

# Chubb E-Media Ticket Insurance

Combined Product Disclosure Statement,  
Policy Wording & Financial Services Guide

CHUBB®

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# Chubb E-Media Ticket Insurance

## Policy Wording

### Product Disclosure Statement

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#### Insurer

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The Policy is underwritten by Chubb Insurance Australia Limited  
ABN 23 001 642 020 AFSL number 239687 (Chubb also referred to as  
Us, We or the Insurer).

Please read the Product Disclosure Statement and the policy wording carefully  
and please do not hesitate to contact Chubb should you wish to comment on any  
aspect of our service to you.

#### What is a Product Disclosure Statement?

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This Product Disclosure Statement (PDS) provides general information only, and  
should be read in conjunction with the attached Policy wording, schedule and  
any endorsements to it (Policy). The PDS and Policy contain important  
information which you should read carefully before deciding to take out any  
insurance cover. This PDS has been prepared to assist you in understanding the  
insurance policy and in making an informed choice about your insurance  
requirements. Certain words in this PDS and the policy have special meanings  
that are set out in the Definitions or the Coverage Section of the Policy.

#### Paragraph Headings

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The paragraph headings used throughout this PDS, the policy wording, and the  
Certificate of Insurance are intended for reference purposes only and do not  
inform part of policy interpretation.

#### Operation of Cover

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The cover provided by the policy will only apply during the period of insurance  
stated in the Certificate of Insurance, as limited by the Operation of Cover as  
stated in the Certificate of Insurance.

#### Policy Terms and Conditions

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The information contained in this PDS is general information only and does not  
form part of your contract with us. The Policy is our legal contract with you and  
contains details covering the terms, conditions and any exclusions relating to the  
insurance cover to be provided by us. This PDS and the Policy are important  
documents so please keep them in a safe place for future reference.

## Premium

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All cover is subject to cleared payment of the premium. In calculating the premium for the policy we take into account a range of factors including but not limited to number of insured persons and the type and length of the event.

The premium includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. stamp duty and goods and service tax) in relation to your policy. These amounts will be set out separately in the Certificate of Insurance as part of the total premium payable.

## Important Relationships

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YourCover Pty Limited ABN 35 169 038 466 AFSL 461299 (YourCover) has binding authority from the Insurer, Chubb Insurance Australia Ltd (Chubb) to provide E-media ticket insurance. Under this authority Chubb has appointed YourCover as its agent, on terms that an insured who deals with YourCover in relation to the insurance will have the same legal protection as if the insured had dealt directly with Chubb. YourCover acts on behalf of Chubb not you. Spoke Insure Pty Ltd ABN 65 600 483 832, AFSL 464277 is an authorised representative of YourCover and also acts for Chubb.

Your policy is issued electronically by Emedia Campaigns who acts on behalf via the email address provided by you.

YourCover Pty Limited ABN 35 169 038 466 AFSL No.461299  
320 Adelaide Street, Brisbane, QLD 4000

Spoke Insure Pty Limited ABN 65 600 483 832 CAR No.464277  
320 Adelaide Street, Brisbane, QLD 4000

Emedia Campaigns Pty Ltd ABN 68 085 534 014  
CAR No. 461260  
66 Melville Terrace, Wynnum, QLD 4178  
Web: [www.emediacampaigns.com](http://www.emediacampaigns.com)

## Important Information

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1. The Event ticket insurance is not compulsory. You can insure with us, an insurer of your choice or not at all.
2. To make a claim, you will need to provide us with a copy of your original event ticket purchase invoice. So please ensure that you have the original event ticket purchase tax invoice stored in a safe place with your policy.

## Some Significant Provisions of the Policy are as follows:

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1. The policy only provides single event cover and is not renewable.
2. The policy starts when you pay your full premium. If you elect the 'time to pay' option and the premium is paid in instalments, the policy coverage starts immediately after you pay the last instalment. Any premium paid by you is not refundable by us and is fully earned by us once paid. Please note that the full premium must be paid at least 35 calendar days prior to the scheduled commencement of the event.
3. The policy ends when you arrive at the event for a one day event, or at the conclusion of the last day of the event, whichever is the earlier date and subject to the payment of the applicable premium.
4. The maximum period of insurance is 364 calendar days from the date of purchase.

5. The reimbursement of the cost of the original purchase price of the event ticket up to a maximum amount of \$3,000.00 inclusive of any taxes subject to the terms and conditions of the policy, which include:
  1. medical emergency, illness, injury or death occurring to the you, your immediate family or companion prior to the commencement of the event;
  2. mechanical breakdown or traffic collision of the vehicle on the way to the event, that causes either injury or damage to the vehicle that creates an immediate need for repair to ensure the safe operation of the vehicle;
  3. jury duty;
  4. airline delay or cancellation on travelling to the event;
  5. redundancy or relocation of employment including military duty;
  6. being the victim of a reported assault causing bodily injury.

The Policy does not provide cover or permit:

1. wrong selection or your change of mind with regard to attending the event;
2. the cancellation or postponement of the event due to the accidental death, illness or injury of any performer or the event organiser;
3. a claim in excess of \$3,000 inclusive of all applicable taxes;
4. loss or destruction of your event ticket;
5. assignment or transfer of this Policy, by you to any other person.

For more information on what insurance cover the policy provides, please carefully read the policy wording.

## Duty of Disclosure

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### Your Duty of Disclosure

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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

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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

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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

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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

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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

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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.

## Privacy Statement

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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](http://www.chubb.com/au).

### Personal Information Handling Practices

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#### *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](mailto: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](mailto:Privacy.AU@chubb.com).

## General Insurance Code of Practice

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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](http://www.codeofpractice.com.au) and on request.

## Complaints and Dispute Resolution

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Our 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

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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 815 675  
E [Complaints.AU@chubb.com](mailto: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

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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](mailto: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

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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](mailto:info@fos.org.au)  
[www.fos.org.au](http://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.

## Insurance Council of Australia

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Where we cannot provide you with insurance cover, we will refer you to the Insurance Council of Australia (the ICA) for information about alternative insurance options (unless you already have someone acting on your behalf). The ICA has established a referral service called 'Find An Insurer'. Information on finding alternative insurers can be found at [www.findaninsurer.com.au](http://www.findaninsurer.com.au).

## Financial Claims Scheme

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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.

The Policy is issued by Chubb Insurance Australia Limited ABN 23 001 642 020 AFSL 239687.

Our website can be visited at [www.chubb.com/au](http://www.chubb.com/au).

This Product Disclosure Statement is dated 1 November 2016.

## E-Media Ticket Insurance Policy Terms and Conditions

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### Insuring Clause

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Provided you have paid the premium, subject to the terms and conditions of this policy we agree to indemnify you, for the reimbursement of the purchase price of your event ticket should you be unable to attend an event due to one of the following reasons. The amount of premium payable by you will be calculated and provided to you before you acquire the policy. Any premium paid by you will be fully earned by us and in the event of cancellation is not refundable to you.

The policy provides cover in the event of:

1. medical emergency occurring to you, your immediate family or companion
2. illness, injury or death occurring to you, your immediate family or companion
3. traffic collision on your way to the event that causes either (a) an injury to you or a member of your immediate family or companion or (b) damage to the vehicle that creates an immediate need for repair to ensure the safe operation of the vehicle
4. mechanical breakdown of the public transport vehicle taking you or your companion to the event
5. mechanical breakdown en route of the private vehicle taking you or your companion to the event
6. jury duty which prevents you from attending the event
7. airline delays on your or your companion's way to the event
8. redundancy or relocation of your or your companion's employment including any military duty
9. Damage to your or your companion's primary place of residence caused by fire, explosion, weather natural disaster, burglary or vandalism which renders the residence uninhabitable
10. assault causing bodily injury to you or your companion.

## General Conditions & Provisions Applicable to this Policy

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### Arrival and mitigation

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You agree to make all necessary and reasonable arrangements to arrive at the event on time.

You must take all reasonable precautions to prevent or reduce any claim unless we agree otherwise.

### Period of Insurance

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- The policy only provides single event cover and does not apply to multiple events. The policy is not renewable.
- The policy starts when you pay the full premium and you are issued with a Certificate of Insurance. This will be the date of purchase of your policy and commencement date of your policy.
- If you have elected the 'time to pay' option to pay for the event ticket and the premium in instalments, the policy coverage starts immediately after you pay the last instalment of the premium, which will be deemed the date of purchase and the commencement date of your policy.
- The policy ends when you arrive at the event for a single event, or at the conclusion of the last day of a multiple day event, whichever is the earlier date.

- The maximum period of insurance is 364 calendar days from the commencement date.
- Your Certificate of Insurance will show you the start and end date of your policy.
- It does not cover your return trip or conveyance to your usual place of residence.

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#### Single event and not a renewable policy

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The policy only provides single event cover and is not renewable. The policy only provides cover up until the time you arrive at the event and does not provide cover from the time the event commences or you arrive at the venue, whichever is the earlier period.

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#### Event Ticket Reimbursement

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Payment for your event ticket reimbursement in most cases will be by way of electronic fund transfer to your nominated Australian bank account. We will not reimburse your credit card provider. Any reimbursement of the cost of the original event ticket cost will be subject to the limit of liability.

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#### Limit of Liability

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Our total liability for all claims arising under this policy will not exceed three thousand dollars (\$3,000) inclusive of all applicable taxes. The maximum amount payable is the cost of the unused event ticket or \$3,000.00 (three thousand dollars only inclusive of GST) whichever is the lesser.

If the duration of the event is more than one (1) day, we will only pay the unused portion of the event ticket on a pro-rata basis. If you have attended part of an event day it is deemed that you have attended the full day for the purpose of any claim and only unused full event days will be covered.

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#### Medical Emergency, Illness, Injury or Death

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Where you, your immediate family or companion who was scheduled to attend the event cannot or fails to attend the event, they must be examined by a medical adviser within seventy-two (72) hours of the onset of the illness or injury and the medical adviser must advise you, your immediate family member or companion in writing, not to attend the event. The medical adviser's recommendation or written advice must accompany any claim and must be in English.

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#### Confirmation of Cover

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Once you have chosen the insurance and paid the premium, you will be provided with a Certificate of Insurance. The Certificate of Insurance will provide details of the event you have chosen to have insurance for, the amount of premium paid including taxes for the insurance, the start and end date of the event and the insurance.

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#### Cancellation by you

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If you cancel your policy after the expiry of the fourteen (14) day cooling off period we will not refund any of the premium to you. Cancellation may be made at any time prior to commencement of the event provided that the event has not been the subject of cancellation notice or any adverse event otherwise excluded under this policy.

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#### Cancellation by us

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We may cancel this policy if you made a misrepresentation to us before entering into the policy or you failed to comply with your duty of disclosure or the duty of utmost good faith or you subsequently fail to comply with a term or condition of the policy or you make a fraudulent claim under the policy. If we cancel your policy, we will give you written notice to you at the address or contact address or email address provided by you for the provision of the Certificate of Insurance.

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#### No assignment

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This policy is not assignable or transferrable by you to any other person except with our prior written consent.

## Australian Law

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This policy will be interpreted in accordance with the law of the State or Territory in which you reside and will be subject to the jurisdiction of the courts of that State or Territory.

## Currency

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All amounts shown and paid are in Australian dollars.

## General Exclusions Applicable to this Policy

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We will not cover any losses arising from or relating to:

1. Any expenses outside of the event ticket price as listed on your event ticket, which includes but is not limited to any service/delivery fee, ticket insurance cost, transport and accommodation expenses not purchased as part of the event ticket.
2. Wrong selection of event.
3. No reimbursement of transport or accommodation expenses paid by you in order to attend the event, and not included within your event ticket, will be considered as part of any claim.
4. The event being cancelled, abandoned or postponed by the artist, performer, band, venue, organiser or promoter.
5. Circumstances which existed prior to the purchase of the policy.
6. If you decide not to attend the event or change your mind for any reason.
7. Any claim where your event ticket has been sold to, or used by another person to attend the event
8. Any claim where your event ticket has been lost or damaged and cannot be used.
9. Claims arising from epidemic or pandemic.
10. Claims arising from pregnancy or childbirth after the 26th week of pregnancy.
11. Alcohol or substance abuse.
12. Suicide or attempted suicide including self-harm.
13. Act of war, civil war or warlike operations (whether declared or not) invasion, acts of foreign enemies, or from any hostilities, rebellion, revolution, insurrection or taking power by the military.
14. Nuclear reaction or contamination from nuclear weapons or radioactivity.
15. Biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to destroy or human life or create public fear.
16. Any act, threat or fear of terrorism.
17. Depression, anxiety, stress, mental or nervous condition.
18. Any claim where you cannot return your unused ticket to the insurer.
19. Any claim made more than 45 days after the completion of the event.
20. Any claim where you can obtain a refund or part refund from the event promoter.

21. Any claim relating to your immediate family aged 81 years or over, or who resides outside of Australia.
22. Any illness or injury where metastatic or terminal prognosis was made prior to the issue of the Policy.
23. Any relocation of employment claims where you or your companion are required by your/their employer to relocate less than 100 kilometres from your usual place of employment.
24. Any claim where trade or economic sanctions or other laws or regulations prohibit us, our parent company or its ultimate controlling entity from providing the insurance.
25. Any pre-existing medical condition suffered by your immediate family.

## General Definitions

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The following general definitions apply to this policy:

### **Airline Delays**

means delays due to industrial action by airline staff or mechanical breakdown or natural disaster which delays your flight and renders you unable to attend the scheduled event.

### **Companion**

means the individual person who is an event ticket holder and is attending the event with you.

### **Epidemic**

means a fast-spreading contagious or infectious disease or illness in an area as recognised by a public health authority.

### **Event**

means the legally organised, planned and ticketed event that you have purchased a ticket for as listed in your Certificate of Insurance.

### **Event Ticket**

means written evidence permitting admission to a scheduled event including the numbered / bar coded ticket or document which you have purchased to attend the scheduled event, which clearly indicates the name of the scheduled event, the date on which the scheduled event is to take place and the scheduled event venue.

Event ticket does not include a ticket for transportation on a vehicle of any kind to, or at a scheduled event or parking at a scheduled event.

### **Illness or Injury**

means accident to or illness suffered by you, your immediate family or your companion which in the opinion of an independent medical adviser approved by us, entirely prevents you or your companion from attending the event.

### **Immediate family**

means any of the following who are resident in Australia being your spouse, partner, children, parent, parent in law, grandparent, grandchild, sibling, step-parent, step-child or any person with whom you are in a legally recognised de facto relationship including same sex relationships.

### **Limit of Liability**

means our maximum limit of liability for any one claim up to the purchase price of your event ticket (inclusive of GST) with a maximum limit of liability of \$3,000.00 (three thousand dollars only inclusive of GST).

### **Mechanical Breakdown**

means the actual breaking or malfunction of any vehicle that occurs on the way to the event and renders you unable to attend the event.

**Medical Adviser**

means a qualified practicing doctor of medicine or dentist registered in Australia.

**Medical Emergency**

means a serious injury or unforeseen serious illness that is considered life threatening or requiring hospitalisation.

**Pandemic**

means an epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.

**Premium**

means the amount you are required to pay for the policy and it includes all taxes including goods and services tax (GST) and stamp duty imposed by Commonwealth and State Governments which varies per State or Territory.

**Promoter**

means the persons, group of persons, company or responsible entity who are responsible for organising and conducting the event.

**Scheduled Event**

means the event as described and evidenced on your event ticket and noted in your Certificate of Insurance.

**Transportation Collision**

means physical damage to the vehicle transporting you to the scheduled event as a result of collision with another vehicle or object which delays your travel to an event and causes you or your companion to miss the scheduled event.

**Territorial Limits**

means Australia and its external territories only.

**Vehicle**

means any registered and or licensed motorized vehicle including a motor car, motorbike, bus, train, ferry, boat or similar craft used for personal or commercial use for the purpose of carrying or conveying persons on public road or waterways.

**Venue**

means the name and location of the facility, designated area or premises where the scheduled event is to take place.

**You**

means you or a member of your immediate family or your companion who is the event ticket purchaser or holder and who was to attend the event.

**We/Our/Us/Insurer**

means Chubb Insurance Australia Limited ABN 23 001 642 020 AFSL number 239687.

In the interpretation of the policy, unless the context otherwise requires the following applies:

- Headings are inserted for convenience only and do not affect the interpretation of the policy.
- A word which denotes the singular denotes the plural, a word which denotes the plural denotes the singular, and a reference to any gender denotes the other genders.
- A reference in the policy to dollars or \$ means Australian dollars and all amounts payable under this policy are payable in Australian dollars.

- A reference in this policy to any agreement or document is to that agreement or document as amended, novated, supplemented or replaced.
- Where a word or phrase is given a defined meaning, another part of speech or other grammatical form in respect of that word or phrase has a corresponding meaning.
- References to the word 'include' or 'including' are to be construed without limitation

## Making a Claim

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To submit a claim please visit [www.emediacampaigns.com/ticket-insurance](http://www.emediacampaigns.com/ticket-insurance), where a claim form will be available to you for completion, or you can contact Chubb Insurance either via email at [aus.ticketclaims@chubb.com](mailto:aus.ticketclaims@chubb.com) or via phone on +61 2 9335 3200 and request a claim form be sent to you. Full details of all supporting documentation required for us to consider a claim will be set out in the claim form.

## Notice of Claim

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### Notification of Loss Within 45 Days

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Any occurrence or loss which may give rise to a claim under this policy should be reported to us in writing within forty-five (45) days after the event has concluded. Failure to furnish us with notice within the time provided in the policy will invalidate any claim.

### Proof of Loss and Supporting documentation

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Written proof of loss must be given to us as soon as possible and, in any event, within forty-five (45) days after we receive notice of your claim together with original copies of all relevant documentation. You must at your expense, provide us with such certificates, information and evidence as we may from time to time require, in a form prescribed by us. You will need a copy of your original purchase invoice to validate all claims, please ensure that you have the original purchase tax invoice stored in a safe place with your Policy Documents.

### Medicals records

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You agree to provide us with medical records, death certificates or other documentation to support your claim. Certified copies of originals will be accepted.

### Payment of Claim

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All claim payments will be made by direct bank deposit into an Australian bank account. No credit card refunds will be made to credit card providers. All claim payments will be a discharge to us with respect to all claims under your policy.

### Fraudulent Claims

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If any claim under this policy is fraudulent in any respect, or if any fraudulent means or devices are used by you, the insured person, or anyone acting on your or the insured person's behalf to obtain benefits under this policy, we may, subject to law reduce our liability in respect of such claim or may refuse to pay the claim in whole or in part.

### Making Claims After Your Policy is Cancelled

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If your policy is cancelled effective from a particular date, this does not affect your rights to make a claim under your policy if the event occurred before the date that the cancellation became effective.

### Subrogation

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We may at our own expense take such proceedings as we think fit in your name to enforce any rights and remedies against, or obtain relief or indemnity from, any other person or entity to which we shall be or may

become entitled or subrogated under this policy and you shall at our request and expense do such acts and things as may be reasonably required by us for that purpose. When you make any claim with us under this policy, you agree to our rights of subrogation.

The Policy is issued by Chubb Insurance Australia Limited

ABN 23 001 642 020 AFSL number 239687.

Our website can be visited at [www.chubb.com/au](http://www.chubb.com/au).

# eMedia Campaigns – Financial Services Guide

## About this Financial Services Guide

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This guide contains important information about:

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- The Licensee and the Authorised Representative
- The No Advice Warning
- Our services
- Who we act for and any potential conflict we might have?
- How we are paid
- Fees paid by you
- Professional indemnity insurance arrangements
- What should I do if I have a complaint?
- How to contact us

You will also receive:

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A **Product Disclosure Statement (PDS)**, the PDS is designed to give you important information about your policy and sets out the benefits, features and risks associated with the product so that it can assist you to make a more informed decision before purchasing the product.

A **General Advice / Factual Information Only Warning** (see below) which warns that the information you receive can only be of a factual nature and cannot take into account your financial situation including needs and requirements.

**“WE ARE AUTHORISED TO PROVIDE GENERAL ADVICE ONLY, WE CAN ONLY PROVIDE YOU WITH FACTUAL INFORMATION, AS SET OUT IN THE DOCUMENTS PROVIDED”.**

### **The AFS Licensee is:**

YourCover Pty Ltd (YourCover)  
ABN 35 169 038 466 | AFSL 461299  
Level 5, 320 Adelaide Street, Brisbane QLD 4000  
E: info@yourcover.com.au  
T: (07) 3010 9746

### **The Authorised Representative is:**

eMedia Campaigns Pty Ltd (eMedia Campaigns)  
ABN 68 085 534 014 | CAR No. 461260  
66 Melville Terrace, Wynnum QLD 4178  
E: info@emediacampaigns.com  
T: (07) 3847 1520

What kinds of financial services are we authorised to provide and what kinds of Financial Products do those services relate to?

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1. Provide General Advice, Factual Information Only (not personal or financial product advice).
2. Deal in the general insurance products shown below.

**Products:** Event Ticket Insurance

## A Guide To Our Relationship With You And Others

### Who are we?

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Any financial service provided to you will be as Authorised Representatives of YourCover Pty Ltd which is not an insurance company but is authorised by the insurers under binder agreements to deal in various insurance products.

### Who do we act for?

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We have entered into an agreement with YourCover for the insurers shown in the PDS and policy wordings and YourCover has authority from them to arrange insurance policies on their behalf and not on your behalf. How we treat your information. We will only ask you for information relevant to your insurance proposal or policy. You have the right not to provide information: however, it could affect whether or not cover is provided by the insurer. We are committed to the protection of your privacy. For more information about how we treat your personal information, see our privacy policy on our website or ask us for a copy.

### Insurer Security:

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The security of your insurance is important to us. To ensure your needs are met, we assess the financial soundness of insurers and markets using public information including rating agencies. However, the financial standing or condition of any insurer or market can change after your policy has been arranged. We can accept no responsibility for the financial standing of any insurer or market and will not be responsible in any circumstances in the event that they are unable to meet their obligations to you. If you have any concerns about the security of any insurer, please contact us immediately.

### How will you pay for the services provided?

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We may be paid in a number of ways, which vary according to the service you require and our arrangements with the relevant insurer.

### Payment By The Insurer

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Unless we tell you otherwise, we are remunerated by commission from the relevant insurer whenever you enter into an insurance policy arranged by us. We are paid an upfront commission, which is a percentage of the total premium you pay, the exact rate paid is determined based upon the insurance product selected by you, less any taxes fees or levies such as GST and Stamp Duty. The rate of commission does not represent our profit margin as it reimburses us for expenses we incur in distributing the insurance products. Commissions, costs, charges, expenses, benefits and interests are as follows: eMedia Campaigns ranges from 0% to 40%, YourCover ranges from 5% to 40%. All commission payments are subject to the insurance product selected. Some of this commission may also be used to pay bonuses to staff, introducers and representatives. We may receive other forms of commission such as a profit share, bonus or volume commissions. If there is a refund of premium as a result of the cancellation or adjustment of the policy, we reserve the right to retain the full commission.

### Fees paid by you:

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We may charge you an administration fee in addition to commission when you enter into an insurance policy. If we do charge a fee we will tell you and also advise you of the amount. If premium funding is arranged we may receive a commission from the premium funder and may also charge you a fee (or both). Our commission rates for premium funding are in the range of 0-2%.

### Professional Indemnity Insurance Arrangements:

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We (YourCover) and our representatives are covered under professional indemnity insurance that complies with the requirements of the Corporations Act. Our (YourCover) insurance (subject to its terms and conditions) will continue to cover claims for employees who no longer work for us (but who did at the time of the relevant conduct) however it will not cover claims relating to the conduct of former representatives.

## What should I do if I have a complaint?

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Please contact YourCover on (07) 3010 9746. A YourCover Complaints Officer will handle any complaints or disputes about the services and endeavour to resolve the matter within 15 working days. If the matter remains unresolved, you can also refer your complaint to the Financial Ombudsman Service (FOS), which is independent and free of charge to you. The FOS can be contacted as follows:

Tel: 1300 780 808 Fax: 03 9613 6399

**SHOULD YOU REQUIRE ANY FURTHER INFORMATION PLEASE CONTACT YOURCOVER ON (07) 3010 9746**

## About Chubb in Australia

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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](http://www.chubb.com/au)

## Contact Us

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Chubb Insurance Australia Limited  
ABN: 23 001 642 020 AFSL: 239687

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Level 38, 225 George Street  
Sydney NSW 2000  
O +61 2 9335 3200  
F +61 2 9335 3411  
[www.chubb.com/au](http://www.chubb.com/au)

**Chubb. Insured.<sup>SM</sup>**