

REX Trip Protect Combined
Financial Services Guide,
Policy Wording and Product
Disclosure Statement (PDS)

CHUBB®

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Financial Services Guide (FSG)

About This Financial Services Guide (FSG)

This is a combined FSG issued by Chubb Insurance Australia Limited (Chubb) and Regional Express Holdings Limited (REX).

The purpose of this FSG is to help you to make an informed decision about whether to use the financial services Chubb and REX can provide to you. It contains information on:

- who Chubb and REX are and how Chubb and REX can be contacted or given instructions;
- the services that Chubb and REX can provide to you and how they are provided;
- how Chubb and REX and other relevant persons are remunerated;
- the Financial Claims Scheme;
- our commitment to protecting your privacy;
- how complaints are dealt with; and
- other disclosure documents you may also receive.

Other Disclosure Documents

A Product Disclosure Statement (PDS) is included in this document which contains information on the relevant risks, benefits and significant characteristics of the product and is designed to assist you in making an informed decision about whether to buy the product or not.

About Chubb Insurance Australia Limited (Chubb)

Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (Chubb) is the insurer of this product. In this PDS, “We”, “Us”, “Our” means Chubb Insurance Australia Limited.

Chubb is an Australian financial services licensee (Licensee) authorised to deal in and provide advice in relation to general insurance products.

Our contact details are:

ABN: 23 001 642 020

AFS Licence Number: 239687

Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal address: GPO Box 4907, Sydney NSW 2001

O 1800 766 950

F +61 2 9335 3467

E travel.au@chubb.com

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the **Code**). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at www.codeofpractice.com.au and on request.

About Regional Express Holdings Limited

Regional Express Holdings Limited (ABN 18 099 547 270 Authorised Representative No. 320136) (REX) is an authorised representative of Chubb.

REX is a regional carrier and we constantly strive to keep fares low through our commitment to simplicity, efficiency and good value.

REX contact details are as follows:

Address: 81-83 Baxter Road, Mascot, Sydney 2020

O 13 17 13

F 02 6393 3599

E enquiries@rex.com.au

Chubb has authorised REX to distribute this FSG and to provide the services listed under the heading “How REX provides its services”, on Chubb’s behalf. In providing the relevant services, REX does not act on your behalf.

Chubb is the issuer of the relevant insurance products that REX promotes, unless Chubb or REX tells you otherwise.

REX may act for other licensees. If they offer you financial services on behalf of another licensee, they will provide you with a copy of the relevant FSG in relation to those services.

How Chubb Provides Its Services

Chubb may provide a dealing service, with or without general advice, in relation to the general insurance products that Chubb distributes.

When Chubb issues its own general insurance products, Chubb acts on its own behalf, not yours.

In dealing with the relevant product, Chubb will collect information from you to be able to issue the product and manage your and Chubb’s rights and obligations under it. Chubb will also give you factual information about the product to help you decide whether to buy the product.

In some cases Chubb may also make a general recommendation or give an opinion about the product which is not based on Chubb’s consideration of your individual objectives, financial situation or needs. In providing a general advice service, Chubb cannot tell you whether the insurance or an option within it, is appropriate for you specifically. As a result, you need to consider the appropriateness of any information or general advice Chubb gives you, having regard to your objectives, financial situation and needs, before acting on it. You need to read the relevant policy documentation (including any PDS) to determine if it is suitable for you.

How REX Provides Its Services

REX is authorised by Chubb to provide dealing services, including arranging applications for and binding relevant insurance products. REX is not permitted to cancel, renew or vary insurance products underwritten by Chubb. This means that if you wish to change the cover including if you alter your travel arrangements, You will need to contact Chubb directly to ensure you are properly covered for your journey.

REX is also authorised by Chubb to provide you with written “general financial product advice” only, which Chubb prepares and approves. This advice is provided by way of marketing information. This permits REX to market Chubb’s insurance products with its own logo and brand.

REX is not authorised to provide you with any other financial services under Chubb’s AFS licence. In particular, REX is not authorised to provide you with personal advice. This means that REX will not take into account your objectives, financial situation or needs before providing general advice to you. You will need to consider the appropriateness of any general advice provided by Chubb or REX in light of your objectives, financial situation and needs. You need to read the relevant policy documentation (including any PDS) to determine if it is suitable for you.

REX may send you promotional material advertising REX branded insurance products. You can apply by completing any associated application form. Chubb does not receive your contact details from REX unless you apply for insurance or contact Chubb and provide your details directly to Chubb.

How Chubb Is Paid For Its Services

Payment for the services Chubb provides

As the issuer of any insurance policy, Chubb will charge you an agreed premium for that product based on a number of factors including your risk profile and circumstances (plus relevant taxes and charges) which Chubb will calculate and provide you with before you buy the product.

Remuneration of our staff

All permanent Chubb employees are paid an annual salary. An annual bonus may be paid in some circumstances, which can be based on performance against sales targets and other performance criteria.

All temporary Chubb employees receive hourly wages or such wages otherwise agreed for a fixed term or contract. Performance-based payments may also be paid in some circumstances.

Chubb employees may also receive other non-monetary benefits such as attendance at business related conferences, study trips, other functions or gift vouchers.

How REX Is Paid For Its Services

In referring you to Chubb, REX is paid a percentage of the gross premium of an insurance policy (being a percentage of your total premium payable). REX also receives a profit share from Chubb. The profit share is a percentage of the profits from the total amount of premium received less the commission, government taxes, fees, charges or levies, administration and claims costs and claims losses.

All remuneration and commission is already incorporated into the total premium payable by you and can vary, depending on the type of insurance policy you purchase. All remuneration and commission are normally payable on a monthly basis, in arrears.

You can ask us to give you more particulars of the remuneration (including commission) or other benefits referred to above within a reasonable period after receiving this FSG and before you are provided with the financial service to which this FSG relates, unless we agree otherwise.

Financial Claims Scheme

We are an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act 2001 (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to <https://www.fcs.gov.au> for more information.

Privacy Statement

Chubb Insurance Australia Limited (Chubb) is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au.

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1988 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

REX Privacy Policy

REX is managing your personal information related to your REX booking. For information about Rex's Privacy Policy please visit www.rex.com.au

Complaints and Dispute Resolution

We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that you can access. Please note that if we have resolved your initial complaint to your satisfaction by the end of the 5th business day after we have received it, and you have not requested that we provide you a response in writing, the following complaint handling and internal dispute resolution process does not apply. This exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

Stage 1 - Complaint Handling Procedure

If you are dissatisfied with any aspect of your relationship with Chubb including our products or services and wish to make a complaint, please contact us at:

The Complaints Officer
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O 1800 766 950
E Complaints.AU@chubb.com

The members of our complaint handling team are trained to handle complaints fairly and efficiently.

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We will investigate your complaint and keep you informed of the progress of our investigation. We will respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames and, if we cannot agree, you may request that your complaint is taken to Stage 2 and referred to our internal dispute resolution team. We will otherwise keep you informed about the progress of our response at least every ten (10) business days, unless you agree otherwise.

Please note if your complaint relates to Wholesale Insurance (as defined in the General Insurance Code of Practice), we may elect to refer it straight to Stage 2 for review by our Internal Dispute Resolution team.

Stage 2 – Internal Dispute Resolution Procedure

If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by members of our internal dispute resolution team, who are independent to our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact our internal dispute resolution team by phone, fax or post (as below), or email at:

Internal Dispute Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O +61 2 9335 3200
F +61 2 9335 3411
E DisputeResolution.AU@chubb.com

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your dispute.

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to the Financial Ombudsman Service Australia (FOS) as detailed under Stage 3 below, subject to its Terms of Reference. If your complaint or dispute falls outside the FOS Terms of Reference, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Stage 3 - External Dispute Resolution

If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) days, you may refer your complaint or dispute to FOS, subject to its Terms of Reference.

FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and we agree to be bound by its determinations about a dispute. Where a dispute is covered by the FOS Terms of Reference, the General Insurance Division of FOS offers a free and accessible dispute resolution service to consumers.

You may contact FOS at any time at:

Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001
O 1800 367 287
F +61 3 9613 6399
E info@fos.org.au
www.fos.org.au

If you would like to refer your dispute to FOS you must do so within 2 years of the date of our internal dispute determination. FOS may still consider a dispute lodged after this time if FOS considers that exceptional circumstances apply.

How To Contact Chubb

If you would like to obtain further information, provide Chubb with instructions, or if you have any queries about the financial products and services Chubb is authorised to provide, please contact Chubb on 1800 766 950 or by e-mail at travel.au@chubb.com

Please retain this document along with your current policy documentation in a safe place for your future reference.

This Combined FSG and PDS was prepared on 1 November 2016.

Version: 16FSGREX01

Policy Wording and Product Disclosure Statement (PDS)

General Advice

Any general advice that may be contained within this Policy Wording and Product Disclosure Statement (PDS) or accompanying material does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

Preparation Date: This PDS was prepared on 1 November 2016. Other documents may form part of Our Policy Wording and PDS and if they do, We will tell You in the relevant document.

PDS Code: 16PDSREXTR01

About Chubb Insurance Australia Limited (Chubb)

Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (Chubb) is the insurer of this product. In this PDS, “We”, “Us”, “Our” means Chubb Insurance Australia Limited.

Chubb is an Australian financial services licensee (Licensee) authorised to deal in and provide advice in relation to general insurance products.

Our contact details are:

ABN: 23 001 642 020

AFS Licence Number: 239687

Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal address: GPO Box 4907, Sydney NSW 2001

O 1800 766 950

F +61 2 9335 3467

E travel.au@chubb.com

Important information about this Policy Wording and PDS

This document is a PDS and is also Our insurance Policy Wording. This document contains important information required under the Corporations Act 2001 (Cth) (the Act) and has been prepared to assist You in understanding REX Trip Protect and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision.

Other documents may form part of Our Policy and if they do, We will tell You in the relevant document.

In return for You paying Us a premium, as set out in Section 8, We insure You for the Events described in the Policy Wording and PDS, subject to the terms, conditions and exclusions of Your Policy. Please keep this document, Your Certificate of Insurance and any other documents that We tell You form part of Your Policy in a safe place in case You need to refer to them in the future.

Please check these documents to make sure all the information in them is correct. Please let Us know straight away if any alterations are needed or if You change Your address or payment details. For certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

Duty of Disclosure

Your Duty of Disclosure

Before You enter into this contract of insurance, You have a duty of disclosure under the Insurance Contracts Act 1984.

The duty applies until We first agree to insure You, and where relevant, until We agree to any subsequent variation, extension, reinstatement or renewal (as applicable).

Answering our questions

In all cases, if We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

It is important that You understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the contract.

Variations, extensions and reinstatements

For variations, extensions and reinstatements, You have a broader duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

Renewal

Where We offer renewal, We may, in addition to or instead of asking specific questions, give You a copy of anything You have previously told Us and ask You to tell Us if it has changed. If We do this, You must tell Us about any change or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change.

What You do not need to tell Us

You do not need to tell Us anything that:

1. reduces the risk We insure You for; or
2. is common knowledge; or
3. We know or should know as an insurer; or
4. We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

The Meaning of Certain Words

Throughout this document, certain words begin with capital letters. These words have special meaning and are included in the definitions Section, located on page 21 of this Policy Wording and PDS. Please refer to the definitions for their meaning.

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time.

Notification of Variation From Standard Cover

This Policy varies from the standard cover specified in the Insurance Contracts Act 1984 (Cth) for travel insurance.

The benefits are as specified in Section 5 and 7 of the Policy.

What You Are Covered For

Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us. You should keep those documents in a safe place in case We need them to settle a claim.

Coverage

This insurance is only for travel within Australia.

Who Can Be Covered

Any person purchasing a REX airline ticket or any ticket holder under eighteen (18) years of age whose legal guardian has purchased a ticket on their behalf.

Summary of Benefits

The following table is a summary only of the benefits offered and can be used as a quick reference tool. Please refer to the Policy Wording and PDS and Certificate of Insurance for full terms and conditions of Your cover.

Summary of Benefits Table

Schedule of Benefits	Australia Only
1. Cancellation/Amendment of REX Ticket	\$1,500
2. REX Checked Luggage and/or Personal Effects	\$1,000
3. REX Checked Luggage and Personal Effects Delay Expenses	\$500
4. Travel Delay	\$250
5. Missed connection	\$500

Excess The excess is the first amount of a claim, which We will not pay for. The Policy excess is NIL.

Rex Trip Protect Conditions

You are not aware of any circumstance which is likely to give rise to a claim before You take up this insurance.

Limits of Liability

Please refer to the summary table above for the maximum amounts payable. The maximum amount per Event for each benefit is also shown on Your Certificate of Insurance for that benefit.

Benefits

Section 1 Cancellation/Amendment of REX Ticket

What We will pay for under Section 1:

Cover under Section 1 begins from the date of issue of Your Policy. If, following the date of issue of Your Policy, Your Journey is cancelled, curtailed or unable to be completed due to any unforeseen circumstances outside Your control, We will pay You the non-refundable unused portion of Your domestic REX travel ticket, or the reasonable costs of re-scheduling Your REX travel ticket, if you are unable to travel on Your original departure date due to unforeseeable circumstances outside Your control.

If you purchase an airline ticket using REX Reward Points and your Journey is subsequently cancelled, curtailed or unable to be completed due to any unforeseen circumstances outside your control, and the loss of such points cannot be recovered from any other source, we will pay you \$150 for that airline ticket.

The maximum amount we will pay for all claims combined under this section is shown in the Summary of Benefits Table.

What We will not pay for under Section 1

We will not pay for any loss caused by or arising from:

1. You being aware of any reason, before Your Commencement Date, that causes Your Journey to be cancelled, abandoned or shortened;
2. the death or sickness of Your Travelling Companion, Relative or Business Partner, if the death or sickness is as a result of a Pre-existing Medical Condition except as specified under the heading of 'Pre-Existing Medical Conditions Table' on page 17;
3. Transport Provider delays or rescheduling (unless it is as a result of a strike of which there had been no warning prior to the Commencement Date);
4. You or any other person deciding not to continue Your Journey or You change Your plans;
5. Your financial circumstances or any contractual or business obligation; This exclusion does not apply where You or a member of Your travelling party are made redundant from full time employment in Australia provided You or they were not aware that the redundancy was to occur before the Commencement Date;
6. a request by Your Relative or employer unless You are a member of the Australian Armed Services or Police Force and Your leave is revoked;
7. the mechanical breakdown of any means of transport;
8. the death, Accidental Injury, or Disabling Injury, Sickness or Disease of any person living outside Australia;

9. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or the negligence of a wholesaler or operator;
10. any government regulation, prohibition or restriction;
11. Pre-existing Medical Conditions.

Section 2 REX Checked Luggage and/or Personal Effects

What We will pay for under Section 2:

- a) If Your REX Checked Luggage (i.e. that part of Your luggage which REX (or a Codeshare Partner flight) has taken into their custody for carriage in the hold of the aircraft) is lost, stolen or accidentally damaged, We will, at Our discretion, pay the value of that Checked Luggage (after allowing for reasonable depreciation) or repair or replace the Checked Luggage.
- b) If Your Personal Effects carried with you as hand luggage on board a REX flight (or a Codeshare Partner flight) are lost, stolen or damaged We will, at Our discretion, pay the value of those Personal Effects (after allowing for reasonable depreciation) or repair or replace the Personal Effects.

Limits apply for any one (1) item, set or pair of items (including attached and unattached accessories). For example, the following are considered only one (1) item:

- A matched or unmatched set of golf clubs; or
- A matching pair of earrings

We will pay up to:

- \$500 for personal computers, video recorders or cameras.
- \$250 for all other items.

Conditions under Section 2

The maximum we will pay for all claims combined under this Section is \$1,000.

We will not pay more than what You paid for the item, subject always to the maximum amount per item specified above.

What We will not pay for under Section 2

We will not pay for any loss, damage or expenses:

1. for loss or theft which is not reported to the police or REX (or a Codeshare Partner) within twenty-four (24) hours. All reports must be confirmed in writing by the police or REX (or a Codeshare Partner) at the time of making the report;
2. for loss, damage or theft of any luggage that is not checked luggage and any checked luggage not in the custody of REX at the time of the loss, theft or damage;
3. for jewellery, camera and video camera equipment, sound equipment, mobile telephones or portable computer equipment unless You carried them with you as hand luggage;
4. for more than \$1,000 in total for all jewellery placed in the care of REX (or a Codeshare Partner);
5. for items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied;
6. to any watercraft (other than surfboards);
7. for damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles or to lenses in cameras, video cameras or binoculars;

8. for damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration;
9. for electrical or mechanical breakdown; or
10. for negotiable instruments or any cash, bank or currency notes, postal or money orders.

Section 3 Rex Checked Luggage and Personal Effects Delay Expenses

What We will pay for under Section 3:

If Your REX Checked Luggage (i.e. that part of Your luggage which REX (or a Codeshare Partner flight) has taken into their custody for carriage in the hold of the aircraft) and Personal Effects are delayed, misdirected or temporarily mislaid by REX for more than twelve (12) consecutive hours, We will reimburse any reasonable expenses incurred by You in purchasing essential replacement clothing and toiletries up to a maximum of \$500.

Conditions under Section 3

Your claim must contain written proof from REX if Your Checked Luggage and Personal Effects has been delayed, misdirected or misplaced. We will deduct any amount we pay you under this benefit for any subsequent claim for lost Checked Luggage and Personal Effects.

The maximum amount we will pay for all claims combined under this section is \$500.

What We will not pay for under Section 3:

We will not pay if you are entitled to compensation from REX (or a Codeshare Partner) You were travelling on for the relevant amount.

However, if you are not reimbursed the full amount We will pay the difference between the amount of Your expenses and what You were reimbursed up to the limit of cover.

Section 4 Travel Delay

What We will pay for under Section 4:

If Your REX flight is cancelled or delayed and there is no alternative REX flight available in the following two (2) hours and if you had to forfeit your hotel booking because you did not make it to your destination on that day then:

We will reimburse You for loss of pre-paid hotel accommodation expenses up to a maximum of \$250.

Conditions under Section 4

You must provide Us with written confirmation from REX of the cause and period of the delay.

You must also provide Us with receipts for the hotel accommodation expenses incurred, including confirmation of any refund provided.

Section 5 Missed Connection

We will pay under Section 5:

If during the Period of Insurance and while on a Journey Your REX flight is delayed or cancelled causing You to miss Your connecting Scheduled Flight with another carrier at the transfer point due to the late arrival of Your REX Flight and provided You allowed at least the minimum connection time recommended between the connecting flights, We will reimburse any reasonable forfeited or additional flight expenses actually incurred by You and any additional accommodation expenses actually incurred by You if no alternative onward transportation is made available to You within six (6) hours, up to a maximum of \$500.

The REX flight delay details must be verified in writing by REX and the forfeited or additional flights expenses incurred must be verified in writing by the operator(s) of the Scheduled Flight or their handling agent(s) as well as the scheduled departure time of the next available onward transportation.

We will not pay under Section 5:

1. for any voluntary cancellation of a Scheduled Flight made by You or disinclination to continue with the onwards Journey;
2. for Your failure to check in according to the itinerary supplied to You prior to the Scheduled Flight;
3. Your failure to ensure a minimum connection time between the connecting flights as defined below
 - 45 minutes between REX flights
 - 60 minutes between REX and Virgin Australia or Aeropelican flights
 - 90 minutes between REX and Qantas and other domestic airlines
 - Two hours between international flights (2 hours 30 minutes in Sydney)

Premium

We take a number of factors into account when calculating Your premium which could include Your risk profile and other information You provide to Us when applying for this insurance.

Your premium is paid in advance and includes any amounts payable in respect of compulsory government charges taxes or levies (including stamp duty and GST) in relation to the Policy. We will tell You, when You apply, what premium is payable, when it needs to be paid and how it can be paid.

Cover is effective from the Commencement Date.

General Exclusions

We will not (under any Section) pay for:

1. claims for costs or expenses incurred prior to the Commencement Date of Your Policy;
2. claims involving air travel other than as a passenger on a REX (or a Codeshare Partner) domestic flight;
3. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
4. any loss or expense with respect to Cuba or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations;
5. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity;
6. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities;
7. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim;
8. claims arising from any government prohibition, regulation or intervention;
9. claims against Section 1 Cancellation/Amendment of REX Ticket incurred after You are certified by a Doctor as unfit to travel;

10. travel booked or undertaken against the advice of any Doctor or after You or a Travelling Companion had been diagnosed with a Terminal Illness;
11. loss or theft or damage to property, or death, illness or injury if You fail to take reasonable care;
12. claims directly or indirectly arising from any Pre-Existing Medical Condition You or Your Travelling Companion have.
13. claims directly or indirectly arising from:
 - a) pregnancy or childbirth involving You or any other person if You are aware of the pregnancy prior to the date of issue of the Policy and,
 - i. where complications of this pregnancy have occurred prior to this date, or
 - ii. where the conception was medically assisted.
 - b) pregnancy or childbirth involving You or any other person after the twenty-fourth (24th) week of pregnancy or where the problem arising is not an unexpected serious medical complication;
14. claims involving Your or a Travelling Companion's suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, the effect of alcohol or drugs or the transmission of any sexually transmittable disease or virus;
15. Your or a Travelling Companion's nervous, anxiety or stress disorders resulting in a disinclination to travel or complete Your journey.
16. claims involving consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the Policy;
17. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the premium;
18. claims arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
19. claims against Sections 1 Cancellation/Amendment of REX Ticket or Section 2 REX Checked Luggage and/or Personal Effects, arising from acts of terrorism;
20. an epidemic or pandemic, either directly or indirectly;

The following listed medical conditions are automatically covered under this Policy, and are not subject to Exclusion 12 above.

Pre-Existing Medical Conditions Table:

The following listed medical conditions are automatically covered under this Policy, and are not subject to Exclusion 12 above.

Asthma	If You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months.
Diabetes Non-insulin dependent	If You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have a blood sugar level reading between 4 and 10.
Epilepsy	If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months.

Gout	If the gout has remained stable for the past six (6) months.
Hiatus Hernia	If no surgery is planned in the next two (2) years.
Hip Replacement	If performed more than six (6) months ago.
High Blood Pressure	If You have no known heart conditions and Your current BP reading is below 165/95.
High Cholesterol	If You have no known heart conditions.
Peptic Ulcer	If Your condition has remained stable for more than six (6) months.
Prostate Cancer	If You are no longer undergoing treatment and have a P.S.A. (Prostate Specific Antigen) reading of 3.0 or less.
Stroke	If the stroke occurred more than twelve (12) months ago and no further rehabilitation or specialist review is planned.
Underactive Thyroid	If not as a result of a tumour.

Cooling Off Period

You have fourteen (14) days to decide if this insurance meets Your needs. You may cancel Your Policy simply by advising Us in writing within those fourteen (14) days to cancel it. If You do this We will refund any premiums You have paid during this period.

You will not receive a refund if You have commenced the journey or made a claim or You are entitled to make a claim during this cooling off period.

Changes To Your Policy and Notifying Chubb

This Policy is available for You to purchase when booking a flight with REX. You will need to notify Chubb when You change Your travel arrangements and details. This includes, but is not limited to:

- a) if you change Your booking with REX, including travel dates, personal details and an Insured Person's name; and
- b) if you cancel Your REX booking and intend to make another booking using the fare and related travel insurance within 12 months of the date your original REX ticket was issued.

Cancellation of Your Policy

We may cancel Your Policy by giving You written notice to the address (if this has been provided by You to REX when making Your booking) or e-mail on file if You:

- a) breach the Duty of Disclosure;
- b) breach a provision of Your Policy;
- c) make a fraudulent claim under any policy of insurance.

If We cancel, We will refund the premium for Your Policy less an amount to cover the period for which You were insured provided no claim has been made or is intended to be made on the Policy.

You may cancel Your Policy during the cooling off period by giving Us written notice.

General Conditions

Commencement and Period of Your Policy

Your Policy begins on the Commencement Date under **Section 1 Cancellation/Amendment of REX Ticket**.

Cover under Section 2 applies when you commence Your Journey.

Cover under **Section 3 REX Checked Luggage and/or Personal Effects Delay Expenses** only applies if your REX Checked Luggage and/or Personal Effects are delayed for over twelve (12) consecutive hours.

Significant Tax Implications

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Policy for business purposes. This tax information is a general statement only. See your tax adviser for information about Your personal circumstances.

Australian Law

Your Policy is governed by the laws of the State or Territory of Australia in which You normally reside. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of the State or Territory of Australia in which You normally reside.

Australian Currency

All payments by You to Us and Us to You or someone else under Your Policy must be in Australian currency.

How do I make a Claim under my Policy?

How do I make a claim under my Policy?

Making a claim is quick and easy; in 5 steps You can submit Your claim online by visiting the Chubb Claims Centre www.chubbclaims.com.au

What will I need to submit a claim online?

You (or Your legal representative) will need to provide:

- Your Policy number as shown on Your Certificate of Insurance, which enables Us to verify Your Policy details. If You cannot locate Your Policy number, please call 1800 766 950.
- Your email address.
- Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
- Supporting documents. The documents required vary based on claim type, but may include any relevant:
 - receipts or other proof of expenses;
 - reports that have been obtained from the police, accommodation provider or REX about the loss, theft or damage
 - photographs or quotes. Please attach these to Your online submission to expedite assessment.
 - additional evidence that We may request to enable Us to assess Your claim.
- Intended payee information, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

Within twenty-four (24) hours of any loss, theft or damage to luggage or personal effects You must be report the Event to the police as well as any other appropriate authority in the circumstances, such as an accommodation provider or REX and written acknowledgment obtained;

When should I notify Chubb of my claim?

You should advise Us as soon as possible of an occurrence or an Event which could lead to a claim, or within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical.

Is depreciation applied to any claimable amount?

Unless Your Policy states otherwise, We will deduct an amount for depreciation when calculating the amount payable for loss, theft or damage to Your luggage or personal effects. The depreciation rate is determined by Us by taking into consideration factors such as the age of the item and reasonable wear and tear, the value on the second hand market and advances in technology which reflect in the price of the item if You were to purchase it now.

Can I claim under this Policy if I can claim for the same expense under another insurance policy?

If You wish to submit Your claim under this Policy, please advise Us if You have already made a claim under any other insurance policies, or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your expenses under this Policy or any other policies cannot exceed Your expenses.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

How long will it take for my claim to be assessed?

Once all evidence to support Your claim has been submitted, if We approve Your claim, We will settle Your claim within five (5) business days..

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

If I die, will my estate be able to claim under the Policy?

Yes, if Your Policy provides cover in the event of Your death, Your estate will be able to make a claim under the policy.

I don't have internet access / an email address to submit my claim online; can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on 1800 766 950 request a claim form to be mailed out to you which can then be mailed back to Us.

Updating Our PDS

We may update the information contained in Our PDS when necessary. A paper copy of any updated information is available to You at no cost by calling Us or accessed on Our website at www.chubb.com/au.

We will issue You with a new PDS or a supplementary PDS where the update is to rectify a misleading or deceptive statement or when an omission is materially adverse from the point of view of a reasonable person deciding whether to buy this product.

Definitions

Please use this definitions section to find the meaning of these words throughout this booklet.

Accidental Injury means a bodily injury resulting from an accident and which is not an illness and which:

- a) is caused by violent external and visible means; and
- b) occurs after the Commencement Date of the Policy; and
- c) includes sickness directly resulting from medical or surgical treatment rendered necessary by the accident; and
- d) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an accident.

Business Partner means a person You own a registered Australian business with which has an Australian Business Number.

Certificate of Insurance means the document We send You containing the summary of Your benefits.

Checked Luggage means Your luggage which REX (or a Codeshare Partner) has taken into their care for carriage in the hold of the aircraft and for which they have issued a baggage tracking receipt.

Codeshare Partner means a partner airline carrying passengers who hold a valid REX airline ticket.

Commencement Date means the time and date We agree to provide insurance under the Policy and which is shown on Your Certificate of Insurance.

Disabling Injury, Sickness or Disease means an injury, sickness or disease which requires immediate treatment by a Doctor.

Doctor means a legally registered medical practitioner who is not You or Your Relative.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy.

Home means Your usual place of residence in Australia.

Insolvency means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Insured means the person named as the Insured in the Certificate of Insurance and who pays the premiums to Us in respect of Insured Persons.

Insured Person means any person(s) who is named as an Insured Person in the Certificate of Insurance and with respect to whom premium has been paid or agreed to be paid.

Journey means the time you leave your home to go directly to the place you depart from on your travels, and ends when you return to your home.

Personal Effects means Your personal property carried with You as hand luggage on Your Rex flight (or a Codeshare Partner flight).

Policy means Your Policy Wording and PDS and Certificate of Insurance describing the insurance contract between You and Us.

Policy Wording means this document.

Pre-Existing Medical Condition means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a Doctor or dentist prior to the issue of the Policy,
- b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the Commencement Date of the Policy.

Product Disclosure Statement (PDS) means this document.

Relative means Your Spouse/Partner, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, step-child, great-grandparent, grandparent or grandchild provided such person is at the relevant time not more than eighty (80) years of age.

REX means Regional Express Holdings Limited t/a Regional Express.

Scheduled Flight means a domestic or international flight with an air carrier whose flights are conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals.

Specially Designated List means names of a person, entities, groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Terminal Illness means any medical condition, which is likely to result in death.

Transport Provider means a properly licensed coach operator, airline, shipping line or railway company.

Travelling Companion means a person travelling with You on the journey.

We, Our, Us means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687).

You, Your means the person(s) named as the Insured and also includes those named as Insured Persons on Your Certificate of Insurance with respect to whom premium has been paid or agreed to be paid.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base. Chubb is a major insurer of many of the country's largest companies. With five branches and over 500 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.chubb.com/au

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