

1. Target Market

Product description and key attributes

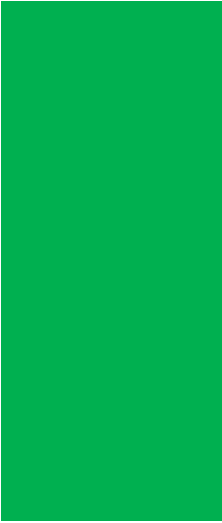
Main covers There are seven available Plans and these are:

- International Single Trip Plan - Comprehensive
- International Single Trip Plan - Essentials
- International Single Trip Plan - Basics
- Annual Mutli-Trip Plan
- Domestic Single Trip Plan
- Domestic Cancellation Plan
- Domestic Rental Excess P96 1 Tm4.31 636.65 Tm0 ge14 n6.65 Tm0 g0 G(D)70(s)11(ti)-15(c)10(R)4(e




	<ul style="list-style-type: none"> • where a 'Do Not Travel' warning has been issued by the Australian government for the country or region of travel. <p>Please refer to the full description of the General Exclusions described in the PDS.</p>
<p>Limitations</p>	<p>Claims are subject to single item and aggregate limits and these are specified in the PDS and certificate of insurance. Under the Annual Multi-Trip Plan, claims limits will reset for each trip. trip</p> <p>Claims may be fulfilled by an assistance service provider, or repair, replacement, reimbursement or by a cash settlement depending on the circumstances.</p>
<p>Excess</p>	<p>Claims are subject to an excess, as specified in the PDS and certificate of insurance. There are options under all Plans to pay additional premium to reduce the default excess.</p> <p>For international trips the default excess of \$250 can be reduced to \$100 or nil excess except for International Single Trip - Basics, where the lowest available excess is \$100.</p> <p>The default excess for domestic trips is \$100 and can be reduced to nil for additional premium.</p> <p>There are options under the International Single Trip Plans to select a higher excess of up to \$1,000 and pay less premium. Please note that a higher excess may result in there being no, or minimal, recovery under some of the benefit limits.</p>

2. Likely needs, objectives and financial situation




- taking a single trip international trip for leisure purposes

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- travelling domestically.
 - taking more than one international return trip to Australia.
 - not departing from and returning to Australia within 365 days.
 - whose trip includes ocean cruising unless this is selected as an option
 - whose trip involves taking part in skiing or winter sports unless this is selected as an optional add-on.
 - whose trip involves taking part in certain sporting and other activities that are not covered.
 - who are seeking cover for medical conditions that are not automatically covered or which are disclosed and not accepted for cover by the product issuer.
 - who do not have a known travel itinerary, such as prebooked accommodation.
 - who require cover for their domestic pets while they are on their trip.
 - who require

accordance with the excess option selected.

- who can afford to pay the full amount before seeking claims reimbursement unless where otherwise stated in the PDS.
- who can afford to incur travel expenses that exceed the applicable benefit limit (as specified in the PDS).
- Our assessment of the key terms, features and attributes of the insurance benefits available under the Domestic Plan is that they are likely to be consistent with the needs, objectives and financial situation of customers in the target market for this product.

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- who take a single trip lasting longer than 365 days.
 - whose trip involves travel outside of Australia.
 - whose trip includes ocean cruising.
 - who do not have a known travel itinerary, such as prebooked accommodation.
 - who require cover for medical related expenses.

Appendix

This TMD applies to the products described in the PDS listed below and any related Supplementary Product Disclosure Statements (when made available to customers on or after the applicable Scheduled Commencement Date:

Scheduled Commencement Date	Product
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