Insure&Go

Explore Beyond

Single Trip 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 and our staff understand who Insure&Go Single Trip Travel Insurance is suitable for (the Target Market for the product).

This TMD is current at 07 October 2026.
We may review this TMD at any time.

Insure&Go Single Trip Travel Insurance is issued by Redion Insurance Pty Ltd (formerly Europ Assistance Australia Pty Ltd) ABN 71 140 219 594, AFSL 552106 (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 Product Disclosure Statement (PDS) when considering whether Insure&Go Single Trip Travel Insurance is right for you. Any capitalised terms in this TMD which are not defined have the same meaning given in the PDS.

Our product

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

Insure&Go Single Trip Travel Insurance offers the following types of policies:

- **International Single Trip** – covers one Trip overseas. Benefits depend on the plan selected.
- **Domestic Single Trip** – covers one Trip within Australia. Benefits depend on the plan selected.

Please refer to the 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 (International policies only);
- 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 PDS.

Policy type suitable for people who:

International Single Trip policies	Domestic Single Trip policies
Bare Essentials, Silver or Gold plans available.	**Bare Essentials, Silver or Gold plans available.**
• are between the ages of 18 and 100 years of age at the travel start date (or if you are an accompanied minor) and are purchasing the Silver or Gold plan. • 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 the Bare Essentials plan. • are between the ages of 18 and 64 years of age (or if you are an accompanied minor) and want to travel on one Trip for up to 365 days. • are over the age of 65 years and want to travel on one Trip for up to 90 days. • are over the age of 80 years and want to travel on one Trip outside the top destination bracket (Worldwide Including) for up to 90 days. • are over the age of 80 years and want to travel on one Trip within the top destination bracket (Worldwide Including) for up to 35 days. • want to take a single return journey from Australia to another country and return to Australia. • 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 policy upgrade. • 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 • 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.	• are taking one (single) return Trip within Australia for a maximum Trip duration of 365 days. • are between the ages of 18 and 100 years of age at the travel start date (or if you are an accompanied minor) and are purchasing the Silver or Gold plan. • 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 the Bare Essentials plan. • if you are a citizen or permanent resident of Australia; or • if you 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 policy upgrade. • 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 • 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. • if you 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:

International Single Trip policies	Domestic Single Trip policies
Bare Essentials, Silver or Gold plans available.	**Bare Essentials, Silver or Gold plans available.**
• are over the age of 100 years. Please note, the Bare Essentials level of cover is not available to travellers over the age of 79 years at the policy issue date. • are not a citizen or permanent resident of Australia or you are a non-permanent resident of Australia and you do not have a valid Medicare, Private Health Fund or Overseas Student travel insurance in Australia. • want to travel within Australia only. • want to travel on one Trip for longer than 365 days. • are over the age of 65 years and want to travel on one Trip for more than 90 days. • are over the age of 80 years and want to travel for longer than 35 days within the top destination bracket (Worldwide Including). • are intending the start date for their Trip to be more than 365 days in advance. • intend to travel on a Commercial cruise • want cover for travel to Antarctica. • 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. • are subject to any sanctions, restrictions, or prohibitions under applicable laws or regulations. • are travelling to a sanctioned country. • want to purchase insurance for multiple international Trips. • are under the age of 16 years and are not supervised by an adult during the Trip. • are or will be more than 30 weeks pregnant and carry one child before or during the Trip. • require cover for childbirth or medical care for a newborn child. • are or will be more than 20 weeks pregnant and carrying more than one child before or during the Trip.	• are over the age of 100 years. Please note, the Bare Essentials level of cover is not available to travellers over the age of 79 years at the policy issue date. • are under the age of 18 years and want to purchase this policy without a guardian or adult. • if you want to travel outside of Australia. • if you want to travel to Australia from another country and return to another country. • if you are not a citizen or permanent resident of Australia or you are a non-permanent resident of Australia and you do not have a valid Medicare, Private Health Fund or Overseas Student travel insurance in Australia. • want to travel on one Trip for longer than 365 days. • are intending the start date for their Trip to be more than 365 days in advance. • intend to travel on a Commercial cruise. • want to purchase an insurance policy that covers multiple Trips. • are under the age of 16 years and will not be supervised by an adult during the Trip. • are seeking cover for any medical related expenses. • are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed. • are proposing to travel against the advice of a medical practitioner, or you know you will need medical treatment during your Trip, or travelling to get medical treatment. • have been told about a condition that will cause their death and the terminal prognosis is expected prior to the Trip end date. • have a Pre-existing Medical Condition and are not willing to disclose this to us, or require cover for Pre-existing Medical Conditions and are not willing to complete a medical assessment, or pay any applicable premium to cover that condition.

Policy type not suitable for people who cont'd:

International Single Trip policies	Domestic Single Trip policies
Bare Essentials, Silver or Gold plans available.	**Bare Essentials, Silver or Gold plans available.**
• have a Pre-existing Medical Condition and are not willing to disclose this to us, or require cover for Pre-existing Medical Conditions and are not willing to complete a medical assessment, or pay any applicable premium to cover that condition. • are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed. • are proposing to travel against the advice of a medical practitioner or know they will need medical treatment during their Trip, or are travelling to get medical treatment. • have been told about a condition that will cause their death and the terminal prognosis is expected prior to the Trip end date. • 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.	• 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.

Amendments and upgrades 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 upgrade available	Yes	Yes	Yes
Activities plus upgrade available	Yes	Yes	Yes
Variable excess amendments available	Yes	Yes	Yes
Natural Disaster Cover upgrade available	Yes	Yes	Yes
Additional specific items upgrade available	No	Yes	Yes

Additional premiums apply for these options.

Distributing this product

Insure&Go Single Trip Travel Insurance is issued by Redion Insurance Pty Ltd (formerly Europ Assistance Australia Pty Ltd) ABN 71 140 219 594, AFSL 552106.

We will distribute Insure&Go Single Trip Travel Insurance product using the below channels:

Online: www.Insure&Go.com.au

Phone: 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 and phone sales).
- 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 and agents.

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 we have collected. This information covers:

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

Each year, we will review this TMD to ensure it is still appropriate. The next review will take place on 07 October 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 is distributed;
- 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 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.

If we determine an event or occurrence is a review trigger, we will review this TMD within 10 business days of that determination.

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.

This document was prepared on 07 October 2026.