



# Aunt Betty

## Integrated Domestic Travel Insurance



Combined Financial Services Guide and Product Disclosure Statement  
Effective 29 September 2021

**Cover•More**  
TRAVEL INSURANCE

# Table of contents

<b>Product Disclosure Statement (PDS)</b> .....	<b>2-16</b>
<b>About this policy</b> .....	<b>2</b>
<b>The purpose of the Product Disclosure Statement (PDS)</b> .....	<b>2</b>
<b>Contact us</b> .....	<b>2</b>
<b>24 hour emergency assistance</b> .....	<b>2</b>
<b>Claims</b> .....	<b>2</b>
<b>Benefits table</b> .....	<b>3</b>
Policy excess.....	3
Comprehensive cover .....	3
Cooling-off period.....	3
Luggage item limits.....	3
Luggage and personal effects .....	3
<b>Travel and health</b> .....	<b>4</b>
Existing Medical Conditions .....	4
Pregnancy .....	4
Health of other people impacting Your travel (non-traveller).....	4
<b>Important information</b> .....	<b>5</b>
Who is the insurer? .....	5
Who is Cover-More and the providing entity? .....	5
Duty to take reasonable care not to make a misrepresentation .....	5
When and how are benefits provided? .....	6
The amount You pay for this insurance .....	6
How various factors affect the Amount Payable .....	6
How a claim settlement is calculated .....	6
<b>Policy wording</b> .....	<b>6</b>
Words with special meaning.....	7
Policy conditions.....	8
The benefits .....	9
General exclusions .....	13
<b>General Information</b> .....	<b>15</b>
The Financial Claims Scheme.....	15
Additional policy information .....	15
Change of terms and conditions.....	15
General Insurance Code of Practice.....	15
Cancelling Your policy and refunds .....	15
We respect Your privacy.....	15
Complaints and disputes resolution process.....	16
<b>Financial Services Guide (FSG)</b> .....	<b>17</b>

## About this policy

This policy is available to residents of Australia.

You need to be an Australian citizen with a valid Australian Medicare card or, a person living in Australia with a visa allowing You to live, work or study in Australia.

This policy may be purchased at the same time as booking a domestic trip within Australia through the Travel Provider.

## The purpose of the Product Disclosure Statement (PDS)

The PDS provides information to help you understand this travel insurance policy, compare cover and make an informed decision about whether to buy a policy. Please read the PDS carefully to ensure it provides the cover you need. If you have any questions please contact us.

The PDS details:

- the benefits – read these together with the options to vary cover;
- requirements if you have an Existing Medical Condition or are pregnant;
- obligations in relation to your duty to take reasonable care not to make a misrepresentation;
- definitions of ‘words with special meaning’ where they are used in the policy; and
- what is and isn’t covered.

When you purchase a policy, keep a copy of this PDS and the Certificate of Insurance we’ll give you in a safe place for future reference.

### Contact us

For a quote or to purchase travel insurance please talk to the issuing agent.

#### Travel Insurance Customer Service and Claims

Call: 1300 730 898 (within Australia) or  
+61 2 8907 5080 (from overseas)

Email: AuntBetty@covermore.com.au

## 24 hour emergency assistance

We hope You have a great trip but should something go wrong, We’re here to help.

When travelling, all policyholders have access to Our emergency assistance team of doctors, nurses, case managers and travel agents 24 hours a day, 365 days a year.

When You call, please have the following information at hand:

- Your policy number
- a phone number to call You back on

Contact emergency assistance on:

Call: (02) 8907 5609

Fax: (02) 9954 6250

## Claims

### How to make a claim?

#### Complete an online claim

Visit [claims.covermore.com.au](https://claims.covermore.com.au) and follow the prompts; or

#### Fill in a claim form

Download, print and complete a claim form from [covermore.com.au](https://covermore.com.au).

#### Add receipts and other supporting documents

Follow the checklist for the supporting documents You need to send Us with Your completed claim.

#### Submit the claim online or post it

Upload Your scanned documents and submit the claim online; or

Post the completed claim form and original supporting documents to:

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

We need original documents, so please hold on to Your documents as We may request them. If You are posting them, keep a copy.

### When will I hear back about the claim?

We try to process claims as quickly as possible.

We may approve and settle, investigate or decline the claim or request further information. In any case, You will hear back within 10 working days from the time We receive Your claim or each time We receive further information on it.

# Benefits table

Below is a summary of the benefits We provide and their maximum limits.

Please read the PDS carefully to understand what this policy covers. Importantly, please note that conditions, exclusions, limits and sub-limits apply.

Policy benefit		Excess applies?	Limit per person
1	<b>Amendment or Cancellation Costs</b>	Yes	<b>\$Unlimited</b>
2	<b>Luggage and Travel Documents</b>	Yes	<b>\$12,000</b>
	Phone or smart watch - limit per item		\$1,000
	Camera or video camera - limit per item		\$3,500
	Laptop computer - limit per item		\$3,000
	Tablet computer - limit per item		\$3,000
	Drone (with or without camera) - limit per item		\$1,000
	Artificial limb, removable dental appliance, dentures or medical device e.g. hearing aids, CPAP machine - limit per item		\$1,000
	Jewellery - limit per item		\$1,000
	Watch - limit per item		\$1,000
	Any other item - limit per item		\$1,000
3	<b>Delayed Luggage Allowance</b>	No	\$250
4	<b>Rental Car Insurance Excess</b>	No	\$10,000
5	<b>COVID-19 benefits</b>	Yes	See page 12

## Policy excess

The excess will be shown on Your Certificate of Insurance and only applies in the event of a claim. When You make a claim arising from the one event, an excess (if applicable) will only be applied once.

An excess of \$25 currently applies.

## Comprehensive cover

There may be more comprehensive travel insurance plans available. For a quote or more information, please contact us. See page 2 for contact details.

## Luggage item limits

Please see the table above for the items and their limits which is the maximum amount You can claim for any one item, set or pair of items (including attached and unattached accessories), after taking into account reasonable depreciation. See page 10 for depreciation rates and an example of how a claim is worked out.

The following are examples of items considered as one item for the purpose of this insurance (an item limit will apply):

- Camera, lenses, tripods and camera accessories (attached or not)
- Smart phone and cover/case
- Matched or unmatched set of golf clubs, golf bag and buggy
- Necklace and pendant
- Charm bracelet and charms

## Luggage and personal effects

It is Your responsibility to provide Us with evidence to support Your claim for an item. This is ‘proof of ownership’.

- We will accept the original or a copy of a purchase receipt, invoice and/or bank statement showing the purchase, the date of the purchase and the amount paid.
- We may consider valuation certificates (issued prior to the time the policy was issued), ATM receipts and warranty cards with accompanying bank statement of purchases.
- We will not accept photographs, packaging or instruction manuals as proof of ownership.

## Cooling-off period

You can cancel or change Your policy at any time before You leave Home. If 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 Your money back.

Our cooling-off period ensures a refund of the entire premium unless You have already made a claim under the policy or departed on Your Journey.

If You wish to cancel Your policy and receive a full refund, please contact the providing entity within the cooling-off period.

## Safety of Your belongings and limits to the cover

- Don't check in Your Valuables – keep them with You as they're not covered by Us when checked-in with the Transport Provider (unless security regulations meant You were forced to check them in).
- Items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours are not covered, unless they are stored in the Concealed Storage Compartment of the locked motor vehicle or towed land vehicle and forced entry was gained. A limit of \$500 per item and a maximum of \$1,000 in total applies.
- Don't leave items Unattended in ANY motor vehicle or towed land vehicle overnight, as they're not covered.
- Don't walk away from or leave Your belongings Unattended in a Public Place. They're not covered by Us.
- Report any loss or theft to the police within 7 days of when You first become aware of the incident, as a police report is required so We can validate that the incident occurred. Also, Your belongings may have been handed in and may be recovered or the police may have a chance to follow up an alleged crime.
- Additionally, We require the relevant report from the related party. For example, an Airline Property Irregularity Report (PIR) is also required if Your items were lost or stolen when travelling with an airline.
- 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.

## Travel and health

### Existing Medical Conditions

This policy includes cover for claims arising from Your Existing Medical Condition(s) or the Existing Medical Condition(s) of Your travelling companion who is travelling with You on the same itinerary only.

“Existing Medical Condition” means a disease, illness, medical or dental condition or physical defect that, at the time the policy was issued, meets any of the following:

- a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.
- b) Requires:
  - (i) prescription medication from a qualified medical practitioner;
  - (ii) regular review or check-ups;
  - (iii) ongoing medication for treatment or risk factor control; or
  - (iv) consultation with a specialist.
- c) Has:
  - (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
  - (ii) required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.

- d) Is:
  - (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
  - (ii) under investigation;
  - (iii) pending diagnosis; or
  - (iv) pending test results.

### Pregnancy

The following restrictions apply to all pregnancies and any claim arising from pregnancy:

- No cover is available where complications of this pregnancy or any previous pregnancy had occurred prior to the time the policy was issued.
- No cover is available if it is a multiple pregnancy e.g. twins or triplets.
- No cover is available if the pregnancy was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
- Cover is only provided for unexpected serious pregnancy complications which occur up until the 24th week of pregnancy i.e. up to 23 weeks, 6 days. Gestational age is measured in weeks and days and is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.
- Childbirth is not covered.
- Costs relating to the health or care of a newborn child are not covered, irrespective of the stage of pregnancy when the child is born.

### What does this mean?

Expectant mothers should consider if Our products are right for them when travelling after 20 weeks gestation.

For assistance or if You wish to discuss policy options that may be available, please contact us. See page 2 for contact details.

### Health of other people impacting Your travel (non-traveller)

This policy has cover if You need to change Your trip due to the health of a Relative or Your business partner who is not travelling. In some circumstances the maximum We will pay is \$1,000.

### What is covered?

We will pay for claims arising from the sudden disabling injury, sickness or disease or death of a Relative or Your business partner who is not travelling if, at the time the policy was issued, 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.

### What are the restrictions and limits?

If any point a-f cannot be met e.g. if Your non-travelling Relative was in a nursing home or did have a Terminal Illness, the maximum We will pay is \$1,000 under all sections of the policy combined.

- For Your reference, “Relative” means a person who is Your spouse, de facto; 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.

### What isn't covered?

No payment will be made under this policy for:

- Claims related to non-travellers who aren't a Relative or Your business partner.
- Claims where You are aware of a circumstance which is likely to give rise to a claim.
- Claims which in any way relate to circumstances You knew of, or a person in Your circumstances would have reasonably known or foreseen, at the time the policy was issued, that could lead to the Journey being delayed, abandoned or cancelled.

### For example:

- Jim's father was hospitalised after a serious accident. After hearing the bad news, Jim cancelled his upcoming trip and received a 50% refund.  
He then bought a travel insurance policy so he could claim the rest of the money back.  
When Jim bought the policy, he had already cancelled the trip so his claim would not be covered.
- Khalida's mother had been unwell for several months and was booked to have medical tests. Khalida organised a holiday and travel insurance. Unfortunately, the test results showed her mother had a serious sickness so Khalida cancelled her holiday to spend time with her mother. Because her mother was having tests after being unwell when Khalida bought her policy, her claim would not be covered as she knew at that time, or a person in her circumstances would have reasonably known or foreseen, that she may need to cancel her trip due to her mother's health.

## Important information

### Who is the insurer?

ZAIL 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 mid-sized and large companies, including multinational corporations. ZAIL's contact details are:

Mail: Zurich Australian Insurance Limited  
PO Box 677, North Sydney NSW 2059

### Who is Cover-More and the providing entity?

Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) administers the policy (including customer service, medical assessments and claims management) and will usually arrange for the issue of the insurance, either directly or through the appointment of distributors or authorised representatives. 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 page 17 of this booklet.

### 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 are insured under this policy are payable:

- when an insured event occurs during the Period of Insurance causing You to suffer loss or damage or incur legal liability; and
- Your claim is accepted by Us.

After calculating the amount payable We will either:

- pay for specified Additional expenses;
- pay the person or provider to whom You are legally liable;
- pay the cash value, repair cost or arrange replacement of Your personal items (after deducting reasonable depreciation where applicable); or
- pay You.

### The amount You pay for this insurance

You can obtain a quote from the providing entity. 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 Goods and Services Tax (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

We consider a number of factors in calculating the total Amount Payable. The following is a guide on these key factors, how they combine and how they may impact the assessment of risk and therefore Your premium.

- **Departure date and trip duration** – the longer the period until You depart and the longer Your trip duration, the higher the cost may be.
- **Age** – higher risk age groups may cost more.

### How a claim settlement is calculated

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

- the amount of loss or damage or liability;
- the excess;
- the maximum benefit limits and sub-limits;
- reasonable depreciation, where applicable; and
- the terms and conditions of the policy.

The following example illustrates how We will calculate claim settlement:

- Your new camera purchased for \$500 is stolen from a hotel room.
- The policy has an excess of \$25.

The claim settlement would be calculated as follows:

- Consider the original purchase price of the video camera – \$500 (no depreciation applies because the video camera was new).
- Consider the maximum benefit limit for Luggage and Travel Documents – \$12,000.
- Consider the maximum item limit – \$300.
- Consider the excess. The \$25 excess is applied. This results in a claim settlement of \$475 or We may replace the item. Our choice will have regard to the circumstances of Your claim and consider any preference You may have.

### Policy wording

The benefits described in this policy wording should be read in conjunction with the Benefits table (page 3), Travel and health (pages 4-7), Duty to take reasonable care not to make a misrepresentation (pages 5-6), Words with special meaning (page 7), Policy conditions (page 8) and General exclusions (pages 13-14).

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

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

It is a condition of this policy that:

- You are not aware of any circumstance which is likely to give rise to a claim;
- You have booked domestic travel arrangements with the Travel Provider; and
- You are a resident of Australia and will be returning to Your Home at the completion of the Period of Insurance within 12 months of the Journey commencing.

## Words with special meaning

In this PDS the following words have the meanings shown below. 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”, “Yourself”** means the people listed as adults on the Certificate of Insurance and includes Accompanied Children. Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed other than:

- a) in the event a claim arising from the one event is made, an excess (if applicable) will only be applied once;
- b) in the case of luggage item limits which shall be as per a single policy.

**“Accompanied Children”** means Your children or grandchildren who are identified on the Certificate of Insurance and travelling with You on the Journey, provided they are under the age of 2 years.

**“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.

**“Additional”** means the cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the Journey proceeded as planned.

**“Amount Payable”** means the total amount payable shown on Your Certificate of Insurance.

**“Concealed Storage Compartment”** means a boot, glove box, enclosed centre console, or concealed cargo area.

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

**“Existing Medical Condition”** means a disease, illness, medical or dental condition or physical defect that, at the time the policy was issued, meets any of the following:

- a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.
- b) Requires:
  - (i) prescription medication from a qualified medical practitioner;
  - (ii) regular review or check-ups;
  - (iii) ongoing medication for treatment or risk factor control; or
  - (iv) consultation with a specialist.
- c) Has:
  - (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
  - (ii) required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.
- d) Is:
  - (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
  - (ii) under investigation;

(iii) pending diagnosis; or

(iv) pending test results.

**“Home”** means Your usual place of residence in Australia.

**“Insolvency”** means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

**“International Waters”** means waters outside the jurisdiction territory of any country.

**“Journey”** means the period commencing at the time You leave Home and ceasing at the time You return Home.

**“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 commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the time You complete the Journey or the travel end date shown on Your Certificate of Insurance (whichever is the earlier).

Cover under Section 1 begins from the time the policy is issued. The dates on Your Certificate of Insurance can only be changed with Our consent.

**“Professional”** means undertaking any activity for which financial payment is received from another person or party.

**“Public Place”** means any place the public has access to, including but not limited to airports, bus terminals, buses, cruise ships, planes, stations, taxis, trains, wharves and beaches, galleries, hostels, hotels, hotel foyers and grounds, museums, private car parks, public toilets, shops, streets, restaurants and general access areas.

**“Relative”** means a person who is Your spouse, de facto; 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; first cousin; uncle, aunt; or niece, nephew.

**“Rental Car”** means a campervan/motorhome that does not exceed 6 tonnes, SUV, sedan, station wagon, hatchback, people mover, coupe, convertible, four-wheel drive or mini bus rented from a licensed motor vehicle rental company or agency.

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

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

**“Travel Provider”** means the company, organisation, distributor or reseller as stated on Your Certificate of Insurance that provides the domestic flight arrangements.

**“Unattended”** means not on Your person or within Your sight and reach.

**“Valuables”** means articles made of or containing gold, silver or precious metals; binoculars; jewellery; mobile phones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media); precious stones; smart phones; telescopes and watches.



## Policy conditions

### 1. Excess

The excess is the first amount of a claim that We will not pay for. It is deducted from Your claim if it is approved by Us. The excess, if applicable, applies to any claim arising from a separate event in respect of all Sections of the policy. The excess is shown on Your Certificate of Insurance.

The excess, if applicable, applies to any claim arising from a separate event in respect of Sections 1, 2 and 5.

### 2. Limits of liability

The limits of Our liability for each Section of the policy are the amounts shown in the Benefits table (see page 3) except the maximum liability for Section 1 shall not exceed the value of the domestic flights booked through the Travel Provider in the same transaction as the purchase of this policy.

### 3. Claims

- a) You must report any loss or theft of luggage, personal effects or travel documents to the police, the Transport Provider or accommodation provider as relevant within 7 days of You first becoming aware of the loss or theft. You should obtain a report confirming the incident to submit to Us with Your claim.
- b) You must take all reasonable steps to prevent or minimise a claim.
- c) You must not make any offer, promise of payment or admit any liability without Our consent.
- d) You must advise Us of any claim or occurrence which may give rise to a claim as soon as possible and within 60 days of the return date shown on Your Certificate of Insurance by sending a completed claim form.
- e) You must at Your own expense, supply any documents in support of Your claim which We may request, such as a police report, a Property Irregularity Report (PIR), receipts, valuations, a repair quote, a death certificate and/or medical certificate.
- f) You must co-operate fully in the assessment or investigation of Your claim.
- g) 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.
- h) Where You are a registered entity You may be entitled to an input tax credit for Your Amount Payable and/or for things covered by this policy. You must disclose these entitlements to Us if You make a claim under Your policy.
- i) If We agree to pay a claim under Your 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 are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this policy.

### 4. If You are able to claim from a statutory fund, compensation scheme or Transport Provider

If You 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 must do so and the policy will only cover the remaining amount.

### 5. You must help Us to make any recoveries

We have the right to sue any other party in Your name to recover money payable under the policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

### 6. Claims payable in Australian dollars

All amounts payable and claims are payable in Australian dollars at the rate of exchange applicable at the time the expenses were incurred.

### 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. Emergency assistance

- a) Where Your claim is excluded or falls outside the policy coverage, the giving of emergency assistance will not in itself be an admission of liability.
- b) The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control cannot be accepted by the providing entity, Our emergency assistance, Cover-More or Us.

### 9. Free extension of insurance

Where Your Journey is necessarily extended due to an unforeseeable circumstance outside Your control, Your Period of Insurance will be extended until You are physically able to travel Home by the quickest and most direct route. The Period of Insurance will not be extended for any other reason.

### 10. 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.

## The benefits

### SECTION 1: Amendment or Cancellation Costs

If due to circumstances outside Your control and unforeseeable at the time the policy was issued:

1. You have to rearrange Your Journey prior to leaving Home, We will pay the cost of doing so (We will not pay more for rearranging Your Journey than the cancellation costs which would have been incurred had the Journey been cancelled); or
2. You have to cancel the Journey (where You cannot rearrange it prior to leaving Home) We will pay You:
  - a) the value of the unused portion of Your prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way;
  - b) the travel agent's commission (this is limited to the lesser of \$4,000 or the amount of commission the agent had earned on the prepaid refundable amount of the cancelled travel arrangements); and
  - c) the value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by You following cancellation of the services paid for with those points, if You cannot recover Your loss in any other way. The amount We will pay is calculated as follows:
    - i. For frequent flyer or similar flight reward points, loyalty card points, air miles:
      - The cost of an equivalent booking, based on the same advance booking period as Your original booking. We will deduct any payment You made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking
    - ii. For vouchers, the face value of the voucher up to the current market value of an equivalent booking.

The proportion of any trip costs for a travelling companion not insured on this policy is not claimable. This applies even if the trip was paid for by someone insured on this policy.

**The maximum benefit limit for this section is: \$Unlimited**

#### Travel warning or travel ban

**Please note:** This policy does not cover claims relating to government-issued travel bans; "Do not travel" warnings; government directed border closures; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

#### We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.
2. Your or any other person's unwillingness or reluctance to proceed with the Journey or deciding to change plans.
3. You cancelling or amending Your Journey prior to being certified by a qualified medical practitioner as unfit to travel.
4. the death or sudden disabling injury, sickness or disease of a Relative or Your business partner who is not travelling, unless at the time the policy was issued 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 non-travelling Relative 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 under all Sections of the policy combined.

5. the health or death of any other person (not listed in point 4).
6. any contractual or business obligation or Your financial situation. This exclusion does not apply to claims where You are involuntarily made redundant from Your permanent full-time or permanent part-time employment in Australia and where You would not have been aware before, or at the time the policy was issued, that the redundancy was to occur.
7. failure by You or another person to obtain the relevant visa, passport or travel documents.
8. errors or omissions by You or another person in a booking arrangement.
9. the standards or expectations of Your prepaid travel arrangements being below or not meeting the standard expected.
10. the failure of Your travel agent, Our agent who issued this policy, any tour operator, transport or accommodation supplier or provider (including but not limited to peer to peer service such as Airbnb and Uber), person or agency to pass on monies to operators or to deliver promised services.
11. a request by Your employer, Your leave application being denied, or Your leave being revoked. This exclusion does not apply if You are a full-time member of the Australian Defence Force or of federal, state or territory emergency services (e.g. police, fire, ambulance, paramedic) and Your leave is revoked.
12. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator.

However, if a tour or river cruise, that is prepaid and overnight, is cancelled due to a lack of numbers We will pay in respect of Your other prepaid arrangements the lesser of:

  - a) necessary amendment costs; or
  - b) the non-refundable unused portion of costs if You cancel the trip.

In any case the most We will pay \$800.
13. customs and immigration officials acting in the course of their duties or You travelling on incorrect travel documents.
14. an Act of Terrorism.
15. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.

Also refer to: General exclusions - pages 13-14 and Policy conditions - page 8.

## SECTION 2: Luggage and Travel Documents

### 1. Loss, theft or damage

If during the Period of Insurance Your luggage or personal effects are lost, stolen or damaged, after deducting depreciation as shown in the depreciation table, We will repair the item if it is practical and economic to do so. If it is not practical and economic to repair the item and depreciation is not applicable, We will replace the item or provide You with a replacement voucher if the item is available from Our usual suppliers. If the above do not apply, We will pay You the monetary value of the item.

If Your claim for loss or theft can be approved but Your items are found in the meantime and can be posted to You, We will instead pay up to \$500 for postage costs so You can get Your items back.

It is Your responsibility to provide Us with evidence to support Your claim for an item. This is 'proof of ownership'.

- We will accept the original or a copy of a purchase receipt, invoice and/or bank statement showing the purchase, the date of the purchase and the amount paid.
- We may consider valuation certificates (issued prior to the time the policy was issued), ATM receipts and warranty cards with accompanying bank statement of purchases.
- We will not accept photographs, packaging or instruction manuals as proof of ownership.

#### Depreciation table

This policy operates on an indemnity basis which means settlement of Your claim is based on the value of an item at the time of the loss.

Depreciation takes into account the amount paid originally for the item, its age, wear and tear and advances in technology.

We will reduce the value of the items because of age, wear and tear, and advances in technology according to the table following:

Age of item and depreciation that applies	Items		
	Jewellery (not watches or costume jewellery)	Communication devices, all computers, electrical devices, electronics equipment, phones, all, photographic equipment, smart watches, tablet computers	Any other items
New-24 months	0%	0%	0%
25-36 months	0%	60%	36%
More than 36 months	0%	60%	60%

This means depreciation will not be deducted from items less than 2 years old at the time of loss. Items greater than 2 years old will have the percentage amount shown above deducted.

### Item limits

Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of:

Item	Limit
Phone	\$1,000
Smart watch	\$1,000
Camera	\$3,500
Video camera	\$3,500
Drone (with or without camera)	\$1,000
Laptop computer	\$3,000
Tablet computer	\$3,000
Artificial limb	\$1,000
Dentures (full or partial)	\$1,000
Removable dental appliance	\$1,000
Medical device	\$1,000
Jewellery	\$1,000
Watch	\$1,000
Any other item	\$1,000

The following are examples of items considered as one item for the purpose of this insurance (an item limit will apply):

- Camera, lenses, tripods and camera accessories (attached or not)
- Smart phone and cover/case
- Matched or unmatched set of golf clubs, golf bag and buggy
- Necklace and pendant
- Charm bracelet and charms.

#### Claim example

A phone purchased for \$650 was 28 months old when it was Claim example

A phone purchased for \$1,300 was 28 months old when it was stolen. An excess of \$25 applies. A claim would be calculated as follows.

Item

Phone cost \$1,300 when purchased over 2 years ago.

Depreciation

Minus \$780 depreciation ( $\$1,300 \times 60\%$ ) = \$520

Excess

Minus policy excess \$25

Total

The total in this case is \$495

### 2. Travel document replacement

We will pay You for the cost of replacing travel documents and credit cards lost or stolen on the Journey. We will also pay for Your legal liability arising from their illegal use. You must however comply with all the conditions of the issue of the document prior to and after the loss or theft.

### 3. Automatic reinstatement of sum insured

In the event that a claimable loss, or damage to Your luggage and personal effects is incurred, We will allow You one automatic reinstatement of the sum insured stated in the Plan whilst on Your Journey.

**The maximum benefit limit for this section is: \$12,000**

**We will not pay for:**

1. loss or theft that is not reported to the:
  - a) police or security personnel;
  - b) responsible Transport Provider (if Your items are lost or stolen while travelling with a Transport Provider); or
  - c) accommodation provider.All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. 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.
2. damage, loss or theft of Valuables placed in the care of a Transport Provider unless security regulations prevented You from keeping the Valuables with You.
3. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle overnight even if they were in a Concealed Storage Compartment.
4. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours, unless they were stored in a Concealed Storage Compartment of a locked motor vehicle or towed land vehicle and forced entry was gained.
5. any amount exceeding \$500 per item and \$1,000 in total for all items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle.
6. items left Unattended in a Public Place.
7. loss, theft or damage to drones (including attached and unattached accessories) while in use.
8. sporting equipment (including bicycles) damaged, lost or stolen while in use.
9. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied. This exclusion for unaccompanied items will be waived if Your claim for lost stolen items can be approved but Your items are found in the meantime and can be posted to You.
10. surfboards or waterborne craft of any description. This exclusion does not apply if the item is lost, stolen or damaged while in the custody of a Transport Provider.
11. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles; lenses in cameras and video cameras; laptop and tablet computers; or binoculars.
12. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
13. electrical or mechanical fault or breakdown.
14. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
15. bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.

16. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.

17. cash, bank or currency notes, postal or money orders.

Also refer to: General exclusions - pages 13-14 and Policy conditions - page 8.

**SECTION 3: Delayed Luggage Allowance**

If all Your luggage is delayed by a Transport Provider during the Journey for more than 12 hours We will reimburse You:

- for underwear, socks, toiletries, non-prescription medication and change of shoes and clothing (and a bag) You bought after a 12 hour delay and before the luggage was returned to You; and
- up to \$100 for transport to retrieve Your luggage.

The original receipts for the items and confirmation of the length of delay from the Transport Provider must be produced in support of Your claim.

This section does not apply on the leg of the Journey that returns You Home.

What You must do if You want to make a claim

- Notify Your Transport Provider or their handling agents of the situation as soon as possible after arriving at the destination. The quicker You report the fact Your luggage has been delayed, the better chance the Transport Provider has of finding it and reuniting it with You promptly.
- Obtain a report from them as soon as possible to give to Us with Your claim so We have evidence of what happened.
- Get receipts for the essential items You bought to tide You over. You need to give Us the receipts proving the amount You spent and that You waited at least 12 hours before buying essential items. We need receipts so We can reimburse You.

**The maximum benefit limit for this section is: \$250**

**We will not pay for:**

1. delay that is not reported to the responsible Transport Provider. All reports must be confirmed in writing by the Transport Provider at the time of making the report. If You are unable to provide Us with a copy of the Transport Provider's report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.

Also refer to: General exclusions - pages 13-14 and Policy conditions - page 8.

**SECTION 4: Rental Car Insurance Excess**

This cover applies if You:

- a) hire a Rental Car;
- b) are the nominated driver on the Rental Car agreement; and
- c) have comprehensive motor vehicle insurance for the Rental Car for the hire period.

If the Rental Car is damaged or stolen while in Your control during the Journey We will pay the lower of the Rental Car insurance excess or the repair costs to the Rental Car that You become liable to pay.

It is Your responsibility to provide the final loss/repair report to substantiate Your claim.

**The maximum benefit limit for this section is: \$10,000**

**We will not pay for:**

1. damage or theft, arising from the operation of a Rental Car in violation of the terms of the rental agreement.
2. damage sustained to a Rental Car while it is being driven on an unsealed surface.
3. administration costs or loss of use penalties.

Also refer to: General exclusions - pages 13-14 and Policy conditions - page 8.

## SECTION 5: COVID-19 benefits

**Cover under this policy is extended to include claims arising from COVID-19 in the circumstances following under SECTION 1: Amendment or Cancellation Costs.**

**Please note:**

- This policy does not cover claims relating to government travel bans; “Do not travel” warnings; government directed border closure; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.
- This policy is for travel within Australia only.

### Section 1: Amendment or Cancellation Costs

**The maximum benefit limit for this section is: \$10,000**

This section is extended to include cover for the following COVID-19 related circumstances.

- **If You are diagnosed with COVID-19 prior to departure**

This section is extended to include cover if You cannot travel because You are diagnosed in Australia with COVID-19 by a qualified medical practitioner or are individually contacted by a local public health authority and are directed into a period of quarantine because they have classified You as having close contact with a person diagnosed with COVID-19 (including if that person is Your travelling companion). Exclusion 15 of ‘We will not pay for claims caused by’ on page 9 will be waived in this event.

- **If You are an essential health care worker whose leave is revoked**

This section is extended to include cover if You are a pharmacist, nurse, doctor, paramedic or other health care professional and Your leave is revoked by Your employer due to COVID-19 related reasons and that means You can’t go on Your trip.

A letter or email from Your employer is required to support a claim. Exclusions 11 and 15 of ‘We will not pay for claims caused by’ on page 9 will be waived in this event.

- **If Your non-travelling Relative or business partner residing in Australia or New Zealand becomes sick due to COVID-19**

This section is extended to include cover if Your non-travelling Relative or business partner who resides in Australia or New Zealand is diagnosed with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening. You must obtain and provide Us with written evidence from the qualified medical practitioner and receipts. Exclusion 4 and 15 of ‘We will not pay for claims caused by’ on page 9 will be waived in this event.

- **If the person You were due to stay with in Australia has COVID-19**

This section is extended to include cover if the person You were due to stay with in Australia is diagnosed by a qualified medical practitioner with COVID-19 or are individually contacted by a local public health authority and are directed into a period of quarantine because they are classified as having close contact with a person diagnosed with COVID-19 and You can no longer stay with them, and this was unforeseeable at the time the policy was issued. We will pay up to \$150 per night for Additional accommodation expenses that You incur for alternative accommodation.

Exclusions 4, 5 and 15 of ‘We will not pay for claims caused by’ in this section will be waived in this event.

You must obtain and provide Us with evidence from the qualified medical practitioner or relevant local authority (as applicable), evidence of Your original accommodation arrangements and receipts for the new accommodation.

- **If Your prepaid accommodation in Australia is shut down**

This section is extended to include cover if the prepaid accommodation You had planned to stay at in Australia is shut down or closed due to a COVID-19 outbreak on the premises. A letter or email from the accommodation provider is required to support a claim. Exclusions 10 and 15 of ‘We will not pay for claims caused by’ on page 9 will be waived in this event.

- **If Your prepaid holiday activity in Australia is closed**

This section is extended to include cover if the destination activity venue in Australia (e.g. ski venue, theme park or cooking school) is closed due to a COVID-19 outbreak on the premises You can claim a refund on the unused, prepaid, non-refundable tickets. A letter or email from the operator is required to support a claim. Exclusion 15 of ‘We will not pay for claims caused by’ on page 11 will be waived in this event.

**We will not pay for claims caused by:**

- COVID-19 when You are travelling to any country other than Australia.

## General exclusions

Unless otherwise indicated these exclusions apply to all Sections of the policy. They are listed in no particular order.

### We will not pay for:

1. 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, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of enjoyment.
2. claims arising from loss, theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily injury might happen.
3. claims involving air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company.
4. 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.
5. 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.
6. 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.
7. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
8. claims arising from any unlawful act committed by You.
9. claims arising from any government intervention, prohibition, sanction, regulation or restriction or court order.
10. claims which in any way relate to circumstances You knew of, or a person in Your circumstances would have reasonably known or foreseen, at the time the policy was issued, that could lead to the Journey being delayed, abandoned or cancelled.
11. claims which in any way relate to, or are exacerbated by, any physiological or psychological signs or symptoms that You were aware of or a person in Your circumstances reasonably should have been aware of at or before the time the policy was issued, if You:
  - a) had not yet sought a medical opinion regarding the cause;
  - b) were currently under investigation to obtain a diagnosis; or
  - c) were awaiting specialist opinion.
12. claims arising from travel booked or undertaken by You:
  - a) even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel, whether or not You had sought medical advice;
  - b) against the advice of a medical practitioner;
  - c) to seek, or obtain, medical or dental advice, treatment or review; or
  - d) to participate in a clinical trial.
13. claims arising directly or indirectly from, or exacerbated by, any Existing Medical Condition of a traveller apart from You or Your travelling companion travelling on the same itinerary as You.
14. claims arising from pregnancy of You or any other person:
  - a) where complications of this pregnancy or any previous pregnancy had occurred prior to the time the policy was issued;
  - b) where it is a multiple pregnancy e.g. twins or triplets; or
  - c) where the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
15. claims arising from:
  - a) pregnancy of You or any other person after the start of the 24th week of pregnancy; or
  - b) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication.
16. claims arising from childbirth or the health of a newborn child whatever the proximate cause of the claim is. This exclusion applies irrespective of the stage of pregnancy at which the child is born.
17. claims arising from You having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (e.g. tattoos and piercings) during the Journey, such as any complication, even if Your Existing Medical Condition has been approved by Us.
18. claims which in any way relate to Your wilful or self-inflicted injury or illness, suicide or attempted suicide.
19. claims which in any way relate to Your:
  - 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).
20. 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.
21. claims arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with.
22. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.

23. claims involving participation by You or Your travelling companion (during the Journey) in hunting; racing (other than on foot); polo playing; hang gliding; BASE jumping; motocross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
24. claims involving participation by You (during the Journey) in motorcycling or moped riding where:
  - a) the motorcycle/moped has an engine capacity of more than 250cc;
  - b) while in control of a motorcycle or moped or as a passenger You are not wearing a helmet;
  - c) while in control of a motorcycle or moped You do not hold a valid Australian motorcycle rider's licence or Australian motor vehicle driver's licence; or
  - d) while You are a pillion passenger the driver does not hold a valid licence for riding that vehicle..
25. claims involving participation by You (during the Journey) in snow skiing, snowboarding or snowmobiling.
26. any benefit, or provide cover, if the provision of a payment, benefit or cover would result in Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any applicable legislation (whether in Australia or not) or where We do not have the necessary licenses or authority to provide such cover.
27. any costs or expenses incurred if a government or public health authority mandatory quarantine or isolation order is imposed on You related to cross area, border, region or territory travel. This exclusion only applies to COVID-19 and applies regardless of You being diagnosed with COVID-19 or being directed by a local public health authority into a period of quarantine because they have classified You as having close contact with a person diagnosed with COVID-19.
28. claims arising from or caused by COVID-19, unless cover is extended as stated in SECTION 3: COVID-19 Benefits.
29. claims for costs or expenses incurred outside the Period of Insurance. This exclusion does not apply to SECTION 2: Luggage and Travel Documents and SECTION 4: Rental Car Insurance Excess.

# 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 [www.fcs.gov.au](http://www.fcs.gov.au) for information.

## Additional policy information

The insurance We offer You is set out in the PDS and Policy Wording. It is important that You are aware of the:

- limits on the cover provided and the amounts We will pay You (including any excess that applies);
- “Words with special meaning” found in the Policy Wording on page 7;
- maximum benefit limits shown in the “Benefits table” on page 3; and
- Policy conditions and General exclusions found in the Policy wording on pages 8-14.

## 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 You with 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](http://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/](http://insurancecouncil.com.au/cop/) or by contacting us.

## Cancelling Your policy and refunds

If You cancel Your policy within a cooling-off period of 21 days after You are issued Your Certificate of Insurance, You will be given a full refund of the premium You paid, provided You have not started Your Journey or You do not want to make a claim.

After this period You can still cancel Your policy. We will refund to You a proportion of the premium for the unexpired period of cover (less any non-refundable government charges and taxes that We have paid and are not recoverable).

You are not entitled to a refund if You have started Your Journey, You want to make a claim, or exercise any other right under Your cover.

To cancel Your cover please contact the issuing agent. Alternatively You may contact us. See page 2 for contact details.

## We respect Your privacy

In this Privacy Notice the use of “we”, “our” or “us” means Cover-More and the insurer, unless specified otherwise.

## 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, or Your travel consultant, 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 Your travel consultant;
- our lawyers and other professional advisers;
- 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.

Generally these recipients will be located in the overseas countries You travelled to over the duration of Your policy and Your claim. 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 contact details following.

### 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 or Your travel consultant receiving personal information about Your policy and coverage, 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

Cover-More Insurance Services Pty Ltd

Mail: Private Bag 913, North Sydney NSW 2059 Australia

Email: [privacy.officer@covermore.com.au](mailto:privacy.officer@covermore.com.au)

Call: 1300 72 88 22

Website: [www.covermore.com.au/covermore\\_privacy\\_policy](http://www.covermore.com.au/covermore_privacy_policy)

#### ZAIL Privacy Officer

Zurich Australian Insurance Limited

Mail: PO Box 677, North Sydney NSW 2059

Email: [privacy.officer@zurich.com.au](mailto:privacy.officer@zurich.com.au)

Call: 132 687

Website: [www.zurich.com.au/important-information/privacy](http://www.zurich.com.au/important-information/privacy)

## Complaints and disputes resolution process

We and Cover-More are committed to resolving any complaint or dispute fairly.

If You have a complaint about an insurance product We issued or the service You have received (from us or one of our representatives), please contact us. We will put You in contact with someone who can help to resolve the complaint. You can talk over the phone, email or write:

Call: Cover-More on 1300 72 88 22

Mail: Private Bag 913, North Sydney NSW 2059 Australia

Email: [customerrelations@covermore.com.au](mailto:customerrelations@covermore.com.au)

We will acknowledge receipt of Your complaint within 24 hours or as soon as practicable.

If You are not satisfied with our initial response, You may use our Internal Dispute resolution process. To obtain a copy of our procedures, please contact us.

We expect that our internal dispute resolution process will deal fairly and promptly with Your complaint, however, You may take Your complaint to the Australian Financial Complaints Authority (AFCA) at any time.

AFCA is an independent dispute resolution scheme. We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to You.

Their contact details are:

Australian Financial Complaints Authority

Call: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: The Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Website: [afca.org.au](http://afca.org.au)

If Your complaint or dispute falls outside the AFCA rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

# 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) administer the policy and arrange the policy either directly or through its authorised representative (Agent).

## What financial services are provided?

Cover-More holds an Australian Financial Services Licence that allows both Cover-More and the Agent to provide You with general financial product advice about this travel insurance product and to arrange this product for You. Cover-More is responsible for the provision of these services. The Agent is an authorised representative of Cover-More.

The Agent acts on behalf of Zurich Australian Insurance Limited (the insurer), the issuer of this product. Cover-More acts under a binder authority from the insurer. This means that Cover-More (and the Agent acting on behalf of Cover-More), can arrange this policy and Cover-More can handle or settle claims on behalf of the insurer. Cover-More and the Agent act for the insurer when providing these services. You can find full details of Cover-More and the insurer on page 5 of the PDS.

Cover-More or the Agent are not authorised to give You personal advice in relation to travel insurance. Any advice given to You about travel 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 travel needs.

## How are we paid?

### Cover-More

Cover-More is paid a commission by the insurer when You buy this travel 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 travel 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 travel 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 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 page 16 of 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.

This Combined FSG and PDS was prepared on 10 August 2021.





Travel Insurance  
Customer Service and Claims  
1300 730 898  
AuntBetty@covermore.com.au