



PACIFIC INTERNATIONAL INSURANCE

Emergency Medical and Expenses Cover

Target Market Determination

This target market determination (**TMD**) document has been designed to help our customers, representatives and our staff understand who Emergency Medical and Expenses Cover is most suitable for (**target market**). This TMD also describes:

- Who this product is not suitable for
- How the product can be distributed to our customers
- How often we will review this TMD and when the next review will be
- The events and circumstances that could mean we need to review whether this TMD is still appropriate
- The information we would need in order to decide that this TMD is no longer appropriate
- How we record information related to Emergency Medical and Expenses Cover and how this information is reported.

This TMD is current as at 11 November 2021. We may review this TMD at any time.

OUR PRODUCT

Emergency Medical and Expenses Cover provides assistance and protection for medical emergencies and expenses if you become ill or injured whilst on your trip.

It provides coverage for urgent or unplanned medical treatment, medical repatriation and hospital costs, emergency dental treatment abroad and funeral costs.

WHO IS THE TARGET MARKET FOR OUR PRODUCT

Emergency Medical and Expenses Cover has been designed for customers who would like insurance in the event they require emergency medical treatment whilst on their trip. This includes cover relating to COVID-19.

We will reimburse customers for expenses which have been paid, up to the limits disclosed to them. An excess will also apply depending on the type of expense.

This product is suitable for you, if...

- You're a resident of Australia
- You're under 71 years of age
- You want cover in the event you incur emergency medical expenses whilst on your trip
- Your trip is less than 180 days.

This product is not suitable for you, if...

- You travel against the advice of a medical practitioner, us, any government office, including local government authority, national authority or the World Health Organisation.
- You are travelling to a country on our sanctioned list
- You want cover for loss directly or indirectly arising from:
 - A pre-existing medical condition
 - An act of terrorism
 - An act within your control, for example, excessive alcohol consumption
 - Civil riots, blockades, strikes or industrial action of any type
 - Incidents which took place prior to the purchase of insurance
 - Participating in a sports activity which is not permitted under the policy
 - Normal pregnancy or childbirth
- Your trip exceeds 180 days.

Full details of coverage, its limits and any excess should be reviewed by checking the Product Disclosure Statement (**PDS**) before purchasing Emergency Medical and Expenses Cover.

DISTRIBUTING THIS PRODUCT

Emergency Medical and Expenses Cover is designed to be distributed by our OTA (online travel agent) partners through their online platform.

Our partners are authorised to distribute this product as their customer base aligns to that of the target market.

REVIEWING OUR TARGET MARKET

It is important that we review this TMD to make sure it is appropriate for the needs of our potential and existing customers. When we review this TMD, we will consider information collected by our representatives. This information covers:

- Eligibility for cover
- Sales information
- Customer information
- Claims information
- Feedback and complaints
- Renewals and cancellations

Each year, we will review this TMD to ensure it is still appropriate. The next review will take place on 1 year from effective date.

REVIEW TRIGGERS

Certain events and circumstances taking place could mean that a review should take place earlier than the annual review. This is because the TMD could no longer be appropriate. These events and circumstances are called review triggers. Below is a list of review triggers for this TMD:

- We make a significant change to the eligibility criteria for Emergency Medical and Expenses Cover
- We make a significant change to Emergency Medical and Expenses Cover, including the cover provided

- We make a significant change to the way Emergency Medical and Expenses Cover can be distributed by our representatives
- We receive a significant number of complaints
- We receive a significant number of claims
- We identify that we or our representatives have been selling Emergency Medical and Expenses Cover to people outside the target market

Our insurer and partners also consider whether a review trigger has taken place. If they think an event or occurrence is a review trigger, they must tell us within 10 business days.

If we decide we have enough information to identify that a review trigger has occurred, we will review this TMD within 10 business days of our decision.

RECORDS

We will keep records of any actions we take to make sure this product is distributed only to customers who fit this TMD. We will also keep records of any decisions and reasons for:

- The TMD for Emergency Medical and Expenses Cover
- How we set review triggers
- How we decide if a review trigger has taken place
- How often we review this TMD
- The general information in this TMD.

REPORTING

We record all complaints that we receive about Emergency Medical and Expenses Cover. Our representatives must also record any complaints related to Emergency Medical and Expenses Cover. They must report these complaints to us every six months.

If our representatives believe that Emergency Medical and Expenses Cover has been sold to a customer who does not fit with this TMD, they must report this to us within 10 business days.

Emergency Medical and Expenses Cover is distributed by Cover Genius Pty Ltd ABN 43 159 983 598 AFSL 490058 and is issued by Pacific International Insurance Pty Ltd ABN 83 169 311 193.