

Affordable travel protection at up to 20%* off.

At Diners Club we are committed to providing high value products and services to our members. That's why we have teamed with AIG Australia to offer you convenient travel insurance solutions for your travels.

AIG Australia is proud to bring Diners Club members two new plans that offer value for money with increased cover across a range of benefits, including rental vehicle excess, overseas cash in hospital and travel agent cancellation costs.^

Through our partnership with AIG Australia, Diners Club members save up to 20%* on annual, international and domestic travel insurance options.

^ Please refer to your policy wording for a full list of benefits and sub limits.

* The savings are calculated by comparing with AIG Australia's full price premiums as detailed at aigtravel.com.au current at 1 March 2008. Savings apply to standard insurance premium without optional extras and do not include pre-existing medical assessment fees.



Diners Club International is an Authorised Representative of AIG Australia, AR Number 266611.

© 2007 Diners Club Pty Limited ABN 35 004 343 051. Diners Club® is the registered trademark of Diners Club International Limited used and registered throughout the world.

This brochure is a brief summary only and may contain general advice. Full details of the benefits, terms and conditions and exclusions that may apply are specified in the Product Disclosure Statement (PDS) and Policy Wording. You should read the PDS to ensure that the cover provided meets your personal needs and objectives.

AIG **AIG Australia**

American Home Assurance Company, ABN 67 007 483 267, AFSL No 290903, incorporated with limited liability in the USA, trading as AIG Australia, a member company of American International Group, Inc. (AIG).

JM 08/00203



TAKE ADVANTAGE

Annual travel insurance for frequent travellers.



Convenient travel protection solutions

If you travel regularly overseas and in Australia we know that buying travel insurance for every trip is a time consuming and costly exercise.

AIG Australia's annual travel insurance product Journeywise™, is your convenient travel protection solution.

Buy it once per year and you're covered for an unlimited number of trips up to 45 days each. You are even covered in Australia when you're further than 250km from your home.

Depending on your destination, there are 2 annual plans available - **Journeywise™ Platinum** and **Journeywise™ Gold**.



Underwritten by

AIG

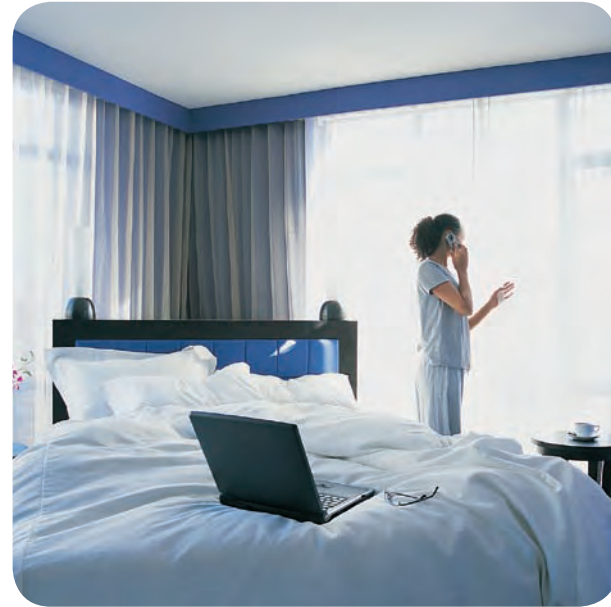
Year round protection for your peace of mind

In the event of an emergency you and your family will have peace of mind knowing that you have access to medical assistance, repatriation or medical advice 24 hours a day provided by International SOS.

International SOS™ operates a network of 24 hour alarm centres, clinics and dedicated air ambulances to provide you with access to the best possible medical care. By choosing AIG Australia, you have direct access to these vital services before and during your journey.

Depending on your specific needs, we can:

- Provide pre-trip advice such as what vaccinations are required and the local medical conditions at your destination
- Help you in the event of lost luggage, travel documents or credit card by putting you in touch with the nearest embassy or other authorities
- When medical care is needed, direct you to suitable medical facilities, monitor your condition and treatment as well as keeping our family and friends at home informed
- Decide if and when evacuation or repatriation is required and coordinate all facets
- Provide help to re-schedule travel plans when your trip is interrupted by an emergency.



The easy way to travel smart

Journeywise™ provides a comprehensive suite of benefits and includes unlimited cancellation cover, lost deposits reimbursement of frequent flyer points and overseas medical expenses

And to make it easier for you, Journeywise™ has two plans to select from: Journeywise™ Platinum and Journeywise™ Gold. All you need to do is select the plan that covers your travel destinations.

Regardless of the plan you select your level of cover remains the same.

Schedule of Benefits

Journeywise™ Platinum and Gold offer the following levels of cover

	For DOMESTIC Travel	For INTERNATIONAL Travel
Cancellation Fees and Lost Deposits	Unlimited	Unlimited
Travel Agents fees	\$4,000	\$8,000
Overseas Medical and Hospital	N/A	Unlimited
Overseas Dental [^]	N/A	\$2,000
Emergency Expenses	Unlimited	Unlimited
Funeral Expenses Overseas	N/A	\$20,000
Cash in Hospital	N/A	\$6,000
Luggage [^]	\$15,000	\$15,000
Resumption of Journey	N/A	\$3,000
Travel Delay	\$1,000	\$1,000
Hijack and Kidnap	\$10,000	\$10,000
Special Events, Missed Connections	\$2,000	\$2,000
Home Help	N/A	\$1,500
Accidental Death	\$25,000*	\$25,000*
Accidental Disability	\$10,000	\$10,000
Your Legal Liability	\$2,500,000	\$2,500,000
Rental Vehicle Excess	\$4,000	\$4,000
Loss of Income	N/A	\$5,200
Financial Default	\$10,000	\$20,000

Annual Premium

Plan Name	Destination (excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria)	Individual	Family
Platinum	Worldwide	\$528	\$778
Gold	Worldwide except USA, Canada, Mexico, Central & South America, Antarctica	\$380	\$520

Individual Plan includes Dependant Children. Family Plan includes accompanying Spouse and Dependant Children.

Sums insured apply on a per trip basis. Applicants 70 years or older are not eligible.
[^] Please refer to your policy wording found at aigtravel.com.au/diners for a full list of benefits and sub limits.

* Cover is limited to up to \$1000 each for the accidental death of Your dependent children and grandchildren under 25 years of age travelling with You.

Apply now, it's easy.

Purchase online at

 aigtravel.com.au/diners

or for more information

 **1800 339 668**

Monday to Friday, 8.00 am – 6.00 pm AEST