



QBE Insurance (Australia) Limited

Capricorn Risk Services

Leisure travel policy - policy schedule



Capricorn Risk Leisure Travel Policy

This Policy Schedule sets out the cover the insured has selected for the period of insurance shown. It forms a part of and must always be read in conjunction with the Capricorn Risk Leisure Travel Insurance Policy (QM6364-0519).

Policy Number:

60 A043375 PAD

Insured:

Capricorn Risk Services Pty Ltd ABN 93 111 632 789

Insured Persons:

All Customers of Capricorn Risk Services Pty Ltd and full time and permanent part time employees of Capricorn Society Limited including their accompanying spouse and dependent children who are under seventy (70) years of age at the time of booking a journey.

Where the customer of Capricorn Risk Services Pty Ltd is a:

- Sole Trader: that individual sole trader (and spouse and dependants) are covered.
- Company: the directors of that company (and spouse and dependants of each director) are covered.
- Partnership: the individual partners (and spouse and dependants of each partner) are covered and where a partner is a company the directors of that company (and spouse and dependants of each director) are covered.

Period of insurance:

28 February 2020 at 4pm (AEST) to 28 February 2021 at 4pm (AEST)

Scope of cover:

All personal travel where your destination is more than 250 km from your usual place of residence.

Cover commences on the day you leave your usual residence in Australia and it ends:

- If you are a resident of Australia and travelling within Australia, at 4pm (AEST) on the 14th day after you left your usual residence; or
- If you are a resident of New Zealand and travelling within New Zealand, at 4pm (AEST) on the 14th day after you left your usual residence; or
- If you are travelling overseas, at 4pm (AEST) on the 28th day after you left your usual residence; or
- when you return to your usual residence in Australia or New Zealand;

whichever occurs first.

Excess

You must pay a \$250 per claimable event, unless otherwise specified in the Schedule of Benefits below or in the Policy Wording.

Aggregate limit of liability:

(applicable to Sections A, B, E, F & I) \$1,000,000.
Except Non Scheduled Air flights/Charter/Helicopter \$100,000.

Schedule of benefits	Sum insured
(A) Capital benefits (Events 1 to 29)	
Financial Member of Capricorn Risk Services Pty Ltd and full time and permanent part time employees of Capricorn Society Limited	\$50,000
Accompanying Spouse	\$25,000
Dependent Children	\$5,000
(B) Weekly benefits – injury	\$500 per week
Benefit period	6 months
Excluded period of claim	30 days
(C) Overseas medical and additional expenses	Unlimited
(D) Emergency travel assistance	Unlimited
(E) Baggage and personal effects	\$15,000 (per adult)
Emergency Baggage (nil excess)	\$500 in total
Limit \$2,500 any one item other than:	
Personal Computers	\$6,000 in total
Cameras & Video Cameras	\$4,000 in total
Dentures & Dental Prosthesis	\$800 in total
(F) Personal money, travellers cheques and credit cards	
Money	\$500
Fraudulent Use of Credit Cards	\$5,000
(G) Personal liability	\$5,000,000
(H) Loss of deposits and additional expenses	Unlimited
(I) Refund of excess following collision damage or theft	\$4,000

Existing medical conditions

Provided the following existing medical conditions are stable and you or anyone else to be covered are not waiting for treatment, on a hospital waiting list or are awaiting results of medical tests or investigations in relation to any of these conditions, cover is provided.

Acne

such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy.

Allergies

including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia.

Anaemia

provided you are under 60 years of age and you have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient.

Asthma

Bell's palsy

Benign breast cysts

Bunions

Carpal tunnel syndrome

Coeliac disease

Diabetes Mellitus Types 1 and 2 - provided you were not diagnosed in the last 12 months and where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications.

Epilepsy - you have been seizure free for the past 12 months or do not require more than 1 anti-seizure medication.

Goitre, hypothyroidism, Hashimoto's disease,

Graves Disease

Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease.

High blood pressure (hypertension) - stable

High Cholesterol (Hypercholesterolaemia)

High Lipids (Hyperlipidaemia)

Insulin resistance, impaired glucose tolerance.

Incontinence

Menopause

Migraines – except where you have been hospitalised in the past 12 months.

Nocturnal cramps

Osteoporosis – where there have been no fractures and you do not require more than 1 medication or suffer any back pain condition.

Plantar fasciitis

Pregnancy related illness of the mother up to & including 26 weeks gestation – provided there have been no complications in this pregnancy or any previous pregnancy; or this pregnancy has not been assisted by artificial reproductive technique eg IVF.

Raynaud's disease

Trigeminal neuralgia

Trigger finger

Routine screening tests where no underlying disease has been detected.

Important Information for Overseas Travellers

Worldwide medical and emergency assistance

In the event of an accident, illness or emergency during your trip overseas, please contact our medical and emergency assistance team. Our team of specialists is available worldwide, 24 hours a day, 365 days a year to help travellers in case of an emergency.

Contact the Emergency Assistance team, by calling the international operator and ask for a "reverse charge" or "collect call" to +61 3 8523 2523. Calls from mobile phones will be at your cost.

Emergency Assistance is also available by: Fax: +61 3 8523 2530
Email: travel-assist@nib.com.au

Claims – What You Must Do

If anything happens that is likely to lead to a claim, you or the insured person must:

- follow medical advice from a qualified medical practitioner as soon as possible after sustaining injury or illness,
- On your return contact Capricorn Insurance Services:
In Australia on 1300 761 780
Or in New Zealand on 09 280 4515
as soon as possible. You will be provided with a claim form and advice on the procedure to follow,
- fully complete our claim form and return it to us within 30 days,
- undergo any medical examination by a doctor appointed by us if we require it, and
- at your expense provide us with any information about the claim we ask for including
 - reports from police, transport provider, hotel or other authority (in the country where the incident occurred)
 - doctor's reports
 - accounts and receipts
 - valuations and proof of ownership
 - letters and notices you receive from anyone else about your claim.

If in doubt at any time, contact Capricorn Insurance Services on 1300 761 780 (Aust) or 09 280 4515 (NZ) or email info@capricorninsurance.com.au

