertain whether or not the TMD remains appropriate to assist us in improving our product for our customers.

Distributor Reporting Obligations

Type of Report	Description	Reporting Period
Complaints	The number of complaints received regarding the Product during the reporting period and the nature and details of the complaints.	Quarterly (10 business days after the quarter has closed)

	Complaint is defined in the Australian Securities and Investment Commission (ASIC) Regulatory Guide RG 271.	
Significant dealings	<p>A significant dealing in the Product which is not consistent with this TMD must be notified to ASIC. What amounts to a "significant dealing" will be determined by the circumstances of each case but generally regard should be had to:</p> <ul style="list-style-type: none"> • the proportion of consumers purchasing the product who are not in the target market; • the actual or potential harm to those consumers; • the nature and extent of the inconsistency of distribution with the TMD; and • current ASIC guidelines when determining what may constitute a significant dealing. <p>If in doubt, Distributors must report the dealing to Chubb, so that Chubb can undertake the necessary assessments.</p> <p>The report must include:</p> <ul style="list-style-type: none"> • Date(s) of the significant dealing; • Description of the significant dealing; • Why the dealing is considered significant; • How the significant dealing was identified; • What steps, if any, have been taken in relation to persons affected by the significant dealing; and • Steps which have been, or will be, taken to ensure that the significant dealing does not occur again. 	Within 10 business days of becoming aware of the significant dealing.
Sales information	The number of sales of the Product (only if Distributor has binding authority)	In accordance with contractual arrangements

6. Appropriateness

Chubb has assessed the Product's key attributes and formed the view that it is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market as described within this TMD.

About Chubb in Australia

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More information can be found at www.chubb.com/au.

Contact Us

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ABN: 23 001 642 020 AFSL: 239687

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