



TARGET MARKET DETERMINATION FOR
BATTLEFACE COMPLIMENTARY PRE-TRIP
CANCELLATION INSURANCE



ABOUT THIS DOCUMENT

This Target Market Determination (TMD) is made by Pacific International Insurance. It is designed to help customers of AWAI understand the target market for battleface Complimentary Pre-trip Cancellation Insurance.

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 and any supplementary document(s) for the product available at www.battleface.com.au/awai/ and consider whether it meets their own needs, objectives, and financial situation before making a decision about the product.

1. Who is the issuer?

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

2. Who is battleface?

2.1. 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 travel insurance on their behalf and handle and settle any claims you make.

3. What is battleface Complimentary Pre-trip Cancellation Insurance and its key features?

3.1. battleface Complimentary Pre-trip Cancellation Insurance includes features and benefits that may provide cover for financial loss related to your travel. See Section 6 for an outline of key features and benefits.

4. Who is battleface Complimentary Pre-trip Cancellation Insurance suitable for?

4.1. This product has been designed for a class of customers who meet the eligibility criteria and want to be covered against financial loss caused by certain unforeseen incidents involving leisure travel. These customers, when considering their likely needs, objectives and financial situation can determine the appropriate level of cover relevant to their own circumstances.



5. Product description and key attributes

The key requirements to be eligible for this insurance product include:

Key eligibility criteria	This product is appropriate for	This product is not appropriate for
Who you have booked your travel package through	<ul style="list-style-type: none"> Travel packages booked through AWAI 	<ul style="list-style-type: none"> Travel packages or bookings made through any other organisation (e.g. - direct with airlines, hotels)
The insured customer(s)	<p>Customers who meet the eligibility criteria such as those who are:</p> <ul style="list-style-type: none"> 69 years of age and under when the initial payment is made to AWAI A permanent Australian resident A travelling companion and/or close relative of the AWAI customer, and are travelling with them 	<p>Customers who are:</p> <ul style="list-style-type: none"> 70 years of age and over when the initial payment is made to AWAI Not permanent Australian residents

6. Objectives and needs

✓ indicates the plan is designed for eligible customers with the specified objectives or needs.

✗ indicates the plan is not designed for eligible customers with the specified objectives or needs.

Customers' objectives and needs	Complimentary Travel Insurance
<ul style="list-style-type: none"> Seeking protection from financial loss as a result of unforeseen cancellation events, including a laboratory verified Covid-19 diagnosis 	✓
<ul style="list-style-type: none"> Seeking protection from financial loss as a result of overseas medical expenses, travel delay, baggage losses, personal liability and other covers typical of a comprehensive travel insurance product 	✗
<ul style="list-style-type: none"> Seeking to purchase optional covers or variable sums insured 	✗
<ul style="list-style-type: none"> Seeking protection for events that happen after they have commenced their travel 	✗

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



7. Who is battleface Complimentary Pre-trip Cancellation Insurance not designed for?

7.1. The product is not designed for customers who:

- Want a comprehensive style travel insurance policy that provides cover for both pre and post departure events; or
- Want cover for non-refundable cancellation costs greater than \$5,000 per person, or greater than \$10,000 per booking; or
- Want cover for travel arrangements that are not made through AWA; or
- Are over 69 years of age; 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 excluded losses; 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
- Will be at, or greater than, 24 weeks pregnant whilst travelling or 19 weeks pregnant with two or multiple children.

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

8.1. The product is likely to be consistent with the objectives, situation and needs of the target market as we have determined that it provides a suitable level of travel insurance cover for specific non-refundable and unused travel arrangements. Individual customers will need to consider whether this travel insurance product meets their specific objectives or needs.

9. How is the product distributed?

- This product is designed to be distributed by us to online travel agencies who make this product automatically available to eligible customers who make a booking with them.
- This product can only be distributed by us or distributors where we or our distributors have received training and relevant accreditation (if required) and have met annual compliance reviews.
- The distribution conditions will make it likely that customers who acquire the insurance product are in the target market, as we consider that the distribution conditions are appropriate and will enable us and our distributors to direct the insurance product to the class of customers who fall within the target market set out above. This has been determined based on an assessment of the distribution conditions and the target market



10. When will battleface review this Target Market Determination?

This Target Market Determination will be reviewed in accordance with the below.

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 (e.g. ASIC or ACCC) that indicate this Target Market Determination may no longer be appropriate; or • A Significant Dealing has occurred.

11. How will battleface monitor distribution under this Target Market Determination?

We will collect the following information to monitor distribution of battleface Complimentary 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	On a monthly basis unless required earlier
Feedback received from customers	Within 10 business days
Significant Dealing	As soon as practicable and within 10 business days after becoming aware

battleface[®]

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

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