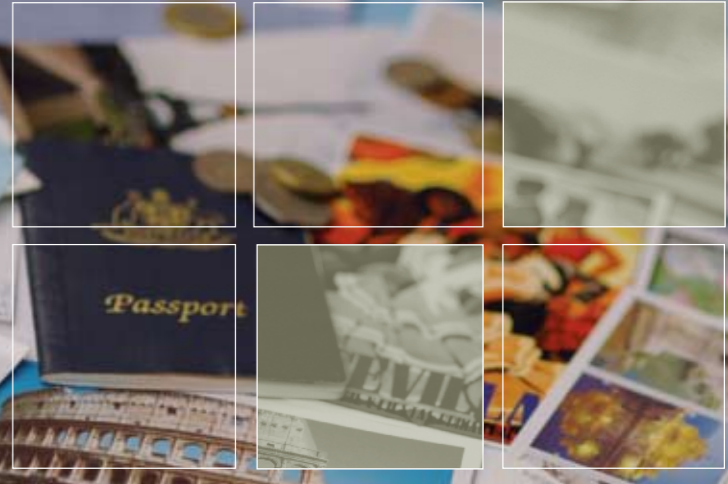




## Bendigo Travel Insurance



Also, cover is automatically provided for certain medical conditions. The pre-existing medical condition exclusion does not apply to these conditions, therefore no application for additional cover is required. Please refer to the PDS for further information.

### 24-hour emergency hotline for whatever, whenever, wherever

You don't have to wait 'til you get home to benefit from Bendigo Travel Insurance. If the need arises, just make a reverse charge call, from anywhere in the world.

You'll have the assistance of a multilingual expert at dealing with travel problems and emergencies.

You'll receive an emergency hotline card with your policy, giving you 24-hour access to First Assistance, our emergency travel assistance provider.

There is more information about the benefits of this service in the PDS.

Hopefully, nothing will go wrong on your travels. Either way, the peace-of-mind of knowing that you're properly covered can add to the enjoyment of any trip.

This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase this insurance policy, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for the insurance policy.



Your duty does not require disclosure of anything that

- diminishes the risk to be undertaken by us
- is of common knowledge
- we know or, in the ordinary course of business, ought to know, or
- is a matter that we indicate your duty has been waived by us.

### If you do not comply with your duty of disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim, or we may cancel the policy.

If your non-disclosure is fraudulent, we may also have the option of voiding the contract from its beginning.

### If you have a pre-existing medical condition or are 70+

You need to read the following before applying for cover if you are 70 years of age or older or have a pre-existing medical condition.

### Pre-existing medical conditions

Please understand that any claims relating to pre-existing medical conditions are specifically excluded from our policies.

### 70 years of age or older

If you are 70+ before your departure date or during your journey, and travelling overseas you will not be automatically covered for your medical or medical-related losses.

### However...

You may still be able to obtain cover in these situations, at our option. Contact us to apply for a medical assessment.

### Important details

This brochure can only give you a general description of the cover. You can find the full details in the Product Disclosure Statement and policy wording (PDS).

A PDS for this product is available from any office of CGU Insurance Limited (issuer of the insurance) or its agent, or online at [www.cgu.com.au](http://www.cgu.com.au) You should obtain a PDS and consider it before making a decision whether to acquire or continue to hold this product.

To make your decision easier, we'll give you a twenty-one (21) day money back guarantee from when your application is accepted and you receive your certificate of insurance. This will give you plenty of time to review the policy and if you decide in that time that you do not want our cover, you can cancel it. We'll give you a full refund of the premium you paid, provided that you have not started your journey and do not want to make a claim.

Cover is not available to non-Australian residents or people who are not travelling on this policy.

### What you must tell us when you apply to take out this policy

When applying to take out insurance, we will ask you certain questions. When answering these questions, you must be honest, and you have a duty under the Insurance Contracts Act 1984 to tell us anything

- known to you, and
- which a reasonable person in the circumstances would include in answer to any question.

We will use your answers to help us decide whether to insure you and anyone else under this policy, and on what terms.

### Who you are answering the questions for

It is important that you understand you are answering the questions in this way on behalf of yourself and anyone else that you want to be covered by the policy.

### Plan your trip from cover to cover

You can enjoy your travels more if you're less worried about things going wrong. That's a good reason to make sure you have the right cover.

The three-step chart inside will help you figure out what travel insurance you need, how long you need it for and how much it will cost.

Naturally, our policies include a comprehensive list of medical and dental expenses. So you'll be covered against more than 'Bali Belly', 'Pharaoh's Curse' or 'Montezuma's Revenge'. You'll also have the peace of mind of these policy benefits:

Cancellation of journey	✓
24-hour emergency assistance	✓
21-day free look period	✓
Missed connection	✓
Overseas medical expenses	✓
Overseas evacuation costs	✓
Overseas dental expenses	✓
Resumption of overseas journey	✓
Early return	✓
Accidental death	✓
Luggage loss or damage	✓
Personal liability	✓
Hijack cover	✓
Loss of income	✓
In hospital cash allowance	✓
Camera/video equipment up to \$4,000	✓
Rental vehicle excess waiver	✓
Return of hire car	✓
Travel delay	✓
Monthly income for a disability	✓

This information is provided by Bendigo and Adelaide Bank Limited. Travel insurance is issued by CGU Insurance Limited ABN 27004 478 371. This brochure contains general advice only. Please consider your situation and read the Product Disclosure Statement available online at [www.bendigobank.com.au](http://www.bendigobank.com.au) or from any Bendigo Bank branch. Bendigo and Adelaide Bank is authorised by CGU Insurance to distribute its products and receives a commission based on a proportion of the product's premium, this is included in the amount you pay for the product. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237 879

Intermediary: Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879

Insurer:



CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291  
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