

CHI Travel Insurance

# Relax with CHI Travel Insurance

Protect yourself and your trip  
from just \$3 a day\*



**CHI**

CHI TRAVEL INSURANCE PTY LTD

We hope that your trip goes well. But however much you plan, unexpected things can go wrong. Luckily a CHI Travel Insurance policy provides protection for a range of mishaps, including:

### Overseas Emergency Medical & Hospital Expenses

If you have a sudden illness or accident overseas, we can help co-ordinate your care and pay for your bills. This can include the cost of medical assistance and treatment—ranging from a doctor visit to emergency surgery—as well as the extra costs that may be involved in returning you safely home.

### Lost or stolen belongings

If you lose something while travelling, or if it is stolen or damaged, we can provide cover for the value of those belongings and help you to replace certain items. Belongings and items that may be covered by your policy include luggage, mobile phones, cameras and other electronics, travel documents, cash and credit cards.

### Travel cancellations and rearranging travel plans

If you have pre-paid any of your travel, accommodation and activities, you could lose money if an unexpected event interrupts your trip. Our policies can provide protection for losses caused by flight delays and cancellations, sudden illness, travel services provider insolvency and other events beyond your control.

### CHI Travel Insurance claim averages\*\*



**\$1,587** is the average paid medical claim



**\$511** is the average paid claim for luggage and personal effects



**\$2,766** is our average paid claim for cancellation and delays costs

\*\*Average claim figures are based on claims data from 1 July 2013 to 31 December 2016

### CHI Travel Insurance real life claim\*\*

**United Arab Emirates - Dubai**

**Paid claim: \$50, 234**

**Policy cost: \$582 – Top International Duo**

Samantha and Neal sustained serious injuries when their vehicle was struck by another 4WD while on a desert tour. The couple received multiple injuries, including cuts and a fractured arm that required emergency surgery. As the tour operator was responsible for the accident, they covered the couple's medical expenses. However, Samantha and Neal were not able to continue their trip. Samantha and Neal were reimbursed for the remainder of their pre-paid accommodation, flights home, and non-medical escorts to ensure a comfortable journey home. Samantha also received compensation for loss of income that she suffered due to her injuries delaying her return to work.

### Travel Insurance Tips

- ▶ Are you planning to go cruising, do adventure activities or rent a car? Not all Plans will fit your needs. Compare policies to ensure cover is provided for your intended activities.
- ▶ Ensure that you have read the Product Disclosure Statement and understand the policy benefits, limits and exclusions.
- ▶ Declare any pre-existing medical conditions to make sure you're travelling with sufficient cover.
- ▶ Take care to keep yourself and your belongings safe while travelling. While comprehensive travel insurance policies offer significant protection from unexpected events, there are some scenarios where you may not be covered. For instance, your claim may be declined if you are injured while heavily intoxicated, you don't follow local laws or your belongings are stolen while left unsupervised in a public place.

# Travel insurance benefits summary

## Compare our levels of cover

The table below sets out some of the benefits and limits included in our travel insurance plans. The summary does not include all of the terms, conditions, limits and

exclusions that apply—please read the Product Disclosure Statement at [chitravelinsurance.com.au](http://chitravelinsurance.com.au) for more details.

Benefits	Top International		Mid International		Basic International		Budget International		Mid Frequent Traveller	
	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
Cancellation Fees and Lost Deposit	\$15,000	\$30,000	\$10,000	\$20,000	\$4,000	\$8,000	-	-	\$10,000	\$20,000
Travel Services Provider Insolvency	\$10,000	\$20,000	\$10,000	\$20,000	\$4,000	\$8,000	-	-	\$10,000	\$20,000
Overseas Emergency Medical Assistance/ Evacuation	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Overseas Emergency Medical & Hospital Expenses ^	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Additional Expenses	\$50,000	\$100,000	\$50,000	\$100,000	\$5,000	\$10,000	-	-	\$50,000	\$100,000
Hospital Cash Allowance^	\$5,000	\$10,000	\$5,000	\$10,000	\$3,000	\$6,000	-	-	\$5,000	\$10,000
Accidental Death	\$25,000	\$50,000	\$25,000	\$50,000	\$10,000	\$20,000	-	-	\$25,000	\$50,000
Permanent Disability^	\$25,000	\$50,000	\$25,000	\$50,000	\$10,000	\$20,000	-	-	\$25,000	\$50,000
Loss of Income^	\$10,400	\$20,800	\$10,400	\$20,800	\$5,200	\$10,400	-	-	\$10,400	\$20,800
Travel Documents, Transaction Cards & Travellers Cheques ^	\$5,000	\$10,000	\$5,000	\$10,000	\$500	\$1,000	-	-	\$5,000	\$10,000
Theft of Cash, Bank Notes, Currency Notes, Postal Orders or Money Orders	\$250	\$250	\$250	\$250	\$250	\$250	-	-	\$250	\$250
Luggage and Personal Effects	\$8,000	\$16,000	\$8,000	\$16,000	\$3,000	\$6,000	-	-	\$8,000	\$16,000
Luggage & Personal Effects Delay Expenses^	\$500	\$1,000	\$500	\$1,000	\$250	\$500	-	-	\$500	\$1,000
Travel Delay Expenses	\$2,000	\$4,000	\$2,000	\$4,000	\$1,000	\$2,000	-	-	\$2,000	\$4,000
Alternative Transport Expenses^	\$5,000	\$10,000	\$5,000	\$10,000	\$2,000	\$4,000	-	-	\$5,000	\$10,000
Personal Liability	\$5 million	\$5 million	\$5 million	\$5 million	\$1 million	\$1 million	\$5 million	\$5 million	\$5 million	\$5 million
Rental Vehicle Insurance Excess/ Return of Rental Vehicle	\$3,000	\$3,000	\$3,000	\$3,000	\$2,000	\$2,000	-	-	\$3,000	\$3,000

# Why choose CHI Travel Insurance?



## Unlimited overseas emergency medical

Worldwide network of providers



## Simple claims process

Lodge and track your claim online



## 24/7 emergency assistance

Australian based medical team



## Backed by global industry leader

Allianz Global Assistance

## Financial Services Guide

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that the Authorised Representative and AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631 of 74 High Street, Toowong, Queensland 4066 Telephone (07) 3305 7000 (Allianz Global Assistance) can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Allianz Global Assistance is responsible for the content of this FSG and has authorised its distribution.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

### About Allianz Global Assistance

Allianz Global Assistance is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street, Sydney, New South Wales, 2000 Telephone 13 2664, to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz.

Allianz Global Assistance has a binding authority which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

### CHI Travel Insurance and the Authorised Representative

CHI Travel Insurance Pty Ltd (CHI Travel Insurance) ABN 70 131 684 636

Authorised Representative Number 327036 of 10/9 Bungan Street, Mona Vale, New South Wales 2103 Telephone 1800 997 810 or 02 9997 4810 is an authorised representative of Allianz Global Assistance. CHI Travel Insurance is the authorised representative that provides the financial services when you purchase this product through the website at [www.chitravelinsurance.com.au](http://www.chitravelinsurance.com.au) or over the telephone.

If you purchase this product through a travel agent, other than CHI Travel Insurance, the full details of the Authorised Representative that provides the financial services to you is set out on the back cover of this Combined Financial Services Guide and Product Disclosure Statement. If no details are provided, please ask the travel agent to provide you with these details.

CHI Travel Insurance and the Authorised Representative are authorised by Allianz Global Assistance to deal in and provide general advice on travel insurance products underwritten by Allianz. CHI Travel Insurance and the Authorised Representative act for Allianz Global Assistance and do not act on your behalf.

### Professional Indemnity Insurance Arrangements

Allianz Global Assistance and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to Allianz Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

### Remuneration

The premium for this travel insurance Policy is payable to Allianz as the insurer. CHI Travel Insurance and the Authorised Representative receive a commission (inclusive of GST) when you buy a policy from a travel agent, which is calculated as a percentage of the premium you pay for the travel insurance policy issued to you. It is only paid if you buy a policy.

Allianz Global Assistance is also remunerated by Allianz for providing services on behalf of Allianz. This is a percentage (exclusive of GST) of the premium that you pay for an insurance policy and is only paid if you buy a policy.

Employees and representatives of CHI Travel Insurance, the Authorised Representative and Allianz Global Assistance receive an annual salary. Employees and representatives of CHI Travel Insurance and the Authorised Representative may also receive a bonus based on performance criteria which can include sales performance.

The above remuneration is included in the premium you pay.

If you would like more information about the remuneration that the Authorised Representative receives, please ask them. If you would like more information about the remuneration that CHI Travel Insurance, or employees and representatives of CHI Travel Insurance or Allianz Global Assistance, receives please ask them. This request should be made within a reasonable time after this FSG is provided to you and before the financial services are provided to you.

### If you have a complaint

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call Allianz Global Assistance on 1300 654 811 or put the complaint in writing and send it to PO Box 162, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Australia (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1800 367 287. Alternatively you can write to the FOS at GPO Box 3, Melbourne Victoria 3001. Access to the FOS is free.

### Privacy Statement

Allianz Global Assistance and CHI Travel Insurance are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in "Important Matters" in the PDS.

### How to contact us

You can contact CHI Travel Insurance or Allianz Global Assistance or provide them with instructions using the contact details outlined in this FSG. Please keep this document in a safe place for your future reference.

### Date prepared

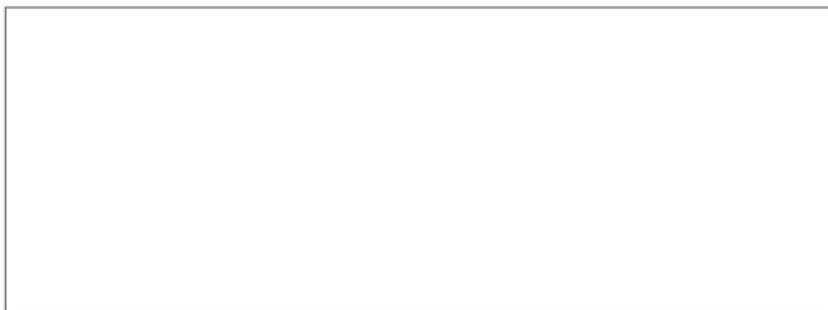
This FSG was prepared on 10 February 2017.



CHI TRAVEL INSURANCE PTY LTD

**1800 997 810 | (02) 9997 4810**

**Ask us today about our travel insurance**



\*\$3 per day assumes an individual above the age of 25 with a 12 month Basic International Single plan New Zealand, Indonesia & Fiji (excl cruising) policy with a \$150 excess.

\*\*Traveller details have been changed to protect their privacy. Claims data and examples are from CHI Travel Insurance customer claims between 1 July 2013 & 30 June 2016. All claim amounts refer to the amount paid directly to the customer after any required excess has been paid.

CHI Travel Insurance Pty Ltd ABN 70 131 684 636 AR No. 327036 is an authorised representative of AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631 trading as Allianz Global Assistance. Insurance is issued and managed by Allianz Global Assistance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708. This is general advice only. We do not provide any advice on travel insurance based on a consideration of your objectives, financial situation or needs. You should consider the Product Disclosure Statement (including policy wording) available at [www.chitravelinsurance.com.au](http://www.chitravelinsurance.com.au) before buying travel insurance to decide if the product is right for you. If you purchase a policy, we receive a commission which is a percentage of your premium - ask us for more information before we provide you with any services or product.