Target Market Determination

TRAVEL ASSOCIATES

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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

30 June 2026

This target market determination (TMD) document has been designed to help our customers, distributors and our staff understand who Travel Associates Travel Insurance is suitable for (the Target Market for the product). This TMD is current at 30 June 2026. We may review this TMD at any time.

Travel Associates Travel Insurance is issued by 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 Combined Financial Services Guide and Product Disclosure Statement (Combined FSG/PDS) when considering whether Travel Associates 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

Travel Associates Travel Insurance can provide insurance for losses associated with incidents and accidents that occur relating to your scheduled travel before or during your trip.

Travel Associates 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.
- **International Annual Multi-Trip** – covers multiple Trips for a 12-month period up to the maximum trip duration selected. Benefits depend on the plan selected.
- **Domestic Annual Multi-Trip** – covers multiple Trips for a 12-month period within Australia up to the maximum trip duration selected. 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 Australian residents, who currently live in Australia and hold a valid Australian Medicare card or visa with unrestricted right of entry into Australia, allowing them to live, work or study in Australia and access medical care 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.

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:

International single trip policies	Domestic single trip policies
Silver, Gold or Platinum Priority plans available.	**Silver, Gold or Platinum Priority plans available.**
• are taking one (single) return Trip overseas for a maximum trip duration of 365 days. • are not older than 100 years of age at the time of policy purchase. • are in a position to pay any applicable excess in event of a claim. • are able to pay the applicable premium. • do not wish to have cover for their Pre-existing Medical Conditions (as defined) where they are not automatically covered by the policy; or • require cover for their Pre-existing Medical Conditions (as defined) and have the financial capacity to pay any applicable additional premium where the Insurer agrees to cover them. • are proposing to take multiple Trips overseas and within Australia during a 12 month period for maximum trip durations of 30, 45 or 60 days each, depending on the option selected.	• are taking one (single) return Trip within Australia for a maximum trip duration of 365 days. • are not older than 100 years of age at the time of policy purchase. • are in a position to pay any applicable excess in event of a claim. • are able to pay the applicable premium. • do not wish to have cover for their Pre-existing Medical Conditions (as defined) where they are not automatically covered by the policy; or • require cover for their Pre-existing Medical Conditions (as defined) and have the financial capacity to pay any applicable additional premium where the Insurer agrees to cover them. • are proposing to take multiple Trips within Australia during a 12 month period for maximum trip durations of 15 or 30 days each, depending on the option selected.

Policy type suitable for people who cont'd:

International Multi-trip policies	Domestic Multi-trip policies
Gold or Platinum Priority plans available.	**Gold or Platinum Priority plans available.**
• are not older than 79 years at the date of policy purchase. • are in a position to pay any applicable excess in event of a claim. • are able to pay the applicable premium. • do not wish to have cover for their Pre-existing Medical Conditions (as defined) where they are not automatically covered; or • require cover for their Pre-existing Medical Conditions (as defined) and have the financial capacity pay any applicable additional premium where the insurer agrees to cover them.	• are not older than 79 years at the date of policy purchase. • are in a position to pay any applicable excess in event of a claim. • are able to pay the applicable premium. • do not wish to have cover for their Pre-existing Medical Conditions (as defined) where they are not automatically covered; or • require cover for their Pre-existing Medical Conditions (as defined) and have the financial capacity pay any applicable additional premium where the insurer agrees to cover them.

Policy type not suitable for people who:

International single trip policies	Domestic single trip policies
Silver, Gold or Platinum Priority plans available.	**Silver, Gold or Platinum Priority plans available.**
• are not Australian residents, or who do not have access to long term medical care in Australia. • want cover for 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. • 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. • wish to have cover for trips that will be longer than 365 days. • wish to purchase cover more than 548 days in advance. • are unsupervised minors.	• are not Australian residents, or who do not have access to long term medical care in Australia. • want cover for taking multiple trips. • are travelling internationally. • are seeking medical cover within Australia. • 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. • 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. • wish to have cover for trips that will be longer than 365 days.

Policy type not suitable for people who cont'd:

International single trip policies	Domestic single trip policies
Silver, Gold or Platinum Priority plans available.	**Silver, Gold or Platinum Priority plans available.**
• are subject to any sanctions, restrictions, or prohibitions under applicable laws or regulations. • require cover for childbirth or medical care for a newborn child.	• wish to purchase cover more than 548 days in advance. • are unsupervised minors. • are subject to any sanctions, restrictions, or prohibitions under applicable laws or regulations. • require cover for childbirth or medical care for a newborn child.

International Multi-trip policies	Domestic Multi-trip policies
Gold or Platinum Priority plans available.	**Gold or Platinum Priority plans available.**
• are not Australian residents, or who do not have access to long term medical care in Australia. • are seeking medical cover within Australia. • are travelling for longer than the maximum trip durations available. • 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. • 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. • wish to have cover for trips within a period of time that is longer than 12 months. • wish to purchase cover more than 365 days in advance. • are unsupervised minors. • are subject to any sanctions, restrictions, or prohibitions under applicable laws or regulations. • require cover for childbirth or medical care for a newborn child.	• are not Australian residents, or who do not have access to long term medical care in Australia. • are travelling internationally. • are seeking medical cover within Australia. • are travelling for longer than the maximum trip durations available. • 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. • 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. • wish to have cover for trips within a period of time that is longer than 12 month. • wish to purchase cover more than 365 days in advance. • are unsupervised minors. • are subject to any sanctions, restrictions, or prohibitions under applicable laws or regulations. • require cover for childbirth or medical care for a newborn child.

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. For example, as the cruise option is not available on the Silver plan, that plan is not suitable for a person who is taking a Cruise:

Plan type	Silver	Gold	Platinum Priority
Can apply for pre-existing medical condition cover	Yes	Yes	Yes
Cruise#	No	Yes	Yes
Winter sports option	No	Yes	Yes
Action pack option available	No	Yes	Yes
Variable cancellation limits	No	Yes	Yes
Variable excess options	Yes*	Yes	Yes
Change of mind option available	No	No	Yes^
Increased luggage item sub-limit	No	Yes	Yes

Additional premiums apply for these options.
#International only,
*Available on Domestic only,
^Single Trip only

Distributing this product

Travel Associates Travel Insurance is underwritten by Europ Assistance Australia Pty Ltd (EAA) ABN 71 140 219 594, AFSL 552106. Flight Centre Travel Group Limited ACN 003 377 188 AR No 228097 trading as Travel Associates (Travel Associates) and their sales representatives have been appointed as authorised representatives or general insurance distributors of EAA to distribute and sell this product.

We have designed Travel Associates Travel Insurance so that it can be distributed by Travel Associates and its sales representatives through the Travel Associates retail network.

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 face to face 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 and information collected by Travel Associates. 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 30 June 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 Travel Associates;
- 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 Travel Associates 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.

We will also consider whether a review trigger has taken place. 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 in 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 Travel Associates Travel Insurance which we will review at least on a monthly basis. Travel Associates must also record any complaints related to this insurance and report it to us monthly and report any significant dealing to us as soon as reasonably practical and not later 10 business days of becoming aware.

This document was prepared on 30 June 2026.