



TARGET MARKET DETERMINATION FOR BATTLEFACE COMPLIMENTARY TRAVEL INSURANCE

PDS effective 20 December 2024
TMD prepared on 20 December 2024

CONTENTS

Target Market Determination for battleface Complimentary Travel Insurance 3

About this document 3

Who is the issuer? 3

Who is battleface? 3

What is battleface Complimentary Travel Insurance and its key features? 3

Who is battleface Complimentary Travel Insurance suitable for? 3

Product description and key attributes 3

Objectives and needs 4

Who is battleface Complimentary Travel Insurance not designed for? 4

Why is the product consistent with the objectives, financial situation and needs of the target market? 5

How is the product distributed? 5

When will battleface review this Target Market Determination? 5

How will battleface monitor distribution under this Target Market Determination? 6

TARGET MARKET DETERMINATION FOR BATTLEFACE COMPLIMENTARY TRAVEL INSURANCE

PDS effective 20 December 2024

TMD prepared on 20 December 2024

ABOUT THIS DOCUMENT

This Target Market Determination (TMD) is made by battleface Insurance Services on behalf of Pacific International Insurance. It is designed to help customers of Travello understand the target market for battleface Complimentary Travel Insurance.

This TMD is not a Product Disclosure Statement (PDS) and is not a complete summary of the product features. It is not intended to constitute financial product advice. A customer should read the PDS for the product available at www.travello.com and consider whether it meets their own needs, objectives, and financial situation before making a decision about the product.

Who is the issuer?

Pacific International Insurance Pty Ltd ABN 83 169 311 193, AFSL No 523921 (the insurer).

Who is battleface?

battleface Insurance Services Pty Limited ABN 28 650 606 045 AFSL 536280 is authorised via a binding authority with Pacific International Insurance Pty Ltd to issue, vary, renew or cancel your travel insurance on their behalf and handle and settle any claims you make.

What is battleface Complimentary Travel Insurance and its key features?

battleface Complimentary Travel Insurance includes features and benefits that may provide cover for financial loss related to your Travello booking. See the section below for an outline of key features and benefits.

Who is battleface Complimentary Travel Insurance suitable for?

This product has been designed for a class of customers who meet the eligibility criteria and want to be covered against financial loss caused by certain unforeseen incidents involving leisure travel. These customers, when considering their likely needs, objectives and financial situation can determine the appropriate level of cover relevant to their own circumstances.

Product description and key attributes

The key requirements for eligibility to this insurance product include:

Key eligibility criteria	This product is appropriate for	This product is not appropriate for
<ul style="list-style-type: none"> Who you have booked your travel experience through 	<ul style="list-style-type: none"> Bookings made through Travello that include eligibility for Complimentary Travel Insurance 	<ul style="list-style-type: none"> Bookings made through Travello that are not eligible for Complimentary Travel Insurance Travel packages or bookings made through any other organisation (e.g. - direct with airlines, hotels)

Objectives and needs

- ✓ indicates the plan is designed for eligible customers with the specified objectives or needs.
- ✗ indicates the plan is not designed for eligible customers with the specified objectives or needs.

Customers' objectives and needs	Complimentary Travel Insurance
Seeking protection from financial loss as a result of unforeseen cancellation events, including a severe weather event	✓
Seeking protection from financial loss because of unforeseen interruption events, including a clinically diagnosed Covid-19 infection	✓
May want access to assistance during their trip for guidance, support (even when losses may not be covered by the policy) and general policy and coverage information, as they would not likely have specialist resources readily available to them	✓
Seeking protection from financial loss because of travel delay, baggage losses, personal liability and other covers typical of a comprehensive travel insurance product	✗
Seeking to purchase optional covers or variable sums insured	✗
Seeking protection from the insolvency of the operator providing the experience	✗

Refer to the Product Disclosure Statements for details of specific benefits, conditions, and exclusions.

Who is battleface Complimentary Travel Insurance not designed for?

The product is not designed for customers who:

- Want a comprehensive style travel insurance policy that provides broad cover for both pre and post departure events; or
- Want cover for non-refundable cancellation costs greater than \$2,000 per person: or

- Want cover for travel arrangements that are not made through Travello; or
- Want cover for loss arising from activities excluded in the PDS; or
- Want cover for things that have already happened or are foreseeable at time of purchase; or
- Want cover for excluded losses; or
- May want cover for an existing medical condition(s) that does not meet the criteria for automatic cover (See definition of Pre-existing Medical Condition in PDS); or
- Are travelling against medical advice; or
- Will be at, or greater than, 24 weeks pregnant whilst travelling or 19 weeks pregnant with two or multiple children.

Why is the product consistent with the objectives, financial situation and needs of the target market?

The product is likely to be consistent with the objectives, financial situation and needs of the target market as it has been designed to reflect the inclusions and limitations contained within this document. As this product is designed to cover a single booking, the time between purchasing the product and relying on the coverage provided is likely to be low. This reduces the likelihood of the product being inconsistent with the objectives, financial situation and needs of the target market.

How is the product distributed?

This product is designed to be distributed by us to Travello, who make this product automatically available to eligible customers who make a booking with them.

When will battleface review this Target Market Determination?

This Target Market Determination will be reviewed in accordance with the below.

Initial review	12 months from the date of this document
Periodic reviews	Every 12 months following the last review
<p>Review triggers or events which might suggest this TMD is no longer appropriate</p> <p>The issuer will review this TMD if a review trigger or event occurs.</p>	<ul style="list-style-type: none"> • Significant restriction or relaxation of the product design; • Systemic complaints received from customers in relation to the product; • A significant number of complaints regarding product design, product availability, claims experience or distribution conditions; • Significant amount of feedback from customers that the product is not suitable for them; • Information provided by regulators (e.g. ASIC or ACCC) that indicate this Target Market Determination may no longer be appropriate; or • A Significant Dealing has occurred.

How will battleface monitor distribution under this Target Market Determination?

battleface will collect the following information to monitor distribution of battleface Complimentary Travel Insurance and to help determine whether a review trigger or event has occurred.

Type of information	Reporting period to the issuer
Change in product terms, regulation, legislation or regulatory policy	As soon as details of the change are made available
Expected and actual: <ul style="list-style-type: none"> claims ratios; number, nature and magnitude of paid and denied claims; number of customers that meet eligibility criteria 	On a monthly basis unless required earlier
Complaints	On a monthly basis unless required earlier
Significant Dealing	As soon as practicable and within 10 business days after becoming aware



battleface Insurance Services Pty Ltd

ABN 28 650 606 045, AFSL 536280

Level 11, 66 Clarence Street, Sydney NSW 2000

t: +61 (2) 8880 5820

e: anz@robinassist.com

Insurance is underwritten by Pacific International Insurance Pty Ltd ABN 83 169 311 193 (the insurer).