

Cruise Travel Insurance

Target Market Determination

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THIS TMD ALSO DESCRIBES:

- Who our products are 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 the product and how this information is reported;
- Any other matters relevant to the product's distribution and review

This target market determination (TMD) document has been designed to help our customers, distributors and our staff understand who Insure&Go Cruise Travel Insurance is suitable for (the Target Market for the product). This TMD is current at 20 January 2026. We may review this TMD at any time.

Insure&Go Cruise Travel Insurance is issued by Mitsui Sumitomo Insurance Company Limited ABN 49 000 525 637 (MSI) AFSL 240816 (referred to in this document as 'we', 'us' and 'our'). Any advice in this document is general in nature and does not take into account your financial situation, objectives or needs. Please read the Combined Financial Services Guide and Product Disclosure Statement ([Combined FSG/PDS](#)) when considering whether Insure&Go Cruise Travel Insurance is right for you. Any capitalised terms in this TMD which are not defined have the same meaning given in the [Combined FSG/PDS](#).

Our product

Insure&Go Cruise Travel Insurance can provide insurance for losses associated with incidents and accidents that occur relating to your scheduled cruise travel before or during your Trip.

Insure&Go Cruise Travel Insurance covers a single Trip overseas. Benefits depend on the plan selected.

Please refer to the [Combined FSG/PDS](#) for full details of the product and limits.

Who is the Target Market for this product

This product is designed for travellers who are citizens or permanent residents of Australia or non-permanent residents who have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.

This product has been designed for travellers who are seeking insurance coverage for a range of travel incidents including:

- Unexpected medical and hospital expenses that occur overseas or onboard a Commercial Cruise;
- Loss, theft and damage to belongings and baggage owned by the customer;
- Travel disruptions to scheduled itineraries. This includes cancellations, delays and rescheduling; and
- Excesses charged by rental car companies (not available on Bare Essentials cover).

When considering whether to purchase this travel insurance product, it's important to understand how it provides value to you. This product is designed to offer insurance coverage for a range of travel-related risks, such as medical emergencies, trip cancellations, and lost baggage. The extent to which this product meets your needs depends on its ability to cover these risks effectively, relative to its cost. By ensuring that the coverage aligns with your travel plans and potential risks, you can determine whether the product delivers significant benefits in relation to your individual circumstances. We recommend reviewing the policy details to see how well it addresses your specific travel needs and whether it offers meaningful protection for your journey.

You can find the limits for each plan in the Table of Benefits contained in the [Combined FSG/PDS](#).

Policy type suitable for people who:

Cruise single trip policies

Bare Essentials, Silver or Gold plans available.

- if you wish to travel on a Commercial Cruise and return to Australia.
- are between the ages of 18 and 79 years of age at the travel start date (or if you are an accompanied minor) and are purchasing any of the available plans.
- are a citizen or permanent resident of Australia; or
- are a non-permanent resident of Australia and you have a valid Medicare, Private Health Fund or Overseas Student travel insurance in Australia.
- want financial protection for trip costs from unexpected natural disasters disrupting travel and are willing to purchase the relevant add-on benefit.
- intend to participate in specific winter sports, want protection for those activities and are willing to purchase the relevant policy upgrade.
- require additional protection for business trips and are willing to purchase the relevant policy upgrade.
- do not require cover for their Pre-existing Medical Conditions (as defined); or

Policy type suitable for people who: (cont.)

Cruise single trip policies

Bare Essentials, Silver or Gold plans available.

- require cover for their Pre-existing Medical Conditions (as defined), are willing to complete a medical assessment, and have the financial capacity to pay any applicable additional premium where the insurer agrees to cover them.
- have the ability to pay the premiums and any applicable excesses (in the event of a claim) associated with Insure&Go Travel Insurance.

Policy type not suitable for people who:

Cruise single trip policies

Silver, Gold or Platinum plans available.

- are over the age of 79 years old.
- are not a citizen or permanent resident of Australia or are a non-permanent resident of Australia and do not have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.
- are taking multiple trips.
- want cover for activities excluded by the product e.g excluded sports and activities such as skydiving alone and other high risk activities or participation in professional sports.
- want to travel for the purposes of manual labour, missionary or humanitarian work or working with animals.
- are seeking to claim for events that have already occurred or that are foreseeable and that have or will lead to financial loss.
- are seeking cover for border closures, war, nuclear events or other situations excluded by the product.
- wish to be covered for travel to a destination that is sanctioned or has been declared 'Do Not Travel' by the Australian Government.
- if you require cover that is subject to any sanctions, restrictions or prohibitions under applicable laws or regulations
- wish to have cover for trips that will be longer than 365 days.
- are unsupervised minors.
- want to be covered for travel to a destination that has been declared 'Do Not Travel' by the Australian Government.
- require cover that is subject to any sanctions, restrictions or prohibitions under applicable laws or regulations
- require cover for childbirth or medical care for a newborn child.
- require cover for a Pre-existing Medical Condition and are not willing to disclose it to us.
- if you are proposing to travel against the advice of a medical practitioner or you know you will need medical treatment during their trip or travelling to get medical treatment.
- if you have been told about a condition that will cause your death and the terminal prognosis is expected prior to the trip end date.
- are intending for start date to be more than 365 in advance
- want to travel within Australia only
- are or will be more than 30 weeks pregnant and carry one child before or during the trip.
- are or will be more than 20 weeks pregnant and carrying more than one child before or during the trip.

Options available may also depend on the plan that is selected.

The below shows which options are available based on different plan types, to identify the appropriate Target Market for that product.

Plan type	Bare Essentials	Silver	Gold
Can apply for Pre-existing medical condition cover	Yes	Yes	Yes
Winter sports option	Yes	Yes	Yes
Activities plus option available	Yes	Yes	Yes
Variable excess options	Yes	Yes	Yes
Natural Disaster Cover available	Yes	Yes	Yes
Additional Specified items cover	No	Yes	Yes

Additional premiums apply for these options.

Distributing this product

We have designed Insure&Go Cruise Travel Insurance so it can be distributed by Europ Assistance Australia Pty Ltd ABN 71 140 219 594 trading as InsureandGo Travel Insurance (AFSL Number 552106) (Europ Assistance). Europ Assistance holds binding authority from the insurer to issue this insurance on its behalf and as the insurer's agent. We have chosen them to distribute Insure&Go Cruise Travel Insurance because of their skill, knowledge and experience in this area. Europ Assistance will distribute InsureandGo Cruise Travel Insurance product using the below channels:

- <https://www.insureandgo.com.au/>
- 1300 401 177

Steps we take

We have conditions in place to ensure that the product is only sold to the customers within the Target Market. These conditions include:

- Ensuring the TMD is made available before purchase.
- We ask pre-purchase questions to confirm eligibility (online or over the phone).
- Parameters are built into our systems where possible, preventing purchases outside of the TMD.
- Disclaimer prior to finalising sale.
- Ongoing monitoring and reporting.
- Training of employees.

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 Europ Assistance Australia. 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 20 January 2027.

Review triggers

Certain events and circumstances taking place could mean that a review should occur 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 this insurance;
- We make a significant change to this insurance, including the cover provided;
- We make a significant change to the way this insurance can be distributed by Europ Assistance Australia;
- There are amendments to any relevant laws affecting the distribution of this insurance;
- We receive a significant number of complaints or pattern of complaints or feedback relating to the appropriateness of this product for the Target Market;
- We receive a significant number of claims or a change to claims experience;

- We identify that we, or Europ Assistance Australia have been offering and selling this insurance to people outside of the Target Market or in a way that does not meet the distribution conditions for the TMD; and
- Any systemic issues which reasonably suggest that the TMD is no longer appropriate.

Europ Assistance Australia will 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 determine 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 the Target Market. We will also keep records of any decisions and reasons relating to:

- The TMD for this insurance;
- 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 Insure&Go Travel Insurance which will be reviewed at least on a monthly basis. Europ Assistance Australia must also record any complaints related to this insurance and report these complaints to us every month. If Europ Assistance Australia believes that Insure&Go Cruise Travel Insurance has been sold to person who does not fit with this TMD, or a 'significant dealing' has otherwise occurred, they must report this to us as soon as practicable and no later than 10 business days after becoming aware.

This document was prepared on 20 January 2026.