



BATTLEFACE COMPLIMENTARY PRE-TRIP
CANCELLATION INSURANCE

**Combined Product Disclosure Statement (PDS)
& Financial Services Guide (FSG)**





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HOW TO CONTACT US

FOR GENERAL ENQUIRIES AND/OR ASSISTANCE:



General Enquiries: anz@battleface.com

Emergency Assistance: assist@battleface.com

Phone (outside Australia): **+61 2 8880 5820**

Phone (in Australia): **(02) 8880 5820**

SMARTTRAVELLER

We encourage you to subscribe to smartraveller.gov.au and download their App to receive up-to-date travel advice.

MAKING A CLAIM

You can make a claim from wherever you are.

To start your claim, log on to www.battleface.com.au/awai/ for instructions to streamline your claims process.

If you need help with your claim, please contact us:

t: (02) 8880 5820 (within Australia)

t: +61 2 8880 5820 (from overseas)

e: claims@battleface.com

*Please note – all calls are recorded for training and verification purposes.

IMPORTANT INFORMATION

Introduction

This booklet describes the complimentary insurance benefits provided by battleface, which are available to eligible AWAI customers. Cover applies to events occurring after you have booked an eligible travel package with AWAI, up until your intended departure date.

Who is eligible?

You are eligible for this Complimentary Pre-Trip Cancellation cover when you meet all of the following criteria:

1. You have purchased a travel package through AWAI
2. You are 69 years of age and under when you make an initial payment toward your AWAI booking
3. You are an Australian resident; and
4. You are a spouse and/or dependant of the AWAI customer and are travelling with them.

The insurer

This insurance is underwritten by Pacific International Insurance Pty Ltd, ABN 83 169 311 193, AFSL No 523921 (the insurer).

Who are we?

battleface Insurance Services Pty Ltd, ABN 28 650 606 045, AFSL 536280 (battleface) acts as the underwriting agent of the insurer under a binding authority from them, which means we can issue, vary, or cancel insurance on their behalf and handle and settle any claims you make. battleface is authorised to provide these services under our AFSL.

Who is the Policy Holder?

The cover provided is available under a group policy issued to Dynamic Algorithms International Pty Ltd, ACN 651 053 940, Trading as "AWAI", by battleface. AWAI is the group policy owner. When eligible, you have the benefit of cover as a third-party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). There is no obligation to accept any of these benefits. However, if you wish to claim any of these benefits, you will be bound by the definitions, terms, conditions, limits, exclusions and claims procedures contained in this booklet.

Please read this booklet carefully and keep it in a safe place.

AWAI is not the issuer (insurer) of the covers

AWAI is not the issuer (insurer) of the covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under the cover available. These benefits are available at no additional cost to the beneficiaries. Neither AWAI nor any of its related corporations are Authorised Representatives of battleface or any of their related companies and AWAI does not receive any commission or remuneration in relation to the insurance set out in this booklet.

Termination or variation of cover

AWAI or battleface may terminate or vary any one or all of the covers described in this booklet. The existing cover will only apply to events occurring before the date of change or termination.

No cover is available for events occurring after the date of termination. AWAI will provide customers with details of any replacement cover.

THE BATTLEFACE COMPLIMENTARY PRE-TRIP CANCELLATION INSURANCE POLICY

‘Oh, the places you’ll go’ – Dr Seuss

This document contains important information to help you decide if the cover we offer is right for you. It’s divided into two parts:

- Product Disclosure Statement (PDS); and
- Financial Services Guide (FSG).

Product Disclosure Statement (PDS)

The PDS contains everything you need to know about this group policy. This includes contact details and comprehensive information about policy benefits, conditions, and exclusions.

This policy is a consumer insurance contract under the **Insurance Contracts Act 1984**.

The PDS will help you understand:

- what’s covered;
- what’s not covered;
- policy benefits;
- how we protect your privacy; and
- what happens if you need to make a claim.

Financial Services Guide (FSG)

The FSG contains information about:

- us (battleface);
- who we partner with to provide you this insurance cover;
- how we and any partners are paid;
- how you can make a complaint; and
- other details to help you decide if this policy is right for you.

battleface Insurance Services Pty Limited, ABN 28 650 606 045, AFSL 536280 act under a binder authority as the underwriting agent of the insurer and is responsible for the FSG section in this document.

Any advice given in this document is general in nature and hasn’t taken into account your personal circumstances. As we don’t know your objectives, financial situation or needs, it’s important you carefully consider whether the information given is right for you.

PRODUCT DISCLOSURE STATEMENT (PDS)

The information in this PDS is current as of 1 September 2022. If we make any changes, AWAI will let you know.

You can find the latest info [here](#), or contact us and we'll send it to you. We may update the information in this PDS from time to time. If the updated information is not materially adverse, we may publish the updated information on our website at battleface.com.au. You can also ask us for a copy of any updated information to be provided to you at no cost.

Your obligation when answering our questions

When you exercise your right to claim against this insurance contract, there may be things you need to tell us, and they must be true and correct to the best of your knowledge.

You should know that under the [Insurance Contracts Act 1984 \(Cth\)](#), it's your duty to take reasonable care not to make a misrepresentation. This applies when answering questions and giving us information. We'll only ask questions relevant to determining your eligibility under this group policy, and to enable consideration of any claim that you submit.

If you tell us something which isn't true

If you don't take reasonable care when answering our questions or giving us information, we may reduce the amount we pay if you make a claim.

If you deliberately mislead us (act fraudulently), we can refuse to pay a claim.

Significant risks

This policy may not be right for you

This policy may not be right for you, for example, if an exclusion applies, so it's important you read and understand this document. If you're unsure about anything, please contact us.

Do you have the right level of cover?

You need to make sure the limits of cover are right for your needs. If you make a claim and you're under-insured, you'll have to cover losses over the policy limits.

Please refer to the maximum and applicable sub-limits set out in the Schedule of Benefits.

A claim may be denied

We may refuse to pay, or reduce the amount we pay for a claim if you:

- don't comply with the eligibility or policy conditions relevant to that claim;
- don't comply with your duty to take reasonable care not to make a misrepresentation; or
- make a fraudulent claim.

The premium payable for this policy

Access to the cover provided under this policy is at no cost to you.

OUR DEFINITIONS

These words have specific meanings in this PDS and any other documents forming part of this Group Policy Wording.

Accident

Any sudden, unexpected, or unusual physical event not intended by you.

Carrier

Any regularly scheduled land, sea or air transport operating under a valid licence for transporting passengers. Excludes taxi, ride sharing, limousine or similar service.

Close relative

- spouse or common law partner;
- parent;
- step-parent;
- legal guardian;
- children (including legally adopted and stepchildren);
- sibling (including step-siblings and sister/brother-in-law); or
- fiancé(e).

Covered person / you / your

Means a person who:

- is named on an eligible booking with AWAI with respect to who a premium has been paid or agreed to be paid by AWAI; and
- is legally entitled to claim under the Group Policy Wording by reason of the operation of Section 48 of the Insurance Contracts Act.

A covered person is not a contracting insured under this policy with us. Our agreement is entered into with AWAI, who is the policy holder.

Epidemic

A fast-spreading, contagious or infectious disease or illness in a community, population or region and recognised by a public health authority.

Eligible booking

Means a travel package booked through AWAI by a covered person who is:

- 69 years of age and under when you make your initial payment; and
- An Australian resident

Group Policy

Means the group policy entered into between us and AWAI under which cover is provided, and which specifically incorporates the master terms in writing

Group Policy Wording

Means this document, and any other documents that we may issue to AWAI that we advise will form part of the Group Policy Wording (e.g – Endorsements)

Home

Your primary place of residence.

Insolvency

Means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Insurer

Pacific International Insurance Pty Ltd.

Medical condition

A disease, illness, sickness or injury including psychological conditions.

Medical practitioner

A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and in giving such treatment, is practising within the scope of their licence and training and isn't related to you or anyone within your travelling party.

Natural disaster

A major adverse event resulting from natural processes of the Earth, such as bushfire, hurricane, tornado, volcanic eruption, earthquake, tsunami, falling object from space (including a meteorite) and any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. Not an epidemic or pandemic.

Pandemic

An epidemic expected to affect an unusually large number of people or involve an extensive geographic area and recognised by a public health authority.

Pre-existing medical condition

Is, in the 12 months before the purchase date:

- a medical or dental condition of which you're aware, or the related complication you have, or the symptoms of which you're aware;

- a medical or dental condition currently being, or has been, investigated or treated by a medical practitioner (including dentist or chiropractor);
- any condition for which you have been prescribed medicine. Doesn't apply to common colds, flu or contraceptive medication;
- any condition for which you've had surgery; or
- any condition for which you have seen a medical specialist.

This definition applies to you, your travelling party, a close relative or any other person named on your AWAI booking confirmation.

Public transport

Any scheduled, publicly licensed aircraft, sea vessel, train, coach or bus on which you're booked, or had been booked on, to travel.

Purchase date

Means the date on which a covered person purchased the eligible booking from AWAI as confirmed to us by AWAI.

Schedule of Benefits

The summary of insurance plans and cover as outlined in this document.

Strike

Any form of industrial action, organised by a trade union or not, done with the intention of preventing, restricting or otherwise interfering with the production of goods, or the provision of services.

Travelling party

You and any travelling companion planning to accompany you for at least 50 percent of the duration of your trip.

We, our or us

battleface Insurance Services Pty Ltd, acting under a binder authority on behalf of the Insurer.

SCHEDULE OF BENEFITS

The below table summarises the benefits covered under this policy. The maximum amount payable for each person named on your AWAI booking is set out below. Please also refer to the Coverages Section for any specific sub limits and conditions that may apply to each Section of Cover.

Section of Cover	Sum Insured
Cancellation	Up to \$5,000 per person to a Maximum of \$10,000 per AWAI booking*

*Refer the following Examples:

- If there are 3 friends on the AWAI booking, and the cost is \$2,000 per person, in the event of an accepted claim the maximum benefit payable will be \$6,000.
- If there is a family of 4 on the AWAI booking, and the total booking value is \$12,000, in the event of an accepted claim the maximum benefit payable will be limited to \$10,000.

GENERAL CONDITIONS APPLICABLE TO THIS GROUP POLICY WORDING

These general conditions apply to all covers.

To be covered under this insurance, you must be fit to travel and able to undertake your planned trip.

You must:

- Let us know as soon as possible following an event you may want to claim under this policy.
- Give us documents, medical certificates, original receipts or information we reasonably request.
- Not make any promise, offer of payment, admit guilt or fault to anyone (except as required by law), or become involved in any litigation regarding an event that may result in a claim under this policy, without our consent, which will not be unreasonably withheld.
- Provide evidence from the treating medical practitioner for a claim for illness or injury, as soon as reasonably possible.

We may, at our expense, take fair and reasonable action in your name to recover compensation or enforce an indemnity against someone else regarding a loss covered by this insurance, in accordance with the law.

If we pay any expenses on your behalf, or reimburse you for any loss, and you later receive payment from any other source for these expenses, you must pay us up to the claim amount we paid you.

Claims will be paid to you or your personal representative in Australian dollars (AUD) based on the exchange rate at the time of the loss. We'll not pay more than your actual loss.

MEDICAL HEALTH AND PREGNANCY

Change of health before departure

If you have a change in health after your purchase date, but before your trip begins, please talk to your medical practitioner to make sure you're still fit to travel.

Pre-existing medical conditions

Please consider your medical history carefully.

This policy provides cover for unexpected sudden illnesses or serious injuries.

We automatically include cover for specific pre-existing medical conditions (listed below), subject to the following:

- you've not been hospitalised for the condition in the past 24 months, and;
- your medications for the condition have remained unchanged for the past 6 months, (unless stated otherwise).

Timeframes are in relation to your purchase date.

If you have a pre-existing medical condition not included in this list, then it's not covered. We won't pay for any claims where that medical condition is a contributing factor.

What's a pre-existing medical condition?

Our definition of pre-existing medical condition is, in the 12 months before your purchase date:

- a medical or dental condition of which you're aware, or the related complication you have, or the symptoms of which you're aware;
- a medical or dental condition currently being, or has been, investigated or treated by a medical practitioner (including dentist or chiropractor);
- any condition for which you take prescribed medicine. Doesn't apply to common colds, flu or contraceptive medication;
- any condition for which you've had surgery; or
- any condition for which you see a medical specialist.

This definition applies to you, your travelling party, a close relative or any other person named on your AWA booking confirmation.

Automatically covered pre-existing medical conditions

The following medical conditions are automatically covered under this policy.

- Acne
- Allergies - limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever
- Anxiety – if:
 - Your prescribed medication hasn't changed within the last 12 months, or;
 - You have not been diagnosed with depression within the last 3 years, or;
 - You do not have any appointments pending with a psychologist or psychiatrist, or;
 - You have not needed to cancel or interrupt any previous travel plans due to your anxiety



- Asthma - if you:
 - have no other lung disease, and;
 - are under 60 years of age on the date of policy purchase
- Attention Deficit Hyperactivity Disorder (ADHD)
- Bell's Palsy
- Benign paroxysmal positional vertigo (BPPV)
- Bunions
- Carpal tunnel syndrome
- Cataracts
- Coeliac disease
- Congenital blindness
- Congenital deafness
- Depression – if:
 - Your prescribed medication hasn't changed within the last 12 months, or;
 - You have not been hospitalised for your depression within the last 2 years, or;
 - You do not have any appointments pending with a psychologist or psychiatrist, or;
 - You have not needed to cancel or interrupt any previous travel plans due to your depression
- *Diabetes mellitus (also known as Type I diabetes) - if you:
 - were diagnosed over 12 months ago, and;
 - have no eye, kidney, nerve or vascular complications, and;
 - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia, and;
 - are under 60 years of age at the date of policy purchase.
- *Diabetes mellitus (also known as Type II diabetes) - if you:
 - were diagnosed over 12 months ago, and;
 - have no eye, kidney, nerve or vascular complications, and;
 - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia.
- Dry eye syndrome
- Epilepsy - if there's been no change to your medication regime in the past 12 months
- Folate deficiency
- Gastric reflux
- Goitre
- Glaucoma
- Graves' disease
- Hiatus hernia
- *Hypercholesterolaemia (high cholesterol) - if you don't also suffer from a known cardiovascular disease
- *Hyperlipidaemia (High Blood Lipids)- if you don't also suffer from a known cardiovascular disease and/or diabetes
- *Hypertension (High Blood Pressure) - if you don't also suffer from a known cardiovascular disease and/or diabetes
- Hypothyroidism - including Hashimoto's disease



- Impaired glucose tolerance
- Incontinence
- Insulin resistance
- Iron deficiency anaemia
- Macular degeneration
- Meniere's disease
- Migraine
- Nocturnal cramps
- Osteopenia
- Osteoporosis
- Pernicious anaemia
- Plantar fasciitis
- Raynaud's disease
- Sleep Apnoea
- Solar keratosis
- Trigeminal neuralgia
- Trigger finger
- Vitamin B12 deficiency

* Diabetes (Type I and Type II), hypertension, hypercholesterolaemia and hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it's a pre-existing medical condition, cover for these conditions is also excluded.

Claims for any pre-existing medical condition not listed above as an automatically covered pre-existing condition are excluded under this policy.

Timeframes are in relation to your purchase date.

Pregnancy

Our policy offers limited cover for pregnancy.

Please read this section carefully if you're pregnant or planning to get pregnant, as there are important limitations.

Cover available if you're pregnant

We'll pay for unexpected serious complications of pregnancy and childbirth occurring:

- up to the 24th week of pregnancy if you're pregnant with a single child; or
- up to the 19th week of pregnancy if you're pregnant with twins or multiple children.

Cover is subject to the exclusions described below and all other applicable terms and conditions, exclusions, and limitations of the policy.

CANCELLATION COVER

When cover applies

Cover applies under this section when you need to cancel, or change your travel plans, due to any of the following unexpected events:

- Serious illness, injury or death of you, a travelling companion or a close relative
- You can't travel because you or a travelling companion:
 - are diagnosed with COVID-19 in Australia by a registered medical provider within 14 days prior to the departure date on your AWAI booking; or
 - are individually contacted by a local public health authority and directed into a period of quarantine.
- The **Department of Foreign Affairs and Trade** (DFAT) upgrade their **travel advice** level to 'do not travel' after your purchase date:
 - for a country or region included in your AWAI booking; and
 - the change directly impacts your pre-paid travel arrangements and relates to the region of a particular country where you were intending to travel.
- Cancellation or restriction by the carrier of pre-paid scheduled public transport services, caused by severe weather, natural disaster, riot, strike or civil commotion.
- Your pre-paid accommodation is destroyed or becomes uninhabitable due to severe weather or natural disaster. No alternative equivalent accommodation is available nearby and you've done everything you can to find other accommodation. You must make a reasonable attempt to obtain evidence of the incident, such as written confirmation from an official of the hotel or government body where the incident took place.

What's covered:

We'll pay up to the amount shown in the Schedule Of Benefits for the following:

- Non-refundable travel and accommodation booked through AWAI that you don't use because you can't begin or complete the planned trip, or
- Rearrangement costs up to the value of cancellation fees if you decide to reschedule your trip.

What's not covered:

We won't pay for any claim caused by:

- Any event reasonably expected at the time you made an eligible booking.
- Any travel or accommodation arrangements that are not part of your eligible booking.
- Any event that is not listed as covered under the Cancellation 'When cover applies' section.
- Your pre-existing medical condition (unless it's automatically accepted as a pre-existing medical condition).
- A pre-existing medical condition affecting any close relative, member of the travelling party, or person you planned to stay with on your trip, unless their medical practitioner confirms in writing that at the time of your eligible booking they would've seen no substantial likelihood of their patient's condition manifesting or deteriorating to such a degree this would become necessary.
- Pandemic or epidemic (doesn't apply to COVID-19).
- A diagnosis of COVID-19 while travelling in a country, or part of a country, subject to 'do not travel' advice on [smartraveller.gov.au](https://www.smartraveller.gov.au) when you entered the country, or part of the country. This exclusion



only applies if the reason(s) or part of the reason(s) for the advice was the presence of COVID-19.

- Your pregnancy or childbirth unless the cancellation or interruption is certified by a medical practitioner as necessary due to complications of pregnancy or childbirth.
- An act or threat of terrorism.
- Withdrawal from service of the aircraft, sea vessel, coach or train, on which you're booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim for this to the transport operator involved.

Also see General Exclusions

Special conditions relating to this cover

This cover has the following special conditions:

- If you cancel the trip due to unexpected illness or injury, you'll need to provide a medical certificate from your treating medical practitioner confirming the illness or injury stopped you from travelling.
- To minimise your loss, you'll need to advise AWAI as soon as possible if the trip is to be cancelled or rearranged.
- If your pre-booked arrangement is cancelled by the carrier, you'll need written confirmation from the carrier stating the reason for the cancellation.
- If you cancel or rearrange your trip because you're needed regarding accidental damage, burglary, fire or natural disaster affecting your home or business premises, you'll need written confirmation of the event or warning from an appropriate authority.

Also see General Conditions

GENERAL EXCLUSIONS

These general exclusions apply to all covers.

Specific exclusions may also apply to the different types of cover, and these are detailed within each section.

Please read them carefully.

We'll not cover any loss in connection with the following:

- Expenses you've not made every reasonable attempt to recover from the carrier, accommodation provider, booking agents, travel agents or any other source involved in your travel arrangements.
- Loss from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider due to their insolvency or the insolvency of any person, company or organisation they deal with.
- Loss from a metastatic or terminal prognosis made before your eligible booking.
- Loss from any condition for which you've declined treatment or further investigation recommended by a medical practitioner.
- Claims for:
 - your pregnancy or the pregnancy of any other person, after the:
 - 24th week of pregnancy, with a single child; or
 - 19th week of pregnancy, with twins or multiple children;
 - your pregnancy or the pregnancy of another person where:
 - conception was medically assisted (including hormone therapy and IVF)
 - there's been complications* with this pregnancy, or your health, prior to the start of your trip you've been told may adversely affect this pregnancy; or
 - you've had complications* with any previous pregnancy.

**Complications mean any secondary diagnosis occurring before, during, at the same time as, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.*
- Indirect losses including loss of enjoyment, revenue, profit, business opportunity or damage to goodwill or reputation.
- Loss caused by, or relating to, a criminal or dishonest act by you or a person with whom you're in collusion.
- Loss from war (whether declared or not), act of war, act of foreign enemy, invasion, civil war, rebellion, revolution, insurrection, military or usurped power.
- Loss from the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
- Loss from any government prohibition, regulation, sanction or intervention, including border closures, for you or a member of your travelling party not obeying official laws, warnings, orders from a governmental authority, court of law, organisation or any other relevant or local authority.
- Loss from travelling to, planning to travel to or choosing to remain in, a country or region that, prior to your arrival, 'do not travel' advice was issued by the **Department of Foreign Affairs and Trade** (DFAT) on smartraveller.gov.au
- Loss from cancelled travel arrangements due to mechanical breakdown of transportation.
- Where providing cover or liability to pay a benefit would expose us and/or our reinsurer(s) to any sanction, prohibition or restriction under United Nations resolutions or any relevant international sanctions, laws or regulations.
- Losses from your involvement in a criminal activity.
- Losses from any computer virus or other malicious computer software.

HOW WE HANDLE COMPLAINTS

battleface welcomes every opportunity to improve our customer experiences and encourage you to contact us if you're unhappy with our representatives, affiliates, service providers or product.

You can raise a complaint by contacting our Customer Service team.

Phone: **(02) 8880 5820**

Email: **complaints@battleface.com**



Internal Dispute Resolution (IDR) process

Step 1:

We will acknowledge your complaint within one (1) business day. If we can't immediately resolve your complaint, we'll arrange for our Customer Service team to contact you within two (2) business days. You'll also be given the contact details of the person handling your complaint.

Our Customer Service team will work as quickly as possible to investigate your complaint in a fair and efficient way.

We'll do our best to resolve your complaint within 10 business days.

If we're unable to resolve your complaint within 10 business days, we'll keep you informed about the complaint progress at least every 10 business days.

External Dispute Resolution (EDR) process

If you remain dissatisfied, you can contact the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution, free to consumers. You can take your complaint to AFCA at any time.

Phone: **1800 931 678 (free call)**

Email: **info@afca.org.au**

website: **afca.org.au**

In writing: **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001**

If you do refer your complaint to AFCA, you must do so within two (2) years of our final decision.

OTHER THINGS YOU NEED TO KNOW

The General Insurance Code of Practice

Battleface is a signatory to the **General Insurance Code of Practice** developed by the **Insurance Council of Australia** (ICA).

The Code is designed to provide information about insurance and promote good relations between insurers, authorised representatives and consumers.

You can find more information about the Code or download a copy [here](#).

Claim service standard

Our claim service standard is to provide a claim outcome within 10 business days after successfully lodging a claim online, receipt of all the relevant information and after we've made our enquiries.

If we need more information, we'll contact you within 10 business days of receipt of your claim.

Jurisdiction and choice of law

This policy is governed by and construed in accordance with the laws of New South Wales (NSW), Australia and you agree to submit to the exclusive jurisdiction of the courts of New South Wales.

Equally, in accepting this insurance, we agree:

- If a dispute arises under this insurance, it's subject to New South Wales law and practice and the insurer will submit to the jurisdiction of any competent court in New South Wales
- Any summons notice or process to be served, may be served upon:
Pacific International Insurance Pty Ltd
P.O Box 550
Kotara NSW 2289

Financial Claims Scheme (FCS)

The insurer is authorised under the **Insurance Act 1973** to carry on general insurance business. This Act contains prudential standards and practices to ensure they meet their financial obligations under this policy.

The protection provided under the Federal Government's Financial Claims Scheme applies to the insurer. If the insurer can't meet their financial obligations under this policy, you may have a claim under this scheme. Access to the scheme is subject to eligibility criteria.

Information about the scheme can be found at fsc.gov.au or by calling 1300 55 88 49.

Protecting your privacy

We respect your privacy and will protect your information.

battleface Insurance Services (Australia) Pty Limited collects your personal, and in some cases sensitive information, to issue, arrange and manage your travel insurance, or to provide you with related services.

We'll only collect personal and sensitive information from you or those authorised by you, such as our distribution partners.

By providing us your personal and sensitive information, you consent to us collecting, using, storing and disclosing it in accordance with our Privacy Policy. If you don't provide all the personal and sensitive information we've requested, either directly or through others, we may not be able to offer you our services or products, including processing your application for insurance.

We may disclose your personal and sensitive information to third parties involved in the insurance process, such as travel agents and consultants, travel insurance providers, insurers and reinsurers, claims handlers, investigators and cost containment providers, medical and health service providers, legal and other professional advisers, your and our agents and our related companies. Some of these third parties may be in other jurisdictions such as the UK, Europe, South Africa, New Zealand, the Philippines, and the USA.

Our Privacy Policy details how we collect, use, store and disclose your personal and sensitive information, as well as how you can access and correct your personal information or make a complaint. You may not access or correct the personal information of others unless authorised by them, you're authorised under law or they're your dependants.

You can view our full Privacy Policy at www.battleface.com

You can view our insurer's full privacy policy at www.pacificins.com.au

If AWA collect your personal information, they'll comply with their own Privacy Policy available www.awai.com.au/privacy-policy

FINANCIAL SERVICES GUIDE (FSG)

This FSG is designed to help you make an informed decision about the services offered. We also show you how we deal with any complaints and disputes.

You'll also find information about:

- the insurer and battleface
- our relationship with our business partners
- the financial services we provide to you, and;
- information about how we are paid for those services

About the insurer

Your insurance is underwritten by Pacific International Insurance Pty Ltd ABN 83 169 311 193, AFSL No 523921 (the insurer).

About battleface

battleface Insurance Services Pty Limited, ABN 28 650 606 045, AFSL 536280 act under a binder authority as the underwriting agent of the insurer to distribute and issue travel insurance policies. battleface may also provide you with general advice about the travel insurance product.

battleface acts as the underwriting agent of the insurer under a binding authority from the insurer, which means it can issue, vary, renew or cancel your insurance on their behalf and handle and settle any claims you make. battleface is authorised to provide these services under its AFSL. battleface acts on behalf of the insurer and not on your behalf.

About how we are paid

battleface is paid a commission by the insurer for arranging, issuing and managing the travel insurance (including claims under the insurance) on their behalf. The commission is calculated as a percentage of the premium (and taxes) paid by AWAI for the group policy. Employees of battleface who provide services in relation to the insurance receive an annual salary and may receive bonuses based on performance and/or sales.

If you would like more information on commissions or remuneration, please contact battleface within a reasonable time of receiving this Combined PDS and FSG.

Have a Complaint?

If You have a complaint about the financial services provided by battleface, please contact battleface on (02) 8880 5820 and refer to the PDS for details of the complaint resolution process.

Professional Indemnity Insurance

battleface holds Professional Indemnity Insurance covering errors and mistakes relating to the provision of financial services provided by battleface and its representatives (including those who no longer act on our behalf but did at the time in question).

Our policy meets our obligations under the **Corporations Act 2001 (Cth)**.

battleface[®]

battleface Insurance Services Pty Ltd

ABN 28 650 606 045, AFSL 536280

Level 11, 66 Castlereagh St, Sydney NSW 2099

t: +61 (2) 8880 5820

e: anz@battleface.com

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BF2/PDS/AWA/0922