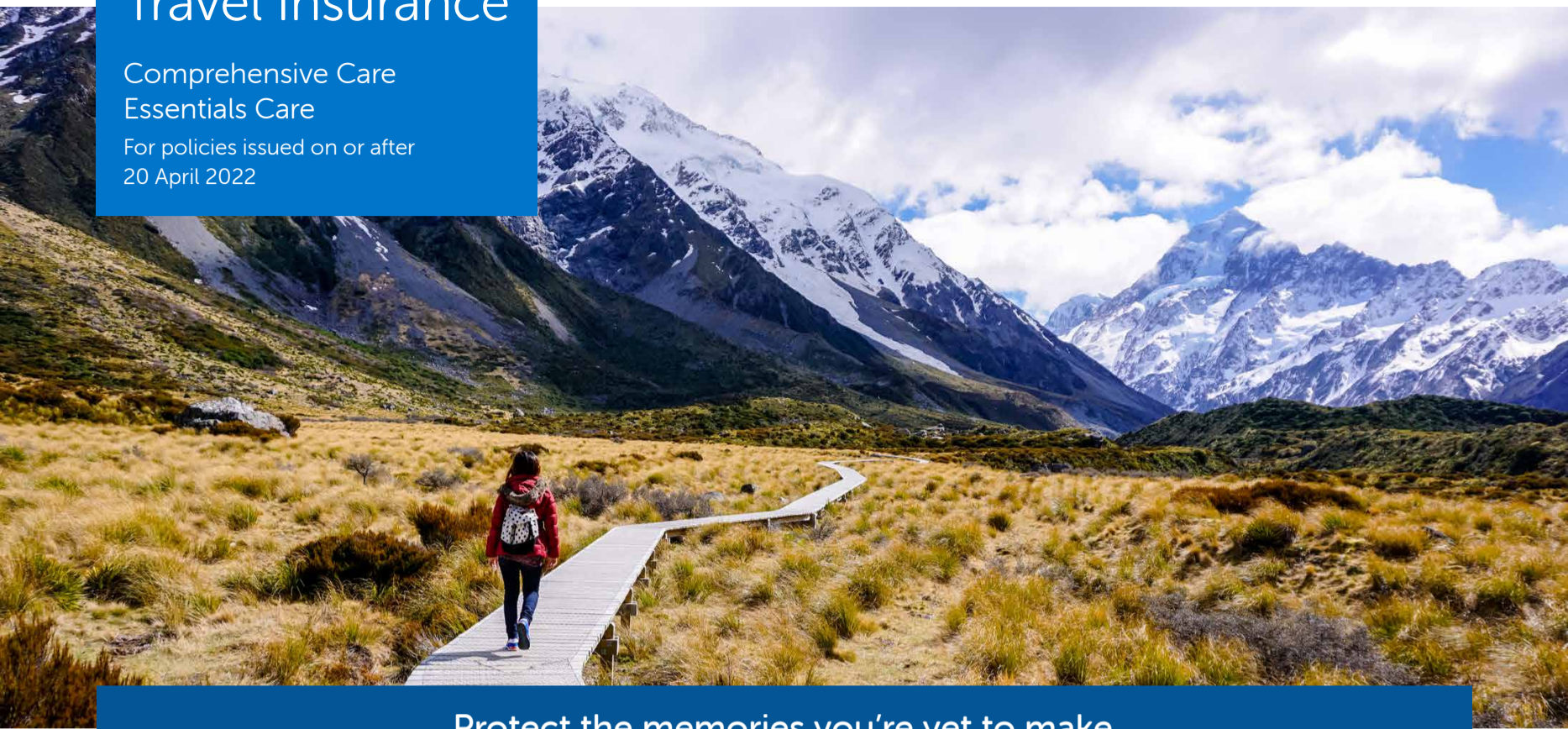


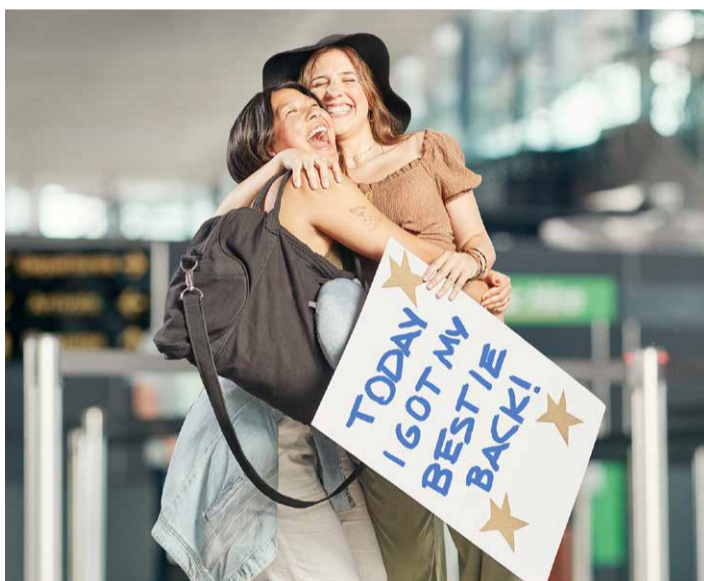
Cover-More Travel Insurance

Comprehensive Care
Essentials Care

For policies issued on or after
20 April 2022



Protect the memories you're yet to make



At Cover-More, we believe that when it comes to travel insurance, choice is important. But what's more important for travellers, is to be confident in the choices you make.

That's why, during the pause in international travel, we've taken the time to ensure we offer the best possible travel protection. And as travel returns, we're determined to help you travel with confidence.

Featured benefits



COVID-19
benefits including
cruise travel[^]



Worldwide emergency
assistance 24/7



\$Unlimited overseas
medical benefits*



\$Unlimited emergency
transportation &
accommodation*



Submit claims
on the go
claims.covermore.com.au

[^]Limits, exclusions and conditions apply to COVID-19 cover. See pages 5 and 6 for details. *Cover will not exceed 12 months from onset of the illness, condition or injury.

Protecting you and your holiday

Policy Benefit	Scenario	International Comprehensive Care Plan	Domestic Plan
OVERSEAS MEDICAL EXPENSES	If you get sick or injured, we include cover for your overseas treatment costs, including overseas doctors, hospital, ambulance and medication.	\$Unlimited~	There is no cover for medical expenses in Australia.
OVERSEAS DENTAL EXPENSES	Emergency dental treatment to relieve pain or temporarily restore function. For example, if you have a sore tooth and need a regular filling or if a capped front tooth breaks and a temporary cap is required.	\$2,000	There is no cover for dental expenses in Australia.
ADDITIONAL EXPENSES	Cover for unexpected travel costs if: <ul style="list-style-type: none"> a doctor says you're too sick to travel you need to return home because a relative in Australia suddenly falls ill your transport is disrupted due to a strike, riot or civil commotion 	\$Unlimited	\$10,000
AMENDMENT OR CANCELLATION	Cover for trip amendments or cancellation if an unexpected event occurs, such as: <ul style="list-style-type: none"> you're sick or injured and can no longer travel a relative in Australia is sick your job is made redundant 	\$You choose Limit chosen applies per policy	\$You choose Limit chosen applies per policy
COVID-19 BENEFITS	See pages 5 and 6	See pages 5 and 6	See pages 5 and 6
TRAVEL SERVICES PROVIDER INSOLVENCY	We include cover if due to the insolvency of a travel service provider: <ul style="list-style-type: none"> You have to rearrange your trip You have to cancel your trip because it can't be rearranged You incur additional expenses to return home 	\$10,000	\$6,000
LUGGAGE AND TRAVEL DOCUMENTS	Cover is included for lost, stolen or damaged personal belongings.	\$15,000 Sub-limits for: <ul style="list-style-type: none"> cameras and video cameras—up to \$4,000 laptop computers—up to \$4,000 tablet computers—up to \$3,000 mobile and smart phones—up to \$1,500 other items—up to \$1,200 	\$6,000 Sub-limits for: <ul style="list-style-type: none"> cameras and video cameras—up to \$3,500 laptop computers—up to \$3,000 tablet computers—up to \$3,000 mobile and smart phones—up to \$1,000 other items—up to \$1,000
DELAYED LUGGAGE ALLOWANCE	If your luggage is delayed for more than 12 hours, there's cover to buy some emergency clothes and toiletries whilst you're overseas (sub-limits apply).	\$1,100	Not applicable
RENTAL CAR INSURANCE EXCESS	If your rental car is stolen or damaged there's cover for the excess you're liable to pay.	\$10,000	\$6,000
TRAVEL DELAY	If your travel is delayed for at least 6 hours by an unexpected event outside your control, there's cover for additional costs in accommodation costs (sub-limits apply).	\$2,000	\$750
MISSED CONNECTION	If you miss a connection, there's cover for alternative transportation so you can catch up on your original itinerary, where practical.	\$3,000	\$3,000

Other great benefits ...

RESUMPTION OF JOURNEY	\$3,000	Not applicable
SPECIAL EVENTS	\$2,000	\$2,000
HOSPITAL INCIDENTALS	\$8,000	Not applicable
HIJACKING	\$8,000	Not applicable
MONEY	\$200	Not applicable
LOSS OF INCOME	\$45,000*	\$45,000*
DISABILITY	\$30,000*	\$30,000*
ACCIDENTAL DEATH	\$30,000*	\$30,000*
PERSONAL LIABILITY	\$3,000,000	\$200,000

Comprehensive Care International and Domestic Travel Insurance limits shown. Cover is subject to conditions, exclusions, limits and sub-limits of the policy.

~Cover will not exceed 12 months from the onset of the illness, injury or condition. *Maximum liability collectively for loss of income, disability and accidental death on the International or Domestic plan is \$45,000 and on the Inbound plans is \$25,000.

Please read the Combined FSG/PDS available from your travel consultant to ensure you understand the conditions, exclusions, limits and sub-limits that apply and check that the insurance meets your specific needs and financial situation before deciding to buy. Any advice provided is general advice only. Insurance administered by Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 and issued by the insurer, Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. For information on the Target Market and Target Market Determinations for this product, contact Cover-More on 1300 130 896.

Choose the cover that's right for you

1

CHOOSE AN EXCESS THAT'S RIGHT FOR YOU

A lower excess means reduced out-of-pocket expenses if you need to make a claim.

2

CHOOSE YOUR CANCELLATION COVER

Choose the amount you need to protect the cost of your trip. The amount you choose applies per policy.

3

CRUISE COVER

You must tell us if your trip includes a multi-night cruise outside of Australian waters and pay the extra premium for cover.

4

CHOOSE EXTRAS THAT WORK FOR YOU

Our other options to vary cover let you explore the world in your unique way.

If you are planning on riding a motorcycle or moped, doing snow sports or adventure activities, cover is available for an additional premium.

5

KNOW WHAT'S COVERED

Ensure you know what's covered and what's not. Please read the PDS carefully before booking your trip and buying your policy.

Optional extras for peace of mind

For an additional premium, we have optional extras for you to choose from to suit you and your trip. Conditions and limits apply to all cover. Please check the PDS or ask your consultant.



Motorcycle Cover



Snow Sports



**Increase Luggage
Item Limit**








**Adventure
Activities**

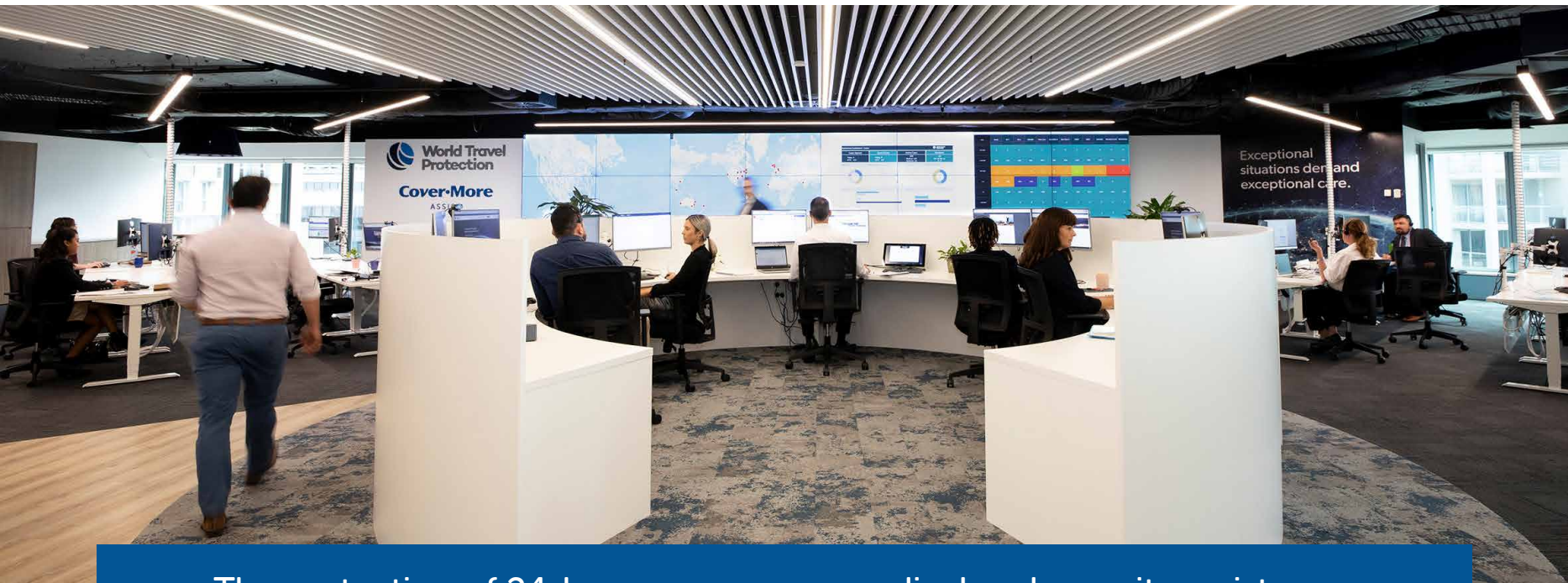
**DID YOU
KNOW?**

We have optional extras cover for Motorcycle / Moped riding with engine capacity over 250cc

Looking for more mileage from your Travel Insurance?

Cover for a host of other great travel benefits

 <p>ANNUAL MULTI-TRIP (AMT) PLAN</p>	<p>Travelling closer to home is more popular than ever. Points to remember:</p> <ul style="list-style-type: none"> • If you're staying with family or a friend, cover under your AMT is available if your destination is more than 250kms from your home • If you're paying for accommodation for at least 1 night of your trip i.e. a hotel, Air BnB or B&B there are no travel kilometre restrictions.
 <p>NON-TRAVELLING RELATIVES</p>	<p>If your trip needs to be cancelled due to the health of a non-travelling relative or business partner in Australia, please look at the criteria listed under "Health of other people impacting your travel (non-traveller)" in the PDS;</p> <ul style="list-style-type: none"> • If they do NOT fall under the listed criteria, the cancellation available will be as chosen under your policy • If they DO fall under the prescribed criteria, we can offer cover of up to \$1,000.
 <p>NEW FOR OLD COVER FOR YOUR BELONGINGS <2 YEARS OLD</p>	<p>New for old is included in the base cover for all luggage benefits. That means the full replacement value will be applied to claims for lost, stolen or damaged items in the first two years of the customer owning an item. Any item over 2 years old will be subject to depreciation set out in the PDS.</p>
 <p>HIRED MOTORCYCLE INSURANCE EXCESS</p>	<p>If you buy a policy with the appropriate motorcycle option to vary cover and the motorcycle is damaged or stolen, we'll now pay the lower of the rental insurance excess or the repair costs you become liable to pay on the motorcycle insurance.</p>
 <p>DOMESTIC SELF DRIVE EXCESS</p>	<p>If on your trip, your personal car or motorcycle (while in your control) is damaged or stolen and you have comprehensive car or motorcycle insurance on that vehicle, there is cover for your excess or the actual cost of repair if less than the prescribed excess up to \$2,500.</p> <p>Cover is provided for the excess on your own Comprehensive motor policy or the actual cost of repair if less than the prescribed excess.</p>



The protection of 24-hour emergency medical and security assistance

Medical experts on call: An emergency assistance team made of case managers, registered nurses, paramedics and doctors.






Security assistance: Our experts continually track global threats to help prevent or mitigate risks and keep you safe. In the event of a security incident, we help remove you from harm's way.

Dedicated Command Centres: Two command centres located in Brisbane and Toronto. We also have a supporting assistance centre in Shanghai as well as Argentina through our sister company Universal Assistance.

What do our COVID-19 benefits cover?

Our COVID-19 travel insurance benefits help protect you from unforeseen expenses related to the coronavirus pandemic. The next 2 pages provide an overview of the scenarios we cover for our policyholders and where there are some restrictions.

■ All destinations ■ Overseas only

Scenario	Policy benefit	International	Domestic
 <p>BEFORE YOU GO You or your travelling companion are diagnosed with COVID-19 before your trip and you can't travel so need to cancel your trip</p>	Amendment or Cancellation Costs	Up to \$5,000 per policy (Available on the Comprehensive Care plan only)	Up to \$2,500 per policy (Available on the Comprehensive Care Domestic plan only)
		<p>21 day/48 hour restriction: If you buy your policy within the 21 days before your scheduled trip departure date, we will only cover the travel costs that you paid for in the 48 hour period before buying your policy and after buying this policy.</p> <p>What that means is, for example, if you booked and paid for your trip in full 6 months ago and then buy this policy a week before you go, there will be no cover available.</p> <p>If you are buying your policy more than 21 days (3 weeks) before your departure date, you don't need to worry about this 21 day/48 hour restriction.</p>	
 <p>GETTING SICK OVERSEAS Diagnosed with COVID-19 on your trip overseas</p>	Overseas Medical Expenses	\$Unlimited~	N/A
 <p>ON-BOARD A MULTI-NIGHT CRUISE[^] Diagnosed with COVID-19 on board a cruise ship</p>	On-board Medical Cover	\$Unlimited~	N/A
	Ship to Shore Medical Cover	\$Unlimited~	N/A
 <p>HOSPITAL ADMISSION You are admitted to hospital after being diagnosed with COVID-19 on your trip[#]</p>	Additional Expenses	\$Unlimited [#]	\$10,000 per person [#]
	Amendment or Cancellation Costs	Up to \$5,000 per policy [#]	Up to \$2,500 per policy [#]
 <p>SELF-ISOLATING AFTER TESTING POSITIVE TO COVID-19 You test positive to COVID-19 during your trip and are required to self-isolate as per the current local health authority regulations[#]</p>	Additional Expenses	\$2,500 per person [#]	\$2,500 per person [#]
	Amendment or Cancellation Costs	Up to \$5,000 per policy [#]	Up to \$2,500 per policy [#]

#Special excess: In addition to your chosen excess or the excess on the Domestic plans, a special excess will apply to:

- Additional Expenses if you are diagnosed with COVID-19 on your trip: International Comprehensive Care or Essentials Care, Inbound – \$250, Domestic plan – \$250, Domestic Cancellation – \$150, and
- Amendment or Cancellation Costs if you or your travelling companion are diagnosed with COVID-19 on your trip: International Comprehensive Care or Essentials Care, Inbound – \$500, Domestic – \$250, Domestic Cancellation – \$150.

If you have a claim under both sections, the higher special excess will be deducted. The special excess applies in addition to any other excess. You cannot remove this special excess. What that means is, for example, if you chose a \$250 excess on the International Platinum plan, and claim for additional accommodation costs and cancellation costs because you were diagnosed with COVID-19 on your overseas trip, a combined excess of \$750 in total would be deducted from your claim. (\$250 excess + \$500 special excess).

~Cover will not exceed 12 months from the onset of the illness, injury or condition.

[^]Cruise cover required. Additional premium applies for cruise cover.

Cover is subject to conditions, exclusions, limits and sub-limits of the policy. Please see the PDS.

What do our COVID-19 benefits cover? (cont)

■ All destinations

■ Domestic and New Zealand trips only

Scenario	Policy benefit	International	Domestic
 You're a health care worker and your leave is revoked so you can't go on your trip	Amendment or Cancellation Costs	Up to \$5,000 per policy	Up to \$2,500 per policy
 Your relative or business partner in Australia or New Zealand is diagnosed with life threatening COVID-19 and you need to cancel your trip or return home early	Additional Expenses	\$2,500 per person	\$2,500 per person
	Amendment or Cancellation Costs	Up to \$5,000 per policy	Up to \$2,500 per policy
 Can't stay with your family member or friend because they have COVID-19	Additional Expenses	\$2,500 (up to \$150 per night) per person	\$2,500 (up to \$150 per night) per person
 Your accommodation is shut down for cleaning	Additional Expenses	\$Unlimited	\$10,000 per person
 Prepaid holiday activity cancelled	Amendment or Cancellation Costs	Up to \$5,000 per policy	Up to \$2,500 per policy
 Flight or land travel impacted	Travel Delay	\$2,000 (up to \$300/night) per person	\$750 (up to \$300/night) per person

Things we don't cover

- **Border closures:** If a destination is safe to enter at the time of booking, but the border closes before you depart, and you want to cancel, unfortunately, we're unable to provide cover. Border closures are regrettable and hard to predict. In order to maintain affordable premiums for the Australian public it is not possible for travel insurance providers to offer cover for border closures.
- **Cruises:** There is no cover for Cabin Confinement in any way related to COVID-19 or for cruise travel being impacted by COVID-19.
- **Smartraveller 'Do not travel' warning:** If you're diagnosed with COVID-19 in an area where there is a "Do not travel" warning in place at the time you went there, we're unable to provide cover.

Cover is subject to conditions, exclusions, limits and sub-limits of the policy. Please see the PDS.

DID YOU KNOW?

Our policies still provide cover for non COVID-19 related claims regardless of whether Smartraveller "DO NOT TRAVEL" advice is in place for your destination. For example, if you have an exemption to travel to Spain and suffer a broken arm after being hit by a car.

Cover for existing medical conditions

Travel insurance policies have a definition of existing medical conditions that might not be what you think. Existing medical conditions that occurred years ago, that you take medication for and feel in good health may be excluded under the policy. Please read the PDS for our definition of an existing medical condition and for further information on pregnancy coverage.

The good news is though that some conditions are automatically included in the cover (subject to meeting criteria we list) and/or you can declare your conditions to your consultant or us and, if we approve them, you can pay an additional premium to cover them on your policy. You can add this cover when you buy your policy and before you travel.

Talk to your consultant or call 1300 130 896 for help.

Travel GP To The Rescue



Our Travel GP[^] can give you clear advice, as well as guidance with medicine whilst overseas. Simply call our medical assistance team and speak with one of our registered nurses. They will assess if your condition can be suitably managed by an Australian-based GP, who will assess and recommend treatment. Alternatively, our registered nurses will refer you to the nearest suitable medical facility for more specialised medical treatment.

DID YOU KNOW?

Our amendment or cancellation costs benefit provides cover for the redeemed value of frequent flyer points by looking at the cost of an equivalent booking in the event of a claim. The claim is subject to approval.

[^] Travel GP services do not form part of your travel insurance policy. It is a service offered to customers at Cover-More's cost and at our sole discretion. Your circumstances including age, location, medical condition or issue, proximity to appropriate medical care and medical history will also be considered.

Travel Insurance More Australians Count On

Travelling is supposed to be fun. However, accidents happen. And when they do, they can ruin both your trip, and your finances. Whether your flight is delayed, you lose your bags, or you become ill mid-trip, Cover-More can help when you need it most.



Keeping Australians
travelling for 30 years



Trusted by 18 million
travellers worldwide



Cruise Cover available
if your trip includes a
multi-night cruise



Option to vary cover
and include more
adventurous activities

Ask your travel consultant about protecting your holiday today

Cover•More

TRAVEL INSURANCE

Limits, sub-limits, conditions and exclusions apply. Cover available depends on the Plan chosen. Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 administers insurance on behalf of the product issuer, Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507.

For information on the Target Market and Target Market Determinations for this product, contact Cover-More on 1300 130 896.