

# Domestic Travel Insurance



This Combined Financial Services Guide and Product Disclosure Statement was prepared on 26 November 2025.

This insurance is issued by Pacific International Insurance Pty Ltd (ABN 83 169 311 193 AFSL No. 523 921). battleface Insurance Services Pty Ltd (ABN 28 650 606 045, AFSL 536 280) (battleface) acts under a binding authority issued by Pacific International Insurance Pty Ltd to arrange, issue and manage this insurance on Pacific's behalf. TwoThreeBird AU Pty Ltd ABN (81 151 706 697) distributes this insurance under a distribution arrangement with battleface.

# What you will find in this document

<b>24/7 Emergency Assistance</b>	<b>4</b>
<b>Useful Contact Details</b>	<b>4</b>
<b>The Velosure Domestic Travel Insurance Policy</b>	<b>5</b>
<b>PART A - Product Disclosure Statement</b>	<b>5</b>
<b>Our Definitions</b>	<b>8</b>
<b>Schedule of Benefits</b>	<b>13</b>
<b>Covers</b>	<b>19</b>
Cancellation or trip interruption	19
Travel Delay	22
Personal Liability	23
Luggage & personal effects	24
Rental Vehicle Excess	27
<b>General exclusions</b>	<b>28</b>
<b>PART B - Financial Services Guide (FSG)</b>	<b>34</b>

## 24/7 Emergency Assistance

The Velosure Emergency Assistance team powered by Robin Assist are available 24/7 to support you in the event of an emergency.

Whether it's you or someone else, please let Robin Assist on [+61 2 8880 5820](tel:+61288805820) know as soon as possible following any serious accident or illness requiring in-patient hospitalisation, extended treatment, or changes to travel arrangements

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## Useful Contact Details

**For general enquiries:**

[anz@robinassist.com](mailto:anz@robinassist.com)

**For Emergency Assistance:**

Call Robin Assist: [+61 2 8880 5820](tel:+61288805820) or email on [help@robinassist.com](mailto:help@robinassist.com)

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## Smartraveller

We encourage you to subscribe to [smartraveller.gov.au](https://smartraveller.gov.au) and download their App to receive up-to-date travel advice.

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## Making a claim

You can make a claim at any time from anywhere in the world.

You can start your claims process by submitting a claim on this link

<https://claims.robinassist.com/policy-lookup/>.

If you need help in submitting your claim please call us on [+61 2 8880 5820](tel:+61288805820).

# The Velosure Domestic Travel Insurance Policy

Travel is one of the greatest gifts you can give yourself. And like all amazing gifts, you want to be sure it's a great experience. That it enriches you and your needs.

Because you've got more interesting things to think about while you're off exploring the world, you want the peace of mind knowing your insurance will be there if you need it.

This document contains important information to help you decide if the cover we offer is right for you.

It's divided into two parts:

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

## PART A - Product Disclosure Statement

The PDS contains everything you need to know about this 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.

This insurance is issued by Pacific International Insurance Pty Ltd (ABN 83 169 311 193, AFSL 523921). battleface Insurance Services Pty Ltd (ABN 28 650 606 045, AFSL 536280) (battleface) acts under a binding authority issued by Pacific International Insurance Pty Ltd to arrange, issue and manage this insurance on Pacific's behalf. TwoThreeBird AU Pty Ltd (ABN 81 151 706 697, distributes this insurance under a distribution arrangement with battleface.

If you buy this insurance, your policy is made up of this PDS and your Certificate of Insurance. Please also consider the FSG and Target Market Determination (TMD). Your Certificate of Insurance contains your personal insurance details, so check to make sure everything is correct. Contact us immediately if any details or information is incorrect.

The information in this PDS is current as of 26 November 2025. If we make any changes, we'll let you know.

You can find the latest info [here](#). Or contact us and we'll send it to you.

## Our Agreement with you

Your policy is a contract between you and us, and your agreement with us is set out in:

- this document;
- your application for insurance;
- your Certificate of Insurance; and
- any other documents we issue outlining terms and conditions of your cover.

Together, these documents make up your policy and should be read carefully.

## The insurer

This insurance is underwritten by Pacific International Insurance Pty Ltd ABN 83 169 311 193, AFSL No 523921 (the insurer). For information on how we work together and the services we provide, please refer to the Financial Services Guide.

## 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.

## Cooling off period and Cancellations

### **Cancelling within the cooling off period**

You have 21 days (known as the cooling-off period) from the earlier of the date your policy was issued or the date you received confirmation of your cover to cancel your policy and receive a full refund of the premium you paid.

### **Cancelling outside the cooling off period**

If you request to cancel your policy outside the cooling-off period, we'll refund that part of your premium paid for the unused period of insurance based on a pro-rata calculation.

In both cases, we will only consider a refund if:

- you haven't started your trip; and
- you haven't made a claim; and
- you don't intend to make a claim.

When a policy cancellation has been accepted, we will process your refund within 15 Business Days.

## Other important info about this policy

- You must be 18 years of age or older to buy the policy.
- There's an upper age limit of 99 years.
- You can buy this policy up to 12 months before your date of departure.
- The policy covers one way and return journeys.
- The policy is not available if you have commenced your trip.
- Cover is limited to the dates of travel displayed on the Certificate of Insurance.
- The policy automatically extends if your return is delayed by an event covered under the policy, until you are able to return to your home by the quickest route.

## The premium payable for this policy

The amount we charge is the total amount of the premium and any relevant government charges (such as stamp duty). Several factors are considered in determining the amount payable. These include:

- Age – the older you are, the higher the premium is likely to be.
- Duration – the longer you travel, the higher the premium is likely to be.
- Covers - You can choose the covers that you require for your trip, for example, a Rental vehicle excess cover. The more covers you choose, the higher the premium will be.
- Variable Limits – you have flexibility to choose your required level of benefit on some covers. The more cover that you require, the higher the premium is likely to be.

## Optional Covers

Nobody likes paying for things they don't need, so our approach gives you flexibility to select the range of covers that you may need, and in some cases, the level of benefit that you require. The choice is yours.

## Significant risks

### **This policy may not be right for you**

This policy may not be right for you, 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 your losses are higher than the cover provided, you will have to cover the losses over the policy limit.

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.

## Our Definitions

These words have specific meanings in your PDS, Certificate of Insurance and any other documents forming part of your policy.

### **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.



## **Certificate of Insurance**

The document we give you detailing your travel insurance cover. Sometimes called an Insurance Certificate.

## **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).

## **Epidemic**

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

## **Excess**

The amount shown on your Certificate of Insurance as your financial contribution to any claim accepted by us. Any applicable excess will apply on a per Insured Person, per event basis. Where an event triggers benefits under multiple covers or sections, the highest applicable excess will apply.

## **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.

## **Insured person / you / your**

Each person named on the Certificate of Insurance.

**Insurer**

Pacific International Insurance Pty Ltd.

**Interruption**

Abandoning or cutting short your trip by direct early return to your home.

**Luggage**

Luggage and personal possessions owned, borrowed, or hired and taken by you on the trip. Includes:

- travel documents;
- musical instruments;
- sporting equipment;
- hire equipment; and
- wheelchairs and mobility aids.

**Luggage area**

Any of the following:

- The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of a station wagon with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box locked to a roof rack which is locked to the vehicle roof.

**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.

**Pair or set**

Similar items and complementary to one another or used together. For example, golf clubs.

**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.

**Period of Insurance**

The period shown on the Certificate of Insurance.

In the event you can't complete your trip due to an insured event, the Period of Insurance is automatically extended until you are able to return to your home by the quickest route.

**Pre-existing medical condition**

Is, in the 12 months before buying the policy:

- 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 the Certificate of Insurance.

**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.

**Rental vehicle**

A campervan, recreational vehicle, motorhome (not exceeding 4.5 tonnes), a sedan, station wagon, coupe, hatchback, SUV, four-wheel drive, or minibus/people mover, rented from a licensed rental agency or company. Rental vehicle doesn't include any other vehicle, irrespective of use or weight.

**Schedule of Benefits**

The summary of 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.

**Terrorism**

An act, including but not limited to, the use of force or violence and/or threat, of any person or group(s) of person(s), whether they're acting alone, or on behalf of, or in connection with, any organisation(s) or government(s), committed for political, religious, ideological or similar purpose, including the intention to influence any government and/or to put the public, or any section of the public, at fear.

**Travelling party**

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

**Trip**

A journey within Australia. Begins when you leave home (or on the nominated start date) and ends when you return home (or on the nominated end date), whichever is earlier.

## Unattended

Leaving your luggage or personal effects:

- in a public place where it can be taken without your knowledge;
- at a distance in a public place where you can't prevent it from being taken; or
- with a person not a member of your travelling party, working for your carrier or accommodation provider; or
- unlocked on any roof rack or externally mounted purpose-built equipment carrying system.

## Valuables

Articles made of, or containing, gold, silver or precious metals, precious stones, binoculars, jewellery, watches, mobile and smart phones, photographic, audio, video, tablet computer, computer or electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media)

## We, our or us

battleface Insurance Services Pty Ltd acting under a binding authority issued by Pacific International Insurance Pty Ltd to arrange, issue and manage this insurance on Pacific's behalf.

## Schedule of Benefits

The table below is a summary of the benefits available within this policy.

The maximum amount payable for each insured person will be up to the applicable limit per person, as set out in the Schedule of Benefits, Policy Wording or your Certificate of Insurance.

Please also refer to the coverages section for any specific sub limits, conditions and exclusions applying to each section of cover.

Covers	Excess applies*	Domestic Plan Maximum amount payable per person
Cancellation or trip interruption	Yes	As selected up to \$10,000
Travel Delay	No	\$50 per 6 hours (up to a maximum of \$1,000)

Personal Liability	No	Up to \$2,500,000
Luggage and Personal effects	Yes	As selected up to \$5,000 Overall Single Item Limit of \$1,000
Delayed baggage allowance	No	Up to \$300
Rental Vehicle Excess	No	As selected up to \$8,000

\* A \$100 excess applies to this Product

## What's an excess?

An excess is the amount you must pay (or that we will deduct from your claim payment) when you make a claim under your policy.

Any applicable excess will apply on a per Insured Person, per event basis.

## General Conditions

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 initiate 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.
- Exercise reasonable caution and care for the supervision and safety of both you and your property to minimise any claim.
- Avoid unnecessary exposure to dangerous situations, unless attempting to save human life.

We may, at our expense, take fair and reasonable action in your name to recover amounts that we have paid in relation to your claim.

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.

If we pay you for stolen or damaged property, and you later recover the property or it's replaced by a third party, you must pay us 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 you've taken out this insurance, but before your trip begins, please talk to your medical practitioner to make sure you're still fit to travel. Unless your medical practitioner can confirm you're fit to travel, you won't be covered for any claim for the condition if you still 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 under "Automatically covered pre-existing medical conditions"), 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.

Timeframes are in relation to the date of issue of the policy.

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 buying the policy:

- 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 the Certificate of Insurance.

### **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 and/or diabetes
- \*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.

## 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.

### **Exclusions relating to claims from pregnancy**

We won't pay any claim or loss directly or indirectly related to, or for:

- childbirth at any stage of pregnancy.

- the health or care of a newborn child, whatever the claim.
- your pregnancy or the pregnancy of another 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 and you've been told it may adversely affect this pregnancy; or
  - you've had complications\* with any previous pregnancy.
- antenatal care.

\*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.

## Covers

### Cancellation or trip interruption

#### 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, a close relative or any person you've planned to stay with for a significant part of the trip.
- 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 your departure date; or
  - are diagnosed with COVID-19 while on your trip by a registered medical provider; or
  - are individually contacted by a local public health authority and directed into a period of quarantine during the period of insurance.
- You're deemed an essential health care worker under applicable COVID-19 rules within the jurisdiction where you work, and your leave is cancelled by your employer due to COVID-19 related reasons, meaning you can't go on your trip.
- Cancellation or restriction by the carrier of pre-paid scheduled public transport services, caused by severe weather, natural disaster, riot, strike or civil commotion.
- Accidental damage, burglary, flooding or fire affecting your home or business premises and it's appropriate for you to stay, or return, to prevent further damage, organise necessary repairs or alternate accommodation arrangements.

- 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. You're involved in a motor vehicle, railway, air or marine accident. You must make a reasonable attempt to obtain evidence of the accident, such as documents from an official body where the accident happened.
- You're made redundant from full time employment.
- You're a full-time member of the police, fire, ambulance or emergency service and your leave is cancelled.
- A member of the travelling party is required to do jury service.
- The cancellation of your wedding, or the wedding you were travelling to attend.

### **What's covered**

We'll pay up to the amount shown in the Schedule of Benefits listed on your Certificate of Insurance for the following:

- Non-refundable travel, accommodation and ancillary purchases you don't use because you can't begin or complete the planned trip.
- The travel agent's commission. This is limited to the lesser of \$1500 or the amount of commission the agent earned on the pre-paid refundable amount of the cancelled travel arrangements.
- Rearrangement costs up to the value of cancellation fees if you decide to reschedule your trip.
- Additional costs incurred during your trip as a result of a change in the per person occupancy rate for prepaid, non-refundable travel arrangements if a person booked to share accommodations with you has their trip cancelled, or interrupted due to any covered event, and you do not cancel.
- Rearrangement costs up to \$500 per insured person following a public warning of a natural disaster expected to impact your trip.
- Additional accommodation expenses up to \$200 per insured person for a maximum of 14 days if you are directed into a period of mandatory quarantine by a local public health authority whilst on your trip.
- The value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by you following cancellation of the services paid for with those points, if you cannot recover your loss in any other way. We will reimburse you as follows:

(i) For frequent flyer or similar flight reward points, loyalty card points, air miles: - The cost of an equivalent booking, based on the same advance

booking period as your original redemption booking. We will deduct any payment you made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking.

For example:

- Equivalent booking value = \$2,00
- Points lost = 10,000
- Points redeemed for original ticket = 100,000
- Claimable amount =  $\$2,000 \times (10,000 / 100,000) = \$200$

(ii) For vouchers, the face value of the voucher up to the current market value of an equivalent booking.

### **What's not covered:**

We won't pay any claim that arises from, is related to, or is in any way connected with:

- Any event reasonably expected or foreseeable at the time you bought the policy.
- Any event that is not listed as covered under the Cancellation or trip Interruption '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 they would've seen no substantial likelihood of their patient's condition manifesting or deteriorating to such a degree this would become necessary at the time you bought this policy.
- Pandemic or epidemic (doesn't apply to 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 your trip is interrupted, you must make reasonable efforts to contact us first so we can arrange your travel. If you don't, any additional costs for traveling in a higher fare class than your original booking are unlikely to be covered.
- In the event of unexpected illness or injury to you, a close relative, a travelling companion or person you planned to stay with on your trip, you'll need a medical certificate from the treating medical practitioner and our prior consent (which will not be unreasonably withheld) to confirm the need to return home before originally scheduled.
- To minimise your loss, you'll need to advise the booking agent, carrier, or travel agent as soon as possible if the trip is to be cancelled or interrupted.
- 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 interrupt 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.
- 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.

Also see General Conditions

## Travel Delay

**No excess applies to claims under this benefit.**

### When cover starts

Cover applies under this section if, during a trip, your pre-paid public transport is delayed by more than six hours due to circumstances beyond your control, and you need to arrange additional accommodation. We will also cover reasonable costs for meals and transportation to and from your temporary accommodation.

### What's covered

We will pay the amount shown in the Schedule of Benefits for each six (6) hour delay for out-of-pocket costs.

### What's not covered

See General Exclusions.

### **Special conditions relating to cover**

See General Exclusions.

## **Personal Liability**

**No excess applies to claims under this benefit.**

### **When cover starts**

If during your trip, your negligence causes:

- injury to a person not a member of your family or travelling party; or
- loss or damage to property not owned by you, a member of your family or travelling party.

### **What's covered**

We'll pay up to the amount shown in the Schedule of Benefits listed on your Certificate of Insurance for your legal liability to pay damages or compensation.

### **What's not covered**

You're not covered for liability for:

- Your trade, business or profession.
- Injury to a person employed by you.
- Intentional, unlawful, wilfully negligent or malicious acts by you.
- Your ownership, possession, or use (including as a passenger) of a mechanically propelled vehicle or any aircraft (including drones) or watercraft.
- Your ownership or use of firearms.
- Injury, illness, death, loss, expense or other liability caused by the transmission of any contagious disease or virus.

See General Exclusions.

### **Special conditions relating to cover**

You'll need our written consent, which will not be unreasonably withheld, to cover any legal costs relating to your liability.

Also see General Conditions

## Luggage & personal effects

### When cover starts

Cover applies under this section if your luggage or personal effects are damaged, stolen or accidentally lost during your trip.

### Whats's covered

We'll pay up to the amount shown in the Schedule of Benefits listed on your Certificate of Insurance for the following:

- For stolen or lost items, we'll calculate your benefit based on the depreciation table below.
- For damaged items, we'll pay you to repair damage where practical and economical to do so.
- In the event of loss to a pair or set of items, we'll pay the lesser of the:
  - a. cost to repair or buy the individual item(s) needed to complete the set or pair; or
  - b. original purchase price of the set or pair (subject to the depreciation table below).

### Depreciation Approach and Table

When an item is lost, damaged or stolen, we calculate depreciation based on how old it is at the time of the loss. This depreciation is applied monthly, up to a maximum of 80% of the item's original price.

### Here's how it works:

#### Example: Loss of an Electronic Item

- **Purchase Date:** 1st March 2023
- **Date of Loss:** 3rd March 2025
- **Purchase Price:** \$500
  1. **Depreciation Calculation:**
    - Depreciation rate is 1.5% per month.
    - As the item is 2 years old, we apply  $1.5\% \times 24 \text{ months} = 36\%$  depreciation.
  2. **Depreciated Value:**
    - $36\% \text{ of } \$500 = \$180$  (amount depreciated).
    - Item value after depreciation:  $\$500 - \$180 = \$320$ .
  3. Claimable Amount After Excess (where relevant):



→ After applying a \$100 excess, the final reimbursement is \$320 - \$100 = \$220.

So, the amount we will pay for this item is **\$220**.

Item Category	Applicable monthly depreciation
Communication, Electronic devices, Photographic equipment (including computers, electrical devices, electronics equipment, phones, smart watches and tablet computers)	1.5%
Clothing (including prescription glasses and sunglasses)	1.5%
Toiletries (including personal care items, including cosmetics, moisturisers, skincare, makeup, perfumes, fragrances, dental care, and haircare products)	3%
Jewellery (excluding costume jewellery and watches)	0%
All other items	1.5%

### Delayed baggage allowance

If your carrier confirms your luggage is delayed or misplaced for a period of more than 12 hours, we will reimburse up to \$300 per insured person for essential items that you need to purchase. This benefit doesn't apply for your return journey home. No excess applies to claims under this benefit. We'll also cover the costs of shipping your lost luggage and personal effects to you if recovered.

### What's not covered

We'll not pay any claim for:

- Sporting equipment while in use.
- Fragile or brittle items (e.g. Glass or fine china), except loss or damage caused by fire or accident to the transport carrying them.
- Damage to the screens of personal computers, smartphones or tablets, except where the damage is caused by an accident involving a vehicle or carrier in which you are travelling.
- Unaccompanied luggage or personal effects, such as items shipped or transported separately from you.

- Valuables checked in as luggage, unless security regulations stop you keeping them with you.
- Items left unattended or because you don't take reasonable care to protect them.
- Luggage or personal effects if you don't reasonably attempt to claim compensation from the carrier.
- Valuables you leave in a motor vehicle for any length of time, even if secured in the luggage area of the motor vehicle.
- Luggage or personal effects you leave for any length of time:
  - in an unlocked motor vehicle,
  - in any area of a vehicle not considered a luggage compartment
- Cash, bank or currency notes, cheques or negotiable instruments
- Aircraft (including drones).
- Watercraft (including surfboards) of any type. This doesn't apply if the item is lost, stolen or damaged while in the custody of the carrier.
- Losses caused by wear and tear, depreciation of property, damage by the action of insects or vermin, mildew, humidity, rust or corrosion.
- Malfunction repair costs, or losses from mechanical or electrical breakdown.
- Information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
- Loss of, or damage to, artificial prosthetic devices, false teeth, contact lenses or hearing aids.
- Confiscation or detention by customs or other lawful officials and authorities.

Also see General Exclusions

### **Special conditions relating to cover**

This cover has the following special conditions:

All cases of loss, theft or delay must be reported to an appropriate authority as soon as possible. You'll need to submit a copy of the report as part of your claim.

If you can't give us a copy of the report, you'll need a reasonable explanation, and details of, when and where you made the report, including their contact details.

It's your responsibility to provide acceptable proof of ownership for a claim. We'll need proof that you owned the item and details about its value and age. This helps us process your claim quickly, so it's a good idea to hang onto things like receipts, invoices, or bank statements showing what you purchased, when, and how much you paid.

We can accept original documents or copies, and we might also consider valuation certificates, ATM receipts, or warranty cards if they're backed up by a bank statement. However, we generally won't accept photographs, packaging, or instruction manuals as proof of ownership.

If you can't provide the evidence we ask for, we might not be able to pay out on your claim.

Also see General Conditions

## Rental Vehicle Excess

**This cover only applies if it is shown as selected on the Certificate of Insurance**

**No excess applies to claims under this benefit.**

### When cover starts

Cover applies under this section if, during a trip, you hire a rental vehicle that includes comprehensive insurance cover. Please refer to our definition of rental vehicle.

### What's covered

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

- Rental vehicle insurance excess or repair costs (whichever is lower) you're liable for if the rental vehicle is damaged or stolen while in your control during the trip; or
- Cost of returning your rental vehicle to the nearest depot, including related airport concession charges, if you can't return the vehicle due to an event covered by this policy.

### What's not covered

We'll not pay any claim for:

- The operation of a rental vehicle in violation of the terms of the rental agreement. For example, driving on unsealed roads.

Also see General Exclusions.

### Special conditions relating to cover

This cover has the following special conditions:

We will deduct from any claim settlement an additional premium for days that exceed what was declared and paid for at the time of purchasing this policy.

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 will not cover any loss in connection with the following:

- Loss incurred outside of the Period of Insurance other than loss under the Personal Liability section.
- The extent of your loss recoverable under some other scheme, such as Medicare, a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
- 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 booking agent, 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.
- A loss from any pre-existing medical condition you, a member of the travelling party or a non-travelling close relative, your business partner or co-worker. This exclusion doesn't apply to automatically covered conditions.
- Loss from a metastatic or terminal prognosis made before you bought your policy.
- Loss from any condition for which you've declined treatment or further investigation recommended by a medical practitioner.

Claims for:

- childbirth at any stage of pregnancy;
- the health or care of a newborn child, whatever the claim
- 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); or
  - 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.
- claims for antenatal care.
- 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 cancelled travel arrangements due to mechanical breakdown of transportation, other than loss under the Travel Delay section.
- Loss relating in any way to:
  - chronic use of alcohol;
  - substance abuse or drug abuse (whether over the counter, prescription or otherwise); or
  - ingestion of non-prescription drugs or substances (such as marijuana, ecstasy, methamphetamines, heroin).
- Loss from, or related to, impairment due to alcohol:
  - evidenced by the results of a blood test showing your blood alcohol concentration level is above the level legally permissible to operate a motorised vehicle in the jurisdiction or country where the event occurs; or
  - considering the following, where available:
    - a report from a medical practitioner or forensic expert
    - a third party witness report
    - your own admission; or
    - a description of events by you to us, or to the treating medical professionals (paramedic, nurse, doctor etc) and documented in their records.
- 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.
- Losses from you doing manual work relating to any profession, business or trade during the trip.

\*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.

## Your Duty not to make a misrepresentation

When you buy a battleface travel insurance policy, you're entering into an insurance contract with us. There are 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 our decision to insure you and on what terms.

### 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 can cancel your policy or reduce the amount we pay if you make a claim.

Or both.

If you deliberately mislead us (act fraudulently), we can refuse to pay a claim and will treat the policy as if it never existed

## 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.

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**You can make a complaint by contacting us by phone or email:**

**t:** (02) 8880 5820

**e:** [complaints@robinassist.com](mailto:complaints@robinassist.com)

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## **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**

### **Step 2:**

battleface is a member of the Australian Financial Complaints Authority (AFCA). If you remain dissatisfied, you can contact AFCA.

AFCA provides fair and independent financial services complaint resolution, free to consumers. You can take your complaint to AFCA at any time.

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

**e:** [info@afca.org.au](mailto:info@afca.org.au) **w:** [afca.org.au](http://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**

The insurer is a signatory to the [General Insurance Code of Practice](#) developed by the [Insurance Council of Australia \(ICA\)](#). As an agent of the insurer, battleface adheres to the principles of the Code.

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  
PO 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](http://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.au](http://www.battleface.com.au)

You can view our insurer's full privacy policy at [www.pacificins.com.au](http://www.pacificins.com.au)

## PART B - Financial Services Guide (FSG)

This Financial Services Guide (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, battleface and Velosure
- our relationship with our business partners
- the financial services we provide to you, and;
- information about how we and our business partners are paid for those services

### Who provides the services described in this FSG

The financial services referred to in this FSG are offered by battleface Insurance Services Pty Limited (ABN 28 650 606 045, AFSL 536280), (battleface). TwoThreeBird AU Pty Ltd, ABN 81 151 706 697, AFSL 554438 trading as Velosure distributes this insurance under a distribution agreement with battleface. All references to 'we', 'us' or 'our' in this FSG are references to Velosure (TwoThreeBird AU) unless specified otherwise.

#### Below are the contact details for Velosure:

**Telephone:** (02) 8074 7800

**Email:** [customercare@velosure.com.au](mailto:customercare@velosure.com.au)

**Website:** [velosure.com.au](http://velosure.com.au)

**Post:** Po BOX 19, Alderley, QLD 4051

battleface holds a current Australian Financial Services Licence No: 536280 and is:

1. responsible for the handling claims in relation to this policy;
  2. responsible for the content and distribution of this FSG; and
- Listed below are the contact details for battleface:

**Email:** [anz@battleface.com](mailto:anz@battleface.com)

**Phone:** (02) 8880 5820

**Post:** Level 11, 66 Clarence Street, Sydney NSW 2000

## **1. The purpose and content of this FSG**

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about the services; how we and others are paid; any potential conflict of interest we may have; our internal and external dispute resolution procedures and how you can access them; and arrangements that are in place to compensate clients for losses.

Any financial services provided in accordance with this FSG will only relate to the Velosure International Travel Insurance product which Velosure is authorised to issue pursuant to battleface's AFSL.

This FSG is an important document. Please read it carefully and keep it in a safe place for your reference and for any future dealings with us.

## **2. From when does this FSG apply?**

This FSG applies from 26 November 2025 and remains valid unless a further FSG is issued to replace it.

## **3. Who is responsible for the financial services provided?**

battleface holds a current Australian Financial Services Licence No: 536280 and is responsible for the financial services that includes claims and administration battleface provides to you. Velosure holds a Australian Financial Services Licence No. 554438 and is responsible for the distribution.

## **4. What kinds of financial services are we authorised to provide and what kinds of financial products do those services relate to?**

Velosure distributes the insurance under a distribution agreement with battleface and is authorised to provide financial services in relation to distribution and product advice in regard to Velosure International Travel Insurance ('the Product').

Velosure is responsible for the financial services that Velosure provides to you, and Velosure is also responsible for the content and distribution of this FSG.

Velosure and battleface are not authorised to give you personal advice in relation to the Product. Any advice given to you will be of a general nature only and will not take account of your personal objectives, financial situation or needs. You need to determine whether the Product meets your needs.

## **5. Velosure**

Velosure is authorised to arrange the issue of travel insurance and is also authorised to provide general advice in marketing materials about the Product (AFSL 554 438).

## **6. battleface**

battleface is an Australian financial services licensee authorised to deal in and provide general advice in relation to general insurance products. battleface acts under a binding authority from the insurer of the Product. This means that battleface can arrange, vary or cancel policies and handle or settle claims on behalf of the insurer. battleface acts for the insurer when providing these services. You can find full details of the insurer in the Product Disclosure Statement for the Product.

## **7. Pacific International**

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

## **8. What information do we maintain in your file and how can you access it?**

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

If you apply for one of our insurance products, we will collect information from you for the purpose of us deciding whether to arrange insurance for you, and if so, on what terms. If we agree to issue the relevant insurance, we will use the information to manage rights and obligations under the insurance product.

We do not trade, rent or sell your information.

You can request details of the information we hold about you at any time.

For a full privacy collection statement, please refer to the PDS.

If you wish to examine your file or have a copy of this privacy policy sent to you, please ask us. We will arrange for this to occur.

We will retain this FSG and any other FSG given to you as well as any PDS that we give or pass on to you for the period required by law.

## 10. How we are paid for our services

- **Premium**

When we issue you with an insurance policy, you will pay a premium based on our assessment of the risk profile you have provided. The total amount you pay is the premium, plus any government taxes/duties/ levies such as GST and stamp duty and a Policy fee if applicable. When you pay your premium, it is collected by Velosure. battleface will retain their commission (see below) and remit our commission (see below) to us from the premium you pay and remit the balance to the insurer. We will earn interest and earn a return on the premium whilst it is in our account. Velosure will retain any interest earned on the premium. All collected premium, applicable fees and statutory charges are to be held in a trust account in accordance with statutory provisions.

- **Commission**

For dealing in, providing financial product advice and administration in relation to general insurance products Velosure and battleface receive a commission, which is calculated as a percentage of the premium less any relevant taxes, charges and levies. Velosure and battleface together receive up-to 35% commission. The commission is included in the total amount you pay for your policy and not in addition to the policy. The commission applies to each policy issued or renewed through us. The commission may not be refundable in the event of cancellation unless the policy is cancelled either within the cooling off period or is a full term cancellation.

- **Referrals**

We may pay a referral fee to others who refer you to us where that referral leads to a policy being sold. If we do pay a referral fee it will be paid out of our commission or fees (not in addition to those amounts) and not at any additional cost to you.

- **Remuneration of employees**

Our employees assisting you with your insurance needs will be paid a market salary and may earn a cash bonus or other incentives based on achievement of a broad range of goals, including financial targets.

- **Further information**

You may request particulars of our remuneration (including commission) or other benefits, including, to the extent relevant, a statement of the range of amounts or rates within a reasonable time following receipt of this FSG and before we provide any financial service to you.

## **11. What is your duty not to misrepresent?**

You have a duty to take reasonable care not to make a misrepresentation under the Insurance Contracts Act 1984 (Cth) ('ICA'). The relevant section of the ICA, for consumer insurance products, is section 20B. This duty is also set out in the PDS, policy wording and insurance documentation associated with the contract of insurance.

## **12. Conflicts of Interest**

We take any potential or actual conflicts of interest very seriously and have a conflict of interests policy. Conflicts of interest are when some or all your interests are or may be inconsistent with or diverge from some or all of our interests. We manage conflicts of interests through adequate controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interest.

## **13. What arrangements do we have in place to compensate clients for losses?**

Velosure and battleface have professional indemnity insurance (PI insurance) which satisfies the requirements for compensation under s912B of the Corporations Act 2001 (Cth). The PI policy covers us for claims made against us as a result of our conduct or the conduct of our employees (or former employees) in the provision of financial services.

## **14. What should I do if I have a complaint?**

Velosure and battleface are committed to meeting and exceeding our clients' reasonable expectations whenever possible and would like to know if your reasonable expectations haven't been met.

We will do our best to work with you to resolve any complaints you may have in relation to the financial services provided by us. For information on how we resolve your complaints please refer to **Page 43** of the PDS (Part A of this document).

## **15. How can you instruct us?**

You can contact us to give instructions by post, phone or email on the contact number or details mentioned on the first page of this FSG.

## **16. What information do we maintain in your file and how can you access it?**

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. If you apply for our insurance products,

we will collect information from you and use it to decide whether to offer insurance, and if so on what terms. If we agree to issue the relevant insurance, we will use the information to manage rights and obligations under the insurance product and ongoing administration of the relevant insurance.

You can request details of the information we hold on you at any time.

Our privacy officer can be contacted on (02) 8074 7800 or by emailing the privacy officer at:

**Email:** [privacyofficer@velosure.com.au](mailto:privacyofficer@velosure.com.au)

For a full privacy collection statement, please refer to the PDS. To access our privacy policy, please go to [www.velosure.com.au](http://www.velosure.com.au).

If you wish to examine your file or have a copy of this privacy policy sent to you, please ask us and we will arrange for a copy to be sent to you.

We will retain this FSG and any other FSG given to you as well as any PDS that we give or pass onto you for the period required by law

## **17. More information**

If you have any further questions about the financial services we provide, please contact us. Please retain this document for your reference and any future dealings with us. This FSG was prepared on **26 November 2025**.