



13 January 2021

JOHANNA COOL

6 Maves Rd
Para Hills, SA 5096

Dear JOHANNA COOL,

Thank you for purchasing RAA Travel Insurance. Your policy number is 20111436 .
Please find the following attached:

- Certificate of Insurance
- Combined Financial Services Guide (FSG) and Product Disclosure Statement (PDS) including policy wording

If you have any questions about your policy feel free to call us on **+61 8 8202 4346** and quote your policy number above. We hope you have a safe and enjoyable trip.

EMERGENCY ASSISTANCE

In the event you need assistance when travelling you can call our 24/7 worldwide emergency assistance number: +61 2 8055 1698.

MEDICAL CONDITIONS

This policy does not cover all Medical Conditions. Please read the information outlined in the Product Disclosure Statement to understand what is covered. If You are unsure, need clarification or wish to ask specific questions, then please contact us.

Once You have purchased your policy and a Medical Condition first shows itself prior to your trip departure date you must contact us to complete a medical assessment.

We are unable to provide cover for Medical Conditions for anyone not listed on your travel insurance policy.

There is no cover available for any Medical Conditions or related Medical Conditions not declared, unless it is clearly a condition We cover automatically. This means you run the risk of a claim being declined if You choose to not declare your Medical Conditions.

AMENDMENTS

Please ensure that all details are correct on your Certificate of Insurance. Please contact us if you require amendments to be made.

COOLING-OFF PERIOD

You have 21 days from the date of issue of this policy to make sure this is the right policy for You, provided You have not started Your Trip and that You do not want to make a claim or exercise any other right under this policy.

HIGH RISK COUNTRIES

This policy excludes travel to any country with the advice of Do not travel on the Smarttraveller website.

Certificate of insurance

POLICY NUMBER	20111436
POLICY TYPE	Domestic
PERIOD OF INSURANCE	15/06/2021 to 25/06/2021
TRAVELLERS INSURED	JOHANNA COOL Aged 53 ANDREW COOL Aged 62
DESTINATION	AUSTRALIA
WINTER SPORTS	No
EXCESS	\$0 Excess

Tax invoice

The insurer
Tokio Marine & Nichido Fire Insurance Co., Ltd.
ABN 80 000 438 291

13 January 2021

Domestic	\$167.44	GST	\$20.41
\$0 excess	\$59.38	Stamp Duty	\$24.70
Membership Discount	\$-22.68	Total	\$249.25

Please read the Combined Product Disclosure Statement and Financial Services Guide carefully to understand what this policy covers. Importantly, please note that exclusions, limits, and sub-limits apply. This insurance is issued by Tokio Marine and Nichido Fire Insurance Co., Ltd (Tokio Marine and Nichido) ABN 80 000 438 291 AFSL 246548.