

EVENT
TICKET
INSURANCE



Effective 15 November 2023

Combined Financial Services Guide
and Product Disclosure Statement

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The insurer of this product is Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507.

Who can purchase this insurance?

This insurance is available to all customers who purchase an Event Ticket to a scheduled Event to be held in Australia.

“Event” means a legally organised, planned and ticketed event that takes place in Australia (as described and evidenced on Your Event Ticket) for which You have purchased an Event Ticket.

“Event Provider” means the company, organisation, distributor or reseller as stated on Your Certificate of Insurance that provides the Event.

“Event Ticket” means written evidence (i.e. a numbered or bar coded document or electronic ticket) of a ticket purchased in advance through the Event Provider to give admission to an Event and on which clearly indicates the name of the Event, the Event date and the venue where the Event is scheduled to take place. Event Ticket does not include parking at an Event or a ticket for transport in a vehicle of any kind to or at an Event.

Benefits table

Below is a summary of the benefit We provide and the maximum limit.

| Policy benefit | Per Event Ticket |
|---------------------------|------------------|
| Event Ticket cancellation | \$3,000 |
| COVID-19 cover | See pages 17-17 |

About this document

The Product Disclosure Statement (PDS) contains important information and has been designed to help You understand what You need to know about this insurance so that You can make an informed decision whether or not to purchase this product.

It is important that before You purchase this insurance You read the PDS carefully to ensure You understand it and check that it meets Your needs. You may arrange insurance with any insurer of Your choice. Please keep this PDS and Your policy documents in a safe place for future reference.

Important information

Who is the insurer?

Zurich Australian Insurance Limited (ZAIL) is the insurer and is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and midsized and large companies, including multinational corporations.

Zurich Australian Insurance Limited

PO Box 677, North Sydney NSW 2059

Who is Cover-More and the providing entity?

This product is issued by Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) on behalf of the insurer. Cover-More administers the policy (including customer service, medical assessments and claims management) and arranges the issue of the insurance, either to You directly or through the appointment of authorised representatives or distributors. Alternatively, another financial services licensee or its authorised representatives may arrange for the issue of this insurance.

The person who provides You with this PDS is the providing entity. The capacity in which they act is displayed in the Financial Services Guide on pages 26-27 of this booklet.

Cooling-off period

Should You cancel this policy for any reason within the cooling off period, which is within 21 days of the date of purchase, We will give You back the premium You paid provided You or Your Companion are not making a claim under the policy and/or have not left Home to go to the Event.

If You wish to cancel Your policy and receive a full refund, please contact the providing entity within the cooling off period. You may cancel Your policy outside the cooling off period but no refund of premium is available. The premium is not refundable under any other circumstance.

Extending Your insurance policy

This policy cannot be extended.

Duty to take reasonable care not to make a misrepresentation

This is a consumer insurance contract under the Insurance Contracts Act 1984 (Cth) (Act).

Under the Act, You have a duty to take reasonable care not to make a misrepresentation to Us.

This duty applies whenever You enter into, renew, extend or vary this contract of insurance. In all cases, We will ask You questions that are relevant to Our decision to insure You and on what terms.

It is important that You understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the contract.

When You answer the questions You must give a true and accurate account of matters. Your response should tell Us everything that You know about the question because Your response is relevant to whether We offer You insurance and the terms We offer You.

A misrepresentation made fraudulently is made in breach of the duty to take reasonable care not to make a misrepresentation.

Circumstances relevant to Your duty

Whether or not You took reasonable care not to make a misrepresentation will be determined with regard to all the relevant circumstances.

If We know, or ought to know about Your particular characteristics or circumstances, We will consider these to determine if You took reasonable care not to make a misrepresentation to Us.

We may consider the following matters to determine if You took reasonable care not to make a misrepresentation to Us:

- the type of consumer insurance contract in question, and its target market;
- explanatory material or publicity produced or authorised by Us;
- how clear, and how specific, the questions We asked were;
- how clearly We communicated to You the importance of answering those questions and the possible consequences of failing to do so;

- whether or not an agent/insurance broker was acting for You; or
- whether the contract was a new contract or was being renewed, extended, varied or reinstated.

You are not to be taken to have made a misrepresentation merely because You:

- failed to answer a question; or
- gave an obviously incomplete or irrelevant answer to a question.

Consequences if You fail to take reasonable care and do make a misrepresentation

If You do not take reasonable care when answering Our questions and the result is You do make a misrepresentation to Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to take reasonable care not to make a misrepresentation to Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

When and how benefits are provided

The benefits for which You and Your Companion are insured under this policy are payable:

- a. when an insured situation occurs during the Period of Insurance causing You or Your Companion to suffer loss; and
- b. Your or Your Companion's claim is accepted by Us.

The amount You pay for this insurance

You can obtain a quote online at the same time You book an Event Ticket on the Event Provider's website.

The amount We charge You for this insurance policy is the total amount of the premium that We calculate to cover the risk and any relevant government charges (such as GST and stamp duty). These amounts add up to the total amount You must pay. Once the policy is issued Your total premium and any relevant government charges are shown on the Certificate of Insurance. If You wish to change Your policy in any way please contact us.

How various factors affect the Amount Payable

The premium amount We charge You is based on the cost of Your Event Ticket. The higher the Event Ticket price, the higher the Amount Payable.

How a claim settlement is calculated

When We pay a claim We consider a number of aspects in calculating the amount. These can include:

- the amount of the loss;
- the excess (if applicable);
- the maximum benefit limits and sub-limits; and
- the terms and conditions of the policy.

The following example illustrates how We will calculate the amount payable for a claim:

- You are unable to attend the Event due to Your Disabling Injury, Sickness or Disease.
- The policy has an excess of \$0.

The amount payable following the claim would be calculated as follows:

- consider the value of the Event Ticket – \$185.
- consider the maximum benefit limit for Event Ticket cancellation – \$3,000.
- there is no excess. This results in a claim settlement of \$185.

Claims

Need to make a claim?

The original unused Event Ticket (or the barcode for the Event Ticket of an electronic ticket) must be kept and submitted to Us.

1. Complete a claim form

- Download and print a claim form at: covermore.com.au/events
- 2. Add Your and/or Your Companion's original Event Ticket and other supporting documents**
- Follow the checklist on the claim form for the supporting documents that need to be sent to Us with the completed form.
- We need original documents, so please keep a copy of any documents before sending them in.

3. Send in the claim

Send the completed claim form and/or any additional documents to support the claim to:

Cover-More Claims Department
Private Bag 913
North Sydney NSW 2059
Australia

For help, or to obtain a claim form, contact Cover-More on 1300 72 88 22 (within Australia) or +61 2 8907 5000 (from overseas).

How long will my claim take?

We aim to process claims as quickly as possible. We will respond within 10 working days from the time We receive the claim.

Policy wording

The benefits described in this policy wording should be read in conjunction with the Important information (pages 4-7), Duty to take reasonable care not to make a misrepresentation (page 5), Words with special meaning (pages 10-12), Policy conditions (pages 12-14), What is covered? (pages 14-16) and What is not covered? (pages 18-19).

THIS POLICY IS NOT VALID UNLESS THE CERTIFICATE OF INSURANCE IS ISSUED TO YOU

We will give You and Your Companion the insurance cover described in this policy in return for receiving the total Amount Payable.

It is a condition of this policy that You or Your Companion are not aware of any circumstance likely to give rise to a claim.

Words with special meaning

In this policy the following words have the following meaning. The use of the singular shall also include the use of the plural and vice versa.

“We”, “Our”, “Us” means Zurich Australian Insurance Limited (ZAIL).

“You”, “Your” means the person who purchased the Event Ticket and this insurance and whose name is listed on the Certificate of Insurance.

“Act of Terrorism” means any act by a person, alone or with an organisation or foreign government, who:

- a. uses or threatens force or violence;
- b. aims to create public fear; or
- c. aims to resist or influence a government, or has ideological, religious, ethnic or similar aims.

“Amount Payable” means the total premium payable for this insurance cover and the amount shown on Your Certificate of Insurance.

“Companion” means the person who is an Event Ticket holder and is attending the Event with You and for whom You purchased the Event Ticket.

“Country of Residence” means the country of which You or Your Companion are a citizen or permanent resident.

“Disabling Injury, Sickness or Disease” means a disabling injury, sickness or disease which first shows itself during the Period of Insurance and which requires immediate treatment by a qualified medical practitioner.

“Epidemic” means a fast-spreading contagious or infectious disease or illness in an area as documented by a recognised public health authority.

“Event” means a legally organised, planned and ticketed event that takes place in Australia (as described and evidenced on Your Event Ticket) for which You have purchased an Event Ticket.

“Event Provider” means the company, organisation, distributor or reseller as stated on Your Certificate of Insurance that provides the Event.

“Event Ticket” means written evidence (i.e. a numbered or bar coded document or electronic ticket) of a ticket purchased in advance to give admission to an Event and on which clearly indicates the name of the Event, the Event date and the venue where the Event is scheduled to take place. Event Ticket does not include parking at an Event or a ticket for transport in a vehicle of any kind to or at an Event.

“Home” means Your or Your Companion’s usual place of residence in the Country of Residence.

“Natural Disaster” means a major adverse event resulting from natural processes of the Earth; examples are bushfire, hurricane, tornado, volcanic eruption, earthquake, tsunami, falling object from space (including a meteorite), and in general any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. It does not mean an **Epidemic** or **Pandemic**.

“Pandemic” means an Epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.

“Period of Insurance” means from the time You purchase the policy (issue date) and We issue a Certificate of Insurance until the time the Event begins (or when the Event begins on the last day of the Event if the duration of the Event is more than one day) or a claim is made under this policy, whichever happens first.

“Relative” means a person who is Your or Your Companion’s spouse; parent, parent-in-law, stepparent, guardian; grandparent; child, foster child, grandchild; brother, brother-in-law, half-brother, stepbrother, sister, sister-in-law, half-sister, stepsister; daughter, daughter-in-law, stepdaughter, son, son-in-law, stepson; fiancé, fiancée; uncle, aunt; or niece, nephew.

“Terminal Illness” means a medical condition for which a terminal prognosis has been given and which is likely to result in death.

“Transport Provider” means a properly licensed coach operator, airline, shipping line or railway company.

Policy conditions

1. Excess

A nil (\$0) excess applies to this policy.

2. Limits of liability

The limit of Our liability is \$3,000 per Event Ticket (including GST, booking fees and other Event Ticket related charges).

3. Claims

- a. You and/or Your Companion must take all reasonable steps to prevent or minimise a claim.
- b. You and/or Your Companion must advise Us of any claim or occurrence which may give rise to a claim as soon as possible and within 30 days of the end date shown on Your Certificate of Insurance by sending a completed claim form.
- c. When making a claim, You are responsible for assisting Us and acting in an honest and truthful manner. If You make or try to make a false, exaggerated or fraudulent claim or use any false, exaggerated or fraudulent means in trying to make a claim, We will not pay Your claim, Your cover under this policy will be voided (without any return of the amount You have paid), We may report You to the appropriate authorities and You may be prosecuted.
- d. You and/or Your Companion must, at Your or Your Companion’s own expense, supply any documents in support of the claim which We may request, such as Your and/or Your Companion’s original Event Ticket; original police reports; receipts; vouchers; medical certificates/reports; and You and/or Your Companion must co-operate fully in the assessment or investigation of the claim.

- e. If You are unable to provide Us with a copy of the relevant documents, You must provide Us with a reasonable explanation for this.
- f. Where You and/or Your Companion are a registered entity You and/or Your Companion may be entitled to an input tax credit for the Amount Payable or for things covered by this policy. You and/or Your Companion must disclose these entitlements to Us if You and/or Your Companion make a claim under Your policy.
- g. If We agree to pay a claim under the policy We will base any claim payment on the GST inclusive costs (up to the relevant limits of liability). However, We will reduce any claim payment by any input tax credit You and/or Your Companion are, or would be, entitled to for things covered by this policy.

4. If You and/or Your Companion are able to claim from a statutory fund, compensation scheme or Transport Provider

If You and/or Your Companion are able to claim from a statutory fund, compensation scheme (for example a private health fund or workers compensation scheme) or Transport Provider for monies otherwise payable under this policy, You and/or Your Companion must do so and the policy will only cover the remaining amount.

5. You and/or Your Companion must help Us to make any recoveries

We have the right to recover from any other party in Your and/or Your Companion’s name, money payable under the policy or to choose to defend any action brought against You and/or Your Companion. You and/or Your Companion must provide reasonable assistance to Us.

6. Claims payable in Australian dollars

All amounts payable and claims are payable in Australian dollars. This applies regardless of Your and/or Your Companion’s Country of Residence. The currency exchange rate applied is determined by the date the cost was incurred. We will pay You and/or Your Companion unless You and/or Your Companion tell Us in writing to pay someone else.

7. Policy interpretation

The policy shall be interpreted in accordance with the law of the Australian State or Territory in which it is issued.

8. Extension of insurance

This policy cannot be extended.

9. Sanctions regulation

Notwithstanding any other terms or conditions under this policy, We shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to You or any other party to the extent that such cover, payment, service, benefit and/or activity of Yours would violate any applicable trade or economic sanctions, law or regulation.

What is covered?

SECTION 1: Event Ticket cancellation

We will pay the non-refundable, unused cost of Your or Your Companion's Event Ticket if You or Your Companion are unable to attend the Event as a direct result of one of the following situations occurring during the Period of Insurance.

These situations are sudden, unforeseeable and outside of Your or Your Companion's control and directly prevent You or Your Companion from attending the Event.

1. If You or Your Companion suffer a Disabling Injury, Sickness or Disease. The treating, qualified medical practitioner must certify in writing that You or Your Companion was therefore unfit to attend the Event.
2. If You, Your Companion or Relative die.
3. If You or Your Companion are required to provide primary care to a Relative because that Relative suffers a serious injury, sickness or disease and there is no other family member available to provide primary care and at the time the policy was issued to You, that person:
 - a. in the last 12 months, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was in any way related to, or exacerbated by, the condition that gave rise to the claim;
 - b. was not residing in a facility such as a nursing home, an aged care facility, a residential aged care home, a high and/or low care facility, a privately owned accommodation facility such as Supported Residential Services or Facilities (SRS/SRF) or, a residential care facility;

- c. was residing independently at home or in a retirement home or village, including independent living arrangements, and they did not require home care or flexible care services;
- d. was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
- e. did not have a drug or alcohol addiction; and
- f. did not have a Terminal Illness.

If any point a-f cannot be met e.g. if Your Relative (not attending the Event) was in a nursing home or did have a Terminal Illness, which means Your claim would otherwise be excluded, We will pay no more than \$1,000.

The Relative must be examined by a medical practitioner within 24 hours of You or Your Companion starting to provide their primary care. The medical practitioner must certify in writing that the primary care was medically necessary.

4. If the aircraft, motor vehicle, train or watercraft You or Your Companion are travelling in on the way to the Event has a collision that causes bodily injury to You or Your Companion requiring immediate medical treatment.

The medical practitioner must certify in writing that You or Your Companion is therefore unfit to attend the Event. Written confirmation of the collision from an official body in the country where the collision happened must be submitted with the claim.

5. If the vehicle You or Your Companion are travelling in breaks down or is damaged in an accident and as a result is not drivable within 48 hours prior to the Event commencement time. A letter or report from the repair service or public transport provider must be submitted with the claim.
6. If, after the purchase of the Event Ticket, Your or Your Companion's scheduled or connecting transport to the Event is cancelled, delayed, diverted or shortened because of civil protest, hijack, natural disaster, riot, strike or weather.
7. If You or Your Companion are the victim of an assault causing bodily injury. The assault must be reported to the police within 24 hours and a copy of the police report must be submitted with the claim. If You are unable to provide Us with a copy of the relevant report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.

8. If You or Your Companion are required to do jury service.
9. If You or Your Companion receive military orders and as a result are unable to attend the Event.
10. If You or Your Companion are in a full-time permanent job and within 72 hours before the Event starting You or Your Companion are:
 - a. made redundant from that job. At the time the policy was purchased the person made redundant was not aware of the chance of their job being made redundant.
 - b. required by their employer to relocate more than 100 kilometres from their usual place of work.
11. If Your or Your Companion's Home or place where You or Your Companion carry on business in Your or Your Companion's Country of Residence (as relevant) is rendered uninhabitable by burglary, explosion, fire, Natural Disaster, weather or vandalism.

The maximum benefit limit per Event Ticket is:

| | |
|---------------------------|---------|
| Event Ticket cancellation | \$3,000 |
|---------------------------|---------|

COVID-19 cover

SECTION 1: Event Ticket cancellation is extended to include claims arising from COVID-19 in the circumstances, and under the conditions, listed.

12. If You Become Sick (If You are diagnosed with COVID-19 and admitted to hospital)

This section is extended to include cover if You are diagnosed with COVID-19 by a qualified medical practitioner during the Period of Insurance and are hospitalised as a result.

13. If You Become Sick (If You are diagnosed with COVID-19)

This section is extended to include cover if You are diagnosed with COVID-19 by a qualified medical practitioner during the Period of Insurance. The treating, qualified medical practitioner must certify in writing that You or Your Companion was therefore unfit to attend the Event.

14. If You die as the result of COVID-19.

15. If Your Relative or business partner (not attending the Event) who resides in Australia or New Zealand is diagnosed by a qualified medical practitioner with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening.

The maximum benefit limit per Event Ticket is:

| | |
|---------------------------|---------|
| Event Ticket cancellation | \$3,000 |
|---------------------------|---------|

What is not covered?

We will not pay for:

1. claims if You or Your Companion were aware of any reason before purchasing this insurance that is likely to cause inability to attend the Event.
2. the Event Ticket if the artist, band, performer, venue, regulatory authority, organisers or promoters of the Event abandon, cancel, relocate or postpone the Event for any reason.
3. claims arising from a Terminal Illness of any person where the prognosis was made before the time the policy was issued.
4. claims caused by the death, injury, sickness or disease of any person apart from You, Your Companion or a Relative.
5. claims arising from Your or Your Companion's suicide, attempted suicide, self-inflicted injury or condition, self-harm, self-destruction, or travel exhaustion
6. claims which in any way relate to You:
 - a) chronic use of alcohol;
 - b) substance abuse, drug abuse (whether over the counter, prescription or otherwise); or
 - c) ingestion of any non-prescription drug or substance (e.g. marijuana, ecstasy, heroin).
7. claims involving, arising from or related to Your impairment due to You drinking too much alcohol:
 - a) which is evidenced by the results of a blood test which show that Your blood alcohol concentration level is 0.19% or above. (The level of alcohol in Your blood is called blood alcohol concentration (BAC). As a point of reference, a BAC of 0.19% is almost four times the legal driving BAC limit range in Australia which is currently 0.05%); or
 - b) taking into account the following, where available:
 - (i) the report of a medical practitioner or forensic expert;
 - (ii) the witness report of a third party;
 - (iii) Your own admission; or
 - (iv) the description of events You described to Us or the treating medical professional (e.g. paramedic, nurse, doctor) as documented in their records.
8. claims arising from pregnancy, childbirth or related complications after the 24th week of pregnancy. Applies to any person.
9. claims arising from financial, business, professional or contractual arrangements or the financial situation of You or Your Companion except as provided in insured situations 9, 10a. and 10b. under Section 1.
10. any government regulation, prohibition or restriction.
11. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses unless cover is extended as stated under the heading "COVID-19 cover" on pages 17-17.11. claims caused by an Act of Terrorism.
12. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
13. claims which in any way relate to ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment.
14. claims arising from biological and/or chemical materials, substances, compounds or the like used directly for the purpose to harm or to destroy human life and/or create public fear.
15. any other loss, damage or additional expenses following on from the event for which You are claiming that is not covered under this insurance. Examples of such loss would be costs incurred in preparing a claim or loss of enjoyment.

General information

The Financial Claims Scheme

If the insurer becomes insolvent, You may be entitled to payment under the Financial Claims Scheme (FCS). Access to the FCS is subject to eligibility criteria. Please visit fcs.gov.au for information.

Change of terms and conditions

From time to time and where permitted by law, We may change parts of the Combined FSG/PDS. We will issue a new Combined FSG/PDS or a Supplementary FSG or PDS or other compliant document to update the relevant information except in limited cases. Any updates, which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance, may be found on covermore.com.au. You can obtain a paper copy of any updated information, without charge, by calling 1300 72 88 22.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code) and support the Code. The objectives of the Code are:

- to commit Us to high standards of service;
- to promote better, more informed relations between Us and You;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes You make about Us; and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers compliance with the Code.

Further information about the Code or the Code Governance Committee and Your rights under it is available at insurancecouncil.com.au/cop/ or by contacting us.

We respect Your privacy

In this Privacy Notice the use of “we”, “our” or “us” means Cover-More and the insurer unless specified otherwise. “You” or “Your” means You or Your Companion (as applicable).

Why Your personal information is collected

We collect Your personal information (including sensitive information) for the purposes of:

- identifying You and conducting necessary checks;
- determining what services or products we can provide to You and/or others;
- issuing, managing and administering services and products provided to You and/or others including claims investigation, handling and payment; and
- improving services and products, e.g. training and development of representatives, product and service research, data analysis and business strategy development.

Cover-More also collects Your personal information for the purpose of providing special offers of other services and products that might be of interest to You.

How Your personal information is collected

We may collect Your personal information through websites from data You, input directly or through cookies and other web analytic tools, via email, by fax, by telephone or in writing.

We collect personal information directly from You unless:

- You have consented to collection from someone else;
- it is unreasonable or impracticable for us to do so; or
- the law permits us to collect from someone else.

We also collect additional personal information from other third parties to provide You with our services and products.

If You provide personal information to us about another person You must only do so with their consent and agree to make them aware of this Privacy Notice.

Who we disclose Your personal information to

We may disclose Your personal information to other parties and service providers for the purposes noted above.

The other parties and service providers include:

- insurers and reinsurers;
- medical providers, travel providers and Our agent;
- our lawyers and other professional advisors;
- our related companies and other representatives or contractors who we have hired to provide services or to monitor the services provided by us or our agents, our products or operations; and/or
- other parties we may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Cover-More Privacy Policy and the insurer's Privacy Statement. The contractual arrangements that we have in place with these parties and service providers generally include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about You to other parties and service providers, some of whom may be located in overseas countries. Who they are may change from time to time.

These recipients would usually be service providers, such as medical providers, providers of travel related services, investigators, assessors and facilitators or our related entities that carry out services on our behalf in relation to Your policy and Your claim. Further details of these types of recipients are set out in the Cover-More Privacy Policy and the insurer's Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the Privacy Act. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in Australia. By acquiring the services and products from us, You agree that You may not be able to seek redress under the Act or from us and/or from the recipients in overseas countries or to the extent permitted by law.

You and any other traveller included on the policy consent to these uses and disclosures unless You tell Cover-More, using the following contact details.

Your choices

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the use and disclosure of Your personal information set out in this Privacy Notice at any stage, we may not be able to provide our services or products or manage and administer services and products to You and/or others.

If You wish to withdraw Your consent (including for things such as receiving information on products and offers) please contact Cover-More on 1300 72 88 22.

More information

For more information about how Your personal information is collected, used or disclosed, how to access or seek correction to Your personal information or how to make a complaint and how such a complaint will be handled, please contact us or refer to the relevant website.

Cover-More Privacy Officer

Mail: Private Bag 913, North Sydney NSW 2059
Australia

Email: privacy.officer@covermore.com.au

Call: 1300 72 88 22

Website: covermore.com.au/covermore_privacy_policy

ZAIL Privacy Officer

Mail: PO Box 677, North Sydney NSW 2059

Email: privacy.officer@zurich.com.au

Call: 132 687

Website: zurich.com.au/important-information/privacy

Financial Services Guide

This Financial Services Guide (FSG) is an important document designed to help You decide whether to use the financial services offered.

It contains information about

- how Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) administers and arranges the policy, and
- how it is paid for providing the financial services offered.

What financial services are provided?

Cover-More holds an Australian Financial Services Licence that allows Cover-More to provide You with factual information and general financial product advice about this travel insurance product and to arrange for the issue of this product to You.

Cover-More is responsible for the provision of these services.

If You purchase this travel insurance product, Cover-More is the providing entity for this FSG.

The issuer and insurer of this product is Zurich Australian Insurance Limited. Cover-More acts under a binder authority from the insurer. This means that Cover-More administers the policy including customer service, medical assessments and can also handle or settle claims on behalf of the insurer. You can find full details of Cover-More and the insurer on page 4 of the PDS.

Cover-More and is not authorised to give You personal advice in relation to this insurance. Any advice given to You about this insurance will be of a general nature only and will not take into account Your personal objectives, financial situation or needs. You need to determine whether this product meets Your needs.

A Cover-More distributor is not authorised to give you any advice about this insurance.

How are we paid?

Cover-More

Cover-More is paid a commission by the insurer when You buy this insurance policy. This commission is included in the premium that You pay and is received after You have paid the premium. The commission is a percentage of the premium.

Cover-More may also receive a share of the profit earned by the insurer if the insurer makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when the insurer exceeds its underwriting targets in a given year.

Cover-More employees are paid an annual salary and may be paid a bonus based on business performance.

The Agent, and/or its associates

The Agent and/or its associates are paid a fee and/or commission by Cover-More for arranging Your insurance policy. This amount is paid out of the commission that Cover-More receives from the insurer.

The Agent's employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance and may include all or part of the commission received by the Agent.

The Agent, and/or its associates, may also receive other financial and non-financial incentives from Cover-More for arranging Your insurance policy. Such incentives may be dependent on a number of performance related or other factors and may include, for example, a share of Cover-More's profit, bonus payments, prize pools, sponsorship of training events and conferences, marketing promotions and competitions.

Further information

For more information about remuneration or other benefits received for the financial services provided, please ask the Cover-More or the Agent within a reasonable time of receiving this FSG and before You choose to buy this product.

Complaints

If You have a complaint about the financial services provided by Cover-More or the Agent please refer to the PDS for details of the complaint resolution process.

What professional indemnity insurance arrangements do we have in place?

Cover-More holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by Cover-More, its employees, the Agent and the Agent's employees (even after they cease to be employed). Cover-More's policy meets the requirements of the Corporations Act.

Who is responsible for this document?

The Agent is responsible for the distribution of the FSG in this document.

The insurer is responsible for the PDS. Cover-More has authorised the distribution of this FSG.

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