



TARGET MARKET DETERMINATION

For battleface International Travel Insurance
("AWAI")

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TARGET MARKET DETERMINATION FOR BATTLEFACE INTERNATIONAL TRAVEL INSURANCE

PDS effective 1 December 2022

TMD prepared on 1 December 2022

ABOUT THIS DOCUMENT

This Target Market Determination (**TMD**) is made by Pacific International Insurance. It is designed to help customers and distributors understand the target market for battleface International Travel Insurance (“AWAI”)

This TMD is not a Product Disclosure Statement (**PDS**) and is not a complete summary of the product features. It is not intended to constitute financial product advice. A customer should read the PDS for the product available at www.battleface.com.au and consider whether it meets their own needs, objectives, and financial situation before proceeding to purchase the product.

Who is the issuer?

Pacific International Insurance Pty Ltd ABN 83 169 311 193, AFSL No 523921 (**the insurer**).

Who is battleface?

battleface Insurance Services Pty Limited ABN 28 650 606 045 AFSL 536280 is authorised via a binding authority with Pacific International Insurance Pty Ltd to issue, vary, renew or cancel your insurance on their behalf and handle and settle any claims you make.

What is battleface International Travel Insurance (“AWAI”) and its key features?

battleface International Travel Insurance (“AWAI”) includes a range of features and benefits that may provide cover for financial loss related to your overseas travel. See section 4 for an outline of key features and benefits.

Who is battleface International Travel Insurance (“AWAI”) suitable for?

This product has been designed for Australian residents aged between 18 and 69 who have booked an overseas trip with AWAI and want to be covered against financial loss caused by certain unforeseen incidents involving leisure travel. These people can afford to purchase this insurance and are able to select an appropriate level of cover relevant to their own circumstances.

- ✓ indicates the plan is designed for a customer with the specified objectives or needs.
 ✗ indicates the plan is not designed for a customer with the specified objectives or needs.

Customers' objectives and needs	Battleface International Travel Insurance ("AWAI")
<p>Seek protection from financial loss as the result of unforeseen events, that may be incurred prior to or whilst travelling. For example, this plan can protect a consumer against financial loss for:</p> <ul style="list-style-type: none"> overseas medical expenses incurred as a result of unexpected injury or illness, including Covid-19 defined trip cancellation and interruption events, before and while they travel trip cancellation and interruptions following a clinically diagnosed Covid-19 infection travel delay due to weather events accidental loss, theft or damage to luggage and personal effects pregnancy related complications (up to 24 weeks gestation) 	<p>✓</p>
<p>Want access to assistance during their trip for guidance, support (even when losses may not be covered by the policy) and general policy and coverage information, as they would not likely have specialist resources readily available to them</p>	<p>✓</p>
<p>Want a comprehensive travel insurance policy with the flexibility to tailor the following:</p> <ul style="list-style-type: none"> Included covers Sums Insured Excess levels 	<p>✗</p>
<p>Seek protection from financial loss whilst participating in the following activities:</p> <ul style="list-style-type: none"> Hiring a rental vehicle Snow sports Motorcycle or moped riding Travelling on a multi-night cruise 	<p>✗</p>

Refer to the Product Disclosure Statements for details of specific benefits, conditions, and exclusions.

Who is battleface International Travel Insurance (“AWAI”) not designed for?

The product is not designed for customers who:

- Only want to be covered for travel within Australia; or
- Are 70 years of age and older; or
- Are Australian expatriates based overseas; or
- Have already departed from Australia; or
- Want cover for a trip longer than 12 months duration; or
- Want cover for multiple trips under a single policy; or
- Want cover for loss arising from activities excluded in the PDS; or
- Want cover for things that have already happened or are foreseeable at time of purchase; or
- Want cover for travel to a destination subject to a “Do Not Travel” warning issued by the Australian Government’s Department of Foreign Affairs and Trade; or
- Require cover that would cause us to be in breach of any restriction under United Nations resolutions or any sanctions, laws or regulations of Australia, the European Union, the United Kingdom or the United States; or
- Want cover for excluded losses relating to an epidemic or pandemic or associated travel restrictions; or
- May want cover for an existing medical condition(s) that does not meet the criteria for automatic cover (See definition of Pre-existing Medical Condition in PDS); or
- Are travelling against medical advice; or
- Are travelling for the sole purpose of medical treatment; or
- Will be at, or greater than, 24 weeks pregnant whilst travelling or 19 weeks pregnant with two or multiple children; or
- May be travelling with valuable baggage items.

Why is the product consistent with the objectives, situation and needs of the target market?

The product is likely to be consistent with the objectives, situation and needs of the target market as it has been designed to reflect the inclusions and limitations contained within this document.

How is the product distributed?

- The product can be purchased: online only.
- battleface has procedures to ensure customers are in the target market. The website will provide information about product features, including its cost.

When will battleface review this Target Market Determination?

Initial review	12 months from the date of this document
Periodic reviews	Every 12 months following the last review
<p>Review triggers or events which might suggest this TMD is no longer appropriate</p> <p>The issuer will review this TMD if a review trigger or event occurs.</p>	<ul style="list-style-type: none"> Significant restriction or relaxation of the product design Systemic complaints received from customers in relation to the product. Significant number of complaints regarding product design, product availability, claims experience or distribution conditions. Significant amount of feedback from customers that the product is not suitable for them. Information provided by regulators (eg. ASIC or ACCC) that indicate this Target Market Determination may no longer be appropriate. A Significant Dealing has occurred.

How will battleface monitor distribution under this Target Market Determination?

battleface will collect the following information to monitor distribution of battleface Travel Insurance and to help determine whether a review trigger or event has occurred.

Type of information	Reporting period to the issuer
Change in product terms, regulation, legislation or regulatory policy	As soon as details of the change are made available
<p>Expected and actual:</p> <ul style="list-style-type: none"> claims ratios; number, nature & magnitude of paid and denied claims; number of policies issued and penetration rates; and policy cancellation rates. 	On a monthly basis unless required earlier
Complaints	Within 10 business days
Feedback received from customers	Within 10 business days
Significant Dealing	As soon as practicable and within 10 business days after becoming aware



battleface Insurance Services Pty Ltd

ABN 28 650 606 045, AFSL 536280

Level 11, 66 Clarence Street, Sydney NSW 2000

t: +61 (2) 8880 5820

e: anz@battleface.com

Insurance is underwritten by Pacific International Insurance Pty Ltd (ABN 83 169 311 193)