









---

These conditions will be applied to this product when it is being distributed:

i '5''X]ghf]Vi hcf'g'UfY'hc'VY'Ui h\cf]gYX'Vmih\Y' egj Yf'hc'X]ghf]Vi hY'h\]g'dfcXi VW'

i 'H\]g'dfcXi Wh'a i gh'cb'mVY'X]ghf]Vi hYX' ]b'UWw'cfXUbW'k ]h'h\]g'HA 8/

i '8]ghf]Vi h]cb'cZ'h\]g'dfcXi Wh'a i gh'V'ca d'mk ]h'Ubm'gdYW]Z]WWX'UbbY' 'X]ghf]Vi h]cb' requirements;

i 'H\]g product will not be distributed where the TMD is not up to date;

i 'H\Y'HA 8'a i gh'VY'W'ffYbh'UbX'bch'g' V^YWh'hc'Ubm'5G=7'UW]cb'h\Uh'a ][\h'g' [ [Ygh'h\Uh'h\Y' TMD or the product is no longer appropriate.

All distributors of this product must notify the Issuer in writing within 24 hours when they become aware of any complaints.

Distributors who distribute the products need to provide the Issuer information on complaints made about this product on a quarterly basis. Information of the complaints may include, but is not limited to, the nature and number of complaints, complaints relating to claims, complaints relating to sales service, complaints regarding the product.

Distributors are required to provide to the Issuer all complaints information within 10 business days of the end of the complaints reporting period.

Distributors will maintain records of underwriting, policy and pricing plat

World2Cover International Single Trip Policy

5 October 2021

Tokio Marine & Nichido Fire Insurance Co., Ltd. ( ) ABN 80 000 438 291  
246548

---

A TMD is a determination that Tokio Marine has prepared to describe the class of customers which this product has been designed for and comprises of matters relevant to the distribution and review of this product.

This document provides information to staff, and their distributors in understanding the TMD.

This TMD app0446(MD)7( )-2(a)3(pp0446)8 4 Tf04 Tf1 0 0 1 72.024 437.23 Tm TETG(T(MD)7( )-2(a)3(pp0446)

The product is targeted to those that are travelling for leisure purposes. The product is not suitable for individuals without a known itinerary such as prebooked accommodation, or extreme sport thrill takers.







## World2Cover Annual Multi-Trip Policy

5 October 2021

Tokio Marine & Nichido Fire Insurance Co., Ltd. ( ) ABN 80 000 438 291  
246548

---

A TMD is a determination that Tokio Marine has prepared to describe the class of customers which this product has been designed for and comprises of matters relevant to the distribution and review of this product.

HN]g'XcW a Ybh'dfcj ]XYg'h\Y 'bYWggUfm]bZcfa Uh]cb'hc 'Ugg]gh'Hc\_]c' A Uf]bYNg'W ghca Yfgz' staff, and their distributors in understanding the TMD.

This TMD applies to the World2Cover International Annual Multi-Trip Policy Product Disclosure Statement ( ) date 5 October 2021 and any Supplementary PDS ( ).

The Target Market for the World2Cover Annual Multi-Trip Policy is outlined below:

Australian Residents between the ages of 18 and 75, provided:

- The policy is purchased before the beginning of the first trip; and
- The trip begins and ends in Australia.

Temporary Residents between the ages of 18 and 75, provided:

- They hold a current Australian Visa (not a tourist, study or working holiday visa) that will remain valid beyond the period of their return; and
- They hold a return ticket; and
- They have a primary place of residence in Australia that they intend to return to;
- The policy was purchased before the beginning of the trip; and
- The trip begins and ends in Australia.

The World2Cover Annual Multi-Trip Policy is designed for travellers wanting to take multiple trips over a 12-month period with the maximum trip length of 60 days. Other options include 30 and 45 days. The product is suited for those travelling domestically and internationally over a 12-month period. The product allows up to two (2) adults that do not need to be related and unlimited number of their children and grandchildren aged 25 and under.

The product is targeted to those that enjoy travelling and those taking multiple trips throughout the year. The product is targeted for those that are travelling for leisure

purposes. Coverage is for international and domestic travel (domestic travel must be at least 250km from Your Home). The product is not suitable for individuals without a known itinerary such as prebooked accommodation or extreme sport thrill takers. The product is also not for domestic travel only.

The key benefits provided within the product include, Cancellation Fees & Lost Deposits cover, Cover for Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses, Emergency Expenses, Rental Vehicle Excess and loss, theft or damage of Luggage.

- If there is a significant dealing outside of the defined target market;
- An occurrence of an external event including political and global events, regulatory attention, or adverse media coverage;
- Discovery of a material defect in the PDS for the product;
-

having regard to their own personal circumstances and vulnerability or hardship considerations.