

**FLIGHT
CENTRE®**

**YourCover
Travel Insurance**
flightcentre.com.au



Available when booking your trip
flightcentre.com.au
Effective 19 April 2023

Combined Financial Services Guide
and Product Disclosure Statement

ARRANGED BY:

Cover•More

TRAVEL INSURANCE

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MORE THAN JUST A TRAVEL INSURANCE POLICY

We're as passionate about travel as you are, and we want every single trip you take to be amazing – whether you're exploring Australia or a faraway destination.

We also want to help you feel safe when you travel. Our benefit inclusions cover more moments that matter to you, so we can help protect you and your travel experience when you need us most.

ABOUT THIS COVER

This policy provides an essential level of cover and is only available online when arranging your travel with flightcentre.com.au.

You need to be resident of Australia: 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.

International travel

(New Zealand, South West Pacific and Indonesia (including Bali), International and All regions of the world)

This international plans are available to residents of Australia who are under 75 years of age at the time of policy purchase.

- For a comprehensive travel insurance policy with additional benefits and add-on covers available (for example for existing medical conditions or adventurous activities) please contact us.

Domestic travel

(Australia)

The domestic plans are available to residents of Australia of any age.

CONTACT US

If you have any questions regarding this policy or want to chat about alternative cover options, please:

- **Ask your Flight Centre travel consultant in store**
- **Visit www.flightcentre.com.au**
- **Call 133 133**

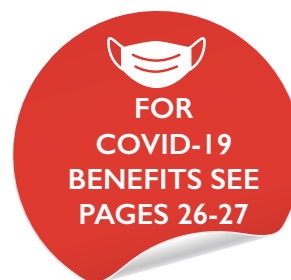
THE PURPOSE OF THE PRODUCT DISCLOSURE STATEMENT (PDS)

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 add-ons 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.

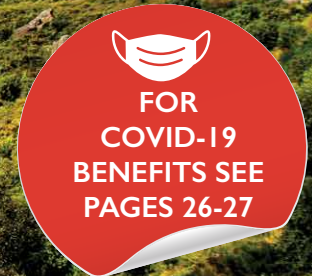
When you purchase a policy, keep a copy of this PDS and the Certificate of Insurance we'll give you in a safe place for future reference.



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

YOURCOVER ESSENTIALS

FOR TRAVEL TO NEW ZEALAND



Below is a summary of the benefits provided. Please read this PDS carefully to understand what this policy covers.


NEW ZEALAND - BENEFITS TABLE						
Policy Benefits	NEW ZEALAND - Plan B			NEW ZEALAND - Plan A		
		Single Trip Limits per adult unless stated	Excess		Single Trip Limits per adult unless stated	Excess
Overseas Medical and Dental (including emergency repatriation/evacuation)	Plan B	\$Unlimited~	\$250	Plan A	\$Unlimited~	\$250
Additional Expenses*		\$Unlimited	\$250		\$Unlimited	\$250
Amendment or Cancellation Costs*		\$3,000 per policy	\$250		\$3,000 per policy	\$250
Luggage and Travel Documents*		\$12,000 [®]	\$250		\$12,000 [®]	\$250
Delayed Luggage Allowance*		\$1,100	\$250		\$1,100	\$250
Rental Car Insurance Excess		\$5,000	\$Nil		\$5,000	\$Nil
Personal Liability		\$3,000,000	\$Nil		\$3,000,000	\$Nil
Other						
Motorcycle / Moped Riding Cover		No cover			No cover	
Snow Sports		No Cover			Cover available	

~Cover will not exceed 12 months from onset of the illness, condition or injury. *Sub-limits apply. [®]Luggage item limits apply. See page 9. Refer to the Policy Wording pages 16-29. Conditions, exclusions, limits and sub-limits apply.



YOURCOVER ESSENTIALS

FOR TRAVEL TO THE SOUTH WEST PACIFIC AND INDONESIA (INCLUDING BALI)



FOR COVID-19 BENEFITS SEE PAGES 26-27


Below is a summary of the benefits provided. Please read this PDS carefully to understand what this policy covers.

SOUTH WEST PACIFIC AND INDONESIA (INCLUDING BALI) - BENEFITS TABLE						
Policy Benefits	SOUTH WEST PACIFIC AND INDONESIA (INCLUDING BALI) - Plan B			SOUTH WEST PACIFIC AND INDONESIA (INCLUDING BALI) - Plan A		
	Single Trip Limits per adult unless stated	Excess		Single Trip Limits per adult unless stated	Excess	
Overseas Medical and Dental (including emergency repatriation/evacuation)	\$Unlimited~	\$250		\$Unlimited~	\$250	
Additional Expenses*	\$Unlimited	\$250		\$Unlimited	\$250	
Amendment or Cancellation Costs*	\$Nil	\$Nil		\$3,000 per policy	\$250	
Luggage and Travel Documents*	\$12,000 [®]	\$250		\$12,000 [®]	\$250	
Delayed Luggage Allowance*	\$1,100	\$250		\$1,100	\$250	
Rental Car Insurance Excess	\$Nil	\$Nil		\$Nil	\$Nil	
Personal Liability	\$3,000,000	\$Nil		\$3,000,000	\$Nil	
Other						
Motorcycle / Moped Riding Cover	Cover available			Cover available		
Snow Sports	No cover			No cover		

~Cover will not exceed 12 months from onset of the illness, condition or injury. *Sub-limits apply. [®]Luggage item limits apply. See page 9. Refer to the Policy Wording pages 16-29. Conditions, exclusions, limits and sub-limits apply.



YOURCOVER ESSENTIALS FOR INTERNATIONAL TRAVEL


**FOR
COVID-19
BENEFITS SEE
PAGES 26-27**

Below is a summary of the benefits provided. Please read this PDS carefully to understand what this policy covers.

INTERNATIONAL - BENEFITS TABLE						
Policy Benefits	INTERNATIONAL - Plan B			INTERNATIONAL - Plan A		
		Single Trip Limits per adult unless stated	Excess		Single Trip Limits per adult unless stated	Excess
Overseas Medical and Dental (including emergency repatriation/evacuation)	Plan B	\$Unlimited~	\$250	Plan A	\$Unlimited~	\$250
Additional Expenses*		\$Unlimited	\$250		\$Unlimited	\$250
Amendment or Cancellation Costs*		\$3,000 per policy	\$250		\$10,000 per policy	\$250
Luggage and Travel Documents*		\$12,000 [®]	\$250		\$12,000 [®]	\$250
Delayed Luggage Allowance*		\$1,100	\$250		\$1,100	\$250
Rental Car Insurance Excess		\$Nil	\$Nil		\$5,000	\$Nil
Personal Liability		\$3,000,000	\$Nil		\$3,000,000	\$Nil
Other						
Motorcycle / Moped Riding Cover		Cover available		Cover available		
Snow Sports		No cover		Cover available		

~Cover will not exceed 12 months from onset of the illness, condition or injury. *Sub-limits apply. [®]Luggage item limits apply. See page 9. Refer to the Policy Wording pages 16-29. Conditions, exclusions, limits and sub-limits apply.



YOURCOVER ESSENTIALS

FOR TRAVEL WITHIN
AUSTRALIA



Below is a summary of the benefits provided. Please read this PDS carefully to understand what this policy covers.

AUSTRALIA - BENEFITS TABLE						
Policy Benefits	AUSTRALIA - Plan B			AUSTRALIA - Plan A		
		Single Trip Limits per adult	Excess		Single Trip Limits per adult	Excess
Additional Expenses*	Plan B	\$10,000	\$25	Plan A	\$10,000	\$25
Amendment or Cancellation Costs*		\$12,000 [Ⓞ]	\$25		\$12,000 [Ⓞ]	\$25
Luggage and Travel Documents*		\$Nil	\$Nil		\$250	\$25
Delayed Luggage Allowance		\$Nil	\$Nil		\$10,000	\$Nil
Rental Car Insurance Excess		\$Nil	\$Nil		\$200,000	\$Nil
Personal Liability						
Other						
Motorcycle / Moped Riding Cover	Cover available		Cover available			
Snow Sports	Cover available		Cover available			

*Sub-limits apply. [Ⓞ]Luggage item limits apply. See page 9.
Refer to the Policy Wording pages 16-29. Conditions, exclusions, limits and sub-limits apply.



YOURCOVER ESSENTIALS

ONLY THE BASICS - FOR TRAVEL TO ALL REGIONS OF THE WORLD



Below is a summary of the benefits provided. Please read this PDS carefully to understand what this policy covers.

ALL REGIONS OF THE WORLD (BASICS COVER) - BENEFITS TABLE						
Policy Benefits	BASIC COVER - Plan B			BASIC COVER - Plan A		
	Single Trip Limits per adult	Excess		Single Trip Limits per adult	Excess	
Overseas Medical and Dental (including emergency repatriation/evacuation)	\$Unlimited~	\$500	Plan B	\$Unlimited~	\$250	Plan A
Additional Expenses*	\$Unlimited	\$500		\$Unlimited	\$250	
Amendment or Cancellation Costs*	\$Nil	\$Nil		\$Nil	\$Nil	
Luggage and Travel Documents*	\$Nil	\$Nil		\$12,000®	\$250	
Delayed Luggage Allowance*	\$Nil	\$Nil		\$1,100	\$250	
Rental Car Insurance Excess	\$Nil	\$Nil		\$Nil	\$Nil	
Personal Liability	\$3,000,000	\$Nil-		\$3,000,000	\$Nil	
Other						
Motorcycle / Moped Riding Cover	No cover		No cover			
Snow Sports	No cover		No cover			

~Cover will not exceed 12 months from onset of the illness, condition or injury. *Sub-limits apply. ®Luggage item limits apply. See page 9. Refer to the Policy Wording pages 16-29. Conditions, exclusions, limits and sub-limits apply.



Policy inclusions

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. See 1. Excess on page 18 for more information.

LUGGAGE AND TRAVEL DOCUMENTS COVER*

Your belongings

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 Relevant Time), ATM receipts and warranty cards with accompanying bank statement of purchases.
- We will not accept photographs, packaging or instruction manuals as proof of ownership.

Safety of Your belongings

- 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 \$2,000 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.

LUGGAGE ITEM LIMITS*

The following limits apply to any one item, set or pair of items (including attached and unattached accessories), up to the following limits, after taking into account reasonable depreciation. See pages 23-24 for depreciation rates and an example of how a claim is worked out:

Items	Limits
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

*Cover for luggage and travel documents is subject to the area and plan purchased.

EXISTING MEDICAL CONDITIONS AND PREGNANCY

See Travel and health pages 11-13.

ACTIVITIES INCLUDED IN YOUR COVER

We know that not all travellers enjoy the same activities while travelling so We have a comprehensive list of activities which are covered while You are on Your Journey including:

- Abseiling
- Archery
- Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Kayaking
- Paragliding
- Parasailing
- Snorkelling
- White Water Rafting
- Working Holidays

Your participation in any of the activities listed is subject to the terms of cover and in particular general exclusions 22-25 on page 29 and SECTION: Personal Liability exclusions 3 and 4 on page 25.

MOTORCYCLE/MOPED RIDING COVER

If You wish to be covered for this activity during Your Journey and be able to hire a motorcycle (including a moped) as the driver or a pillion passenger:

Motorcycle/Moped Riding

Engine capacity 250cc or less

You will only be covered if:

- the engine capacity is 250cc or less;
- while in control of a motorcycle or moped You hold a valid Australian motorcycle rider's licence or Australian motor vehicle driver's licence;
- while You are a passenger the driver holds a valid licence for riding that vehicle;
- You are wearing a helmet;
- You are not participating in a Professional capacity;
- You are not racing; and
- You are not participating in motocross.

Note: No cover will apply under SECTION: Personal Liability. This means You are responsible to pay costs associated with damage to the motorcycle, moped or property or injury to another person.

SNOW SPORTS: SNOW SKIING, SNOWBOARDING AND SNOWMOBILING COVER

If You wish to be covered for participation in these activities during Your Journey, cover availability is subject to the area and plan purchased and the following:

Snow Sports

On-Piste snow skiing, snowboarding and snowmobiling, and cross-country skiing only

You will only be covered if:

- You are snow skiing, snowboarding or snowmobiling On-Piste, or cross-country skiing;
- You are not participating in a Professional capacity; and
- You are not racing.

EXTENDING YOUR JOURNEY

If You are travelling and wish to be insured for longer than the original period shown on Your original Certificate of Insurance, You need to purchase a new policy by calling or emailing Your travel consultant or Cover-More prior to the expiry date. It is not an extension of the previous policy. Your Certificate of Insurance will be adjusted with the new dates.

Please note:

- Should a medical condition present itself before the new policy is issued, it may be considered an Existing Medical Condition under a new policy. Therefore it may not be covered by the new policy. Purchasing a longer duration up front may avoid this risk.
- Restrictions on the duration of the new policy may apply. For example, the maximum overall period for Worldwide cover is 12 months in total.
- If You can't return Home on Your original date due to an unforeseeable circumstance outside Your control, the policy will automatically extend - See policy condition 9. Free extension of insurance on page 19 for details.

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.

Travel and health

EXISTING MEDICAL CONDITIONS

(Of You or Your travelling companion)

Domestic travel

(Australia)

The domestic plans 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.

International travel

(New Zealand, South West Pacific and Indonesia (including Bali), International and All regions of the world)

This international plans do not automatically cover claims which in any way relate to, or are exacerbated by, some Existing Medical Conditions.

What is an Existing Medical Condition?

“Existing Medical Condition” means a disease, illness, medical or dental condition or physical defect that, at the Relevant Time, 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.

“Relevant Time” means the time of issue of the policy.

If You are unsure whether You have an Existing Medical Condition, please call Cover-More on 1300 72 88 22 for assistance.

Existing Medical Conditions We automatically include

We automatically include the Existing Medical Conditions listed in the table following provided:

- all Your Existing Medical Conditions are on this list;
- You have not been hospitalised or required treatment by a medical practitioner in the last 12 months for any of the listed conditions;
- You are not under investigation for any of the listed conditions;
- You are not awaiting investigation, surgery, treatment or procedures for any of the listed conditions; and
- Your condition satisfies the criteria in the table following.

All time frames are measured in relation to the Relevant Time, unless specified otherwise.

Condition	Criteria
Acne	No additional criteria.
ADHD (Attention Deficit Hyperactivity Disorder)	No additional criteria.
Allergy	In the last 6 months, You haven't required treatment by a medical practitioner for this condition. You have no known respiratory conditions (e.g. Asthma).
Anxiety	You have not been diagnosed with Depression in the last 3 years. In the last 12 months, Your prescribed medication hasn't changed. You are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist). You have not previously been required to cancel or curtail Your travel plans due to Your Anxiety.
Asthma	You are less than 60 years of age when You purchase the policy. In the last 12 months, You haven't had an Asthma exacerbation requiring treatment by a medical practitioner. You have been a non-smoker for at least the last 18 months. You don't need prescribed oxygen outside of a hospital. You don't have a chronic lung condition or disease (whether chronic or otherwise) including Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.
Bell's Palsy	No additional criteria.
Bunions	No additional criteria.
Carpal Tunnel Syndrome	No additional criteria.
Cataracts Glaucoma	In the last 90 days, You haven't had an operation for this condition. You have no ongoing complications of this condition.

Condition	Criteria
Coeliac Disease	No additional criteria.
Congenital Blindness	No additional criteria.
Congenital Deafness	No additional criteria.
Depression	You have not been hospitalised for this condition in the last 2 years. In the last 12 months, Your prescribed medication hasn't changed. You are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist). You have not previously been required to cancel or curtail Your travel plans due to Your Depression.
Ear Grommets	You don't have an ear infection.
Epilepsy	You don't have an underlying medical condition (e.g. previous head trauma, Brain Tumour or Stroke).
Gastric Reflux	Your Gastric Reflux doesn't relate to an underlying diagnosis (e.g. Hernia/ Gastric Ulcer).
Goitre	No additional criteria.
Graves' Disease	No additional criteria.
Gout	No additional criteria.
Hiatus Hernia	No additional criteria.
Hip Replacement Knee Replacement Shoulder Replacement Hip Resurfacing	The procedure was performed more than 12 months ago and less than 10 years ago. You haven't had any post-operative complications related to that surgery. Post-operative complications include joint dislocation and infection.
Hypercholesterolaemia (High Cholesterol)	You don't have a known heart or cardiovascular condition.
Hypertension (High Blood Pressure)	You don't have a known heart or cardiovascular condition. You don't have Diabetes (Type I or Type II). Your Hypertension is stable and managed by Your medical practitioner. In the last 12 months, Your prescribed blood pressure medication hasn't changed. You aren't suffering symptoms of Hypertension. You aren't having investigations related to blood pressure.
Migraine	No additional criteria.
Peptic Gastric Ulcer	In the last 12 months, the Peptic/ Gastric Ulcer has been stable.
Plantar Fasciitis	No additional criteria.
Raynaud's Disease	No additional criteria.

Condition	Criteria
Skin Cancer	Your Skin Cancer isn't a Melanoma. You haven't had chemotherapy or radiotherapy for this condition. Your Skin Cancer does not require any follow up treatment e.g. chemotherapy, radiotherapy or further excision.
Stenosing Tenosynovitis (Trigger Finger)	No additional criteria.
Urinary Incontinence	No additional criteria.
Underactive Thyroid Overactive Thyroid	The cause of Your Underactive/ Overactive Thyroid wasn't a tumour.

If Your Existing Medical Condition is not automatically accepted by Us or if You have any Other Existing Medical Conditions

If Your condition:

- does not meet the criteria above;
 - You have one or more conditions which are not listed in the table of conditions we automatically include; or
 - a combination of both the above points
- there will not be any cover for Your Existing Medical Conditions.

To be clear, the conditions We automatically include only apply if You do not have other Existing Medical Conditions beyond those on this list.

To discuss other policy options that may be available please speak to Your Flight Centre consultant or call Cover-More on 1300 468 987.

PREGNANCY

Our policy provides limited cover for 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 the pregnancy is a multiple pregnancy e.g. twins or triplets.
- No cover is available if the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
- Cover is only provided for serious, unexpected pregnancy complications that occur up until the 24th week of pregnancy i.e. up to 23 weeks, 6 days. Gestational age is measured in weeks and age and is calculated from the last known date of the person's menstrual period or calculated from the 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 as costs for childbirth and neonatal care overseas can be expensive.

For assistance or to discuss other policy options that may be available please speak to Your Flight Centre consultant or call Cover-More on 1300 468 987.

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 Relevant Time, 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?

- 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 Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.

Examples

- 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.

24 hour emergency assistance

All policyholders have access to Our emergency assistance team when travelling.

24 hours a day, 365 days a year, Our team of doctors, nurses, case managers and travel agents provide the following services:

- **Help to find a medical facility and monitor Your medical care**
- **Paying bills**
Becoming ill overseas can be very expensive so those significant medical expenses can be paid by Us directly to the hospital if Your claim is approved.
- **Keeping You travelling or getting You Home**
Our team can decide if and when it is appropriate to move You or bring You Home and will coordinate the entire exercise.
- **Help if passports, travel documents or credit cards are lost**
If You need assistance in contacting the issuer of the document, Our emergency assistance team can help.
- **Help to change travel plans**
If Your travel consultant is not available to assist with rescheduling in an emergency, Our team can help.

Certain services are subject to Your claim being approved.

You, or someone on Your behalf, should phone Our emergency assistance team as soon as possible if You require hospitalisation, if Your medical expenses will exceed \$2,000 or if You want to return early.

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

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

Please call Australia DIRECT and TOLL FREE from:

USA 1800 937 9763 **Canada** 1800 645 8714

UK 0800 892 014 **NZ** 0800 445 524

Charges may apply if calling from a pay phone or mobile phone.

From all other countries or if You experience difficulties with the numbers above:

Call direct: +61 2 8907 5619

Claims

How to make a claim

Visit claims.covermore.com.au

Follow the prompts to complete Your claim and the checklist to gather the supporting documents You need to submit with it.

Submit the claim online

Upload Your scanned supporting documents when submitting the claim online, or

If You are unable to upload documents, still submit the claim online, but post the documents to Us. We will give You a claim number to note on the original supporting documents. Please note: We need original supporting documents, so if You are uploading Your documents, please hold on to them as We may request them. If You are posting them, keep a copy.

Cover-More Travel Insurance

Claims Department

Private Bag 913

North Sydney NSW 2059

Australia

For additional assistance

Call: 1 300 468 987 or +61 2 8907 5007

Email: enquiries@covermore.com.au

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.

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?

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 at the back of this booklet.

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.

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.

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.

- **Area** – higher risk areas cost more.
- **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.
- **Plan** – some plans cover more and therefore cost more.
- **Excess** – on some policies You can choose the excess amount.

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; and
- the terms and conditions of the policy.

The following example illustrates how We will calculate claim settlement.

- Your new video camera with an original purchase price of \$3,000 is stolen from a hotel room.
- You are travelling to New Zealand on Plan A

The claim settlement would be calculated as follows:

- Consider the original purchase price of the video camera – \$3,500 (no depreciation applies because the video camera was new).
- Consider the maximum benefit limit for Luggage and Travel Documents – \$6,000
- Consider the maximum item limit payable for cameras and video equipment – \$2,500. This item limit applies in this case.
- Consider the excess of \$250 in this case which is deducted. This results in a claim settlement of \$3,250 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 Policy inclusions (pages 9-10), Travel and health (pages 11-13), Duty to take reasonable care not to make a misrepresentation (page 15), Words with special meaning (pages 16-18), Policy Conditions (pages 18-19) and General Exclusions (pages 28-29).

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

We will give You the insurance cover described in the policy in return for receiving the total Amount Payable. It is a condition of the policy that:

- You are not aware of any circumstance which is likely to give rise to a claim; and
- You are a resident of Australia with a valid Australian Medicare card or currently living in Australia with a visa allowing You to live, work or study in Australia and will be returning Home at the completion of the Period of Insurance.

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 except on Domestic Cancellation in which case cover applies on a per person basis only. 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 as an adult 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;
- c) for SECTION: Amendment Or Cancellation Costs on International destination plans (except the Basics Plan which has no amendment or cancellation cover) where the limit applies per policy.

In respect of organised groups, each child not travelling with their usual guardian must purchase a separate 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 12 years of age.

“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 for this insurance cover and the amount shown on Your Certificate of Insurance.

“Computer System” means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the coach, airline, shipping line, cruise line or railway company that You were due to travel on.

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

“Cyber Act” means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

“Cyber Incident” means any:

- a) Cyber Act or error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- b) Cyber Act including any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

“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 or dentist.

“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 Relevant Time, 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.

“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.

“On-Piste” means on a marked trail or slope prepared for the purpose of skiing or snowboarding within the boundary of the ski field or ski resort and used in accordance with any regulations published by the ski field or ski resort.

“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: Amendment Or Cancellation Costs 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.

“Relevant Time” means the time of issue of the policy.

“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.

“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 applies per event i.e. If You fall over and need medical treatment, and smashed Your smart phone in the fall, the excess will be deducted once.

Claim example: You have a \$250 excess on Your policy. If You made a claim for \$2,500 under SECTION: Overseas Medical and Dental (including emergency repatriation/evacuation), You already paid the expenses and We approve Your claim, We would deduct the \$250 excess from the claim before We paid You. If, via Our emergency assistance team, We approved a claim directly with an overseas medical provider, We may ask You to pay the \$250 excess directly to the provider at the time or request You to pay it to Us before We can finalise Your claim with the provider. In any event, the total claim We pay is \$2,250. The excess, if applicable, applies to any claim arising from a separate event in respect of the sections and excess as shown in the benefits tables on pages 4-8, and to the COVID-19 benefits as relevant, according to the area of travel and plan purchased type purchased. The excess is the amount shown on Your Certificate of Insurance. An additional or higher excess may apply in certain circumstances.

2. Limits of liability

The limits of Our liability for each Section of the policy are the amounts shown in the relevant table for the plan purchased as shown on pages 4-8 except:

- a) where the policy limit for SECTION: Amendment Or Cancellation Costs on International destination plans applies on a per policy basis and will be shown on Your Certificate of Insurance;
- b) where We have notified You in writing of different limits such as on Your Certificate of Insurance.

3. Claims

- a) You must report any loss or theft of luggage, personal effects, travel documents or money 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 on Domestic or Domestic Cancellation, 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.
- j) We will be entitled, at Our expense, to have You medically examined or, in the event of death, a post-mortem examination carried out. We will give You or Your legal representative reasonable notice of the medical examination.

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 recover from any other party in Your name, 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 Our emergency assistance, Cover-More or Us.
- c) If Your trip involves travel to a country or part of the country the Australian Government on the smartraveller.gov.au website* advises travellers to "Reconsider your need to travel" or "Do not travel", and You choose to continue with Your trip, You should understand that We may not be able to provide You with emergency assistance there because the current situation (which is the subject of the warning) in that country or part of the country may limit our ability to do so. For example, in a case where You travel to a war zone the airspace may be closed which may prevent Us from arranging emergency repatriation for a covered claim. This condition applies regardless of whether Your claim relates to the warning.

*Or the equivalent authority responsible in Your country of residence for setting travel advisories for citizens and/or residents.

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. Special conditions, limitations, excesses and Amounts Payable

If in the last 5 years You have:

- a) made 3 or more travel insurance claims;
- b) had insurance declined or cancelled or had a renewal refused or claim rejected; or
- c) been in prison or had any criminal conviction (other than driving offences)

cover must be separately applied for and accepted by Us, and it may be subject to special conditions, limitations, excesses and amounts payable.

We will notify You in writing of these before We issue the policy.

11. Policy conditions applying to SECTION: Overseas Medical and Dental (including emergency repatriation/evacuation) and SECTION: Additional Expenses

- a) We have the option of returning You to Australia if the cost of medical and/or Additional expenses overseas are likely to exceed the cost of returning You to Australia subject always to medical advice. We also have the option of evacuating You to another country.
- b) In all cases the cost of evacuation or to bring You back to Australia will only be met if Your claim is approved by Us and it was arranged by and deemed necessary by Our emergency assistance network.
- c) If We request that You be moved to another hospital, return to Australia or be evacuated to another country and You refuse, We will only consider:
 - (i) Your costs and expenses per Sections 1 and 2 (as applicable) incurred up to the time of Our request; and
 - (ii) the lesser of:
 - an amount equivalent to the costs and expenses per Sections 1 and 2 (as applicable) that You would have incurred after Our request had You moved to another hospital, returned to Australia or been evacuated to another country as requested; or
 - Your costs and expenses actually incurred after Our request.
- d) If You are hospitalised We will pay for a share room. If a share room is not available We will pay to upgrade You to a single room.
- e) If You do not hold a return airline ticket an amount equal to the cost of an economy class one way ticket will be deducted from Your claim for repatriation expenses.

12. 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: Overseas Medical and Dental (including emergency repatriation/evacuation)

Overseas Medical Expenses

If You suffer a Disabling Injury, Sickness or Disease during Your Journey We will pay the usual and customary cost of medical treatment, ambulance transportation and emergency dental treatment which is provided outside Australia by or on the advice of a qualified medical practitioner.

Also includes the usual and customary cost of emergency repatriation or evacuation. In all cases the cost of evacuation or to bring You back to Australia will only be met if Your claim is approved by Us and it was arranged by and deemed necessary by Our emergency assistance network.

Overseas Dental Expenses

If during the Period of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of emergency dental treatment provided outside Australia by or on the advice of a qualified medical practitioner or dentist to relieve pain or temporarily restore function. For example, if You have a sore tooth and need a regular filling or if a capped front tooth breaks and a temporary cap is required.

Please note

Cover applies for a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

If any costs or expenses are incurred without Our approval and before contacting Us, We will only cover any such costs or expenses or for any evacuation/repatriation or airfares if We would have approved them up to an amount We would have otherwise incurred, had contact been made and approval provided.

Overseas medical and dental expenses cover may end less than 12 months from the date of suffering the Disabling Injury, Sickness or Disease as We do not provide cover if these expenses are incurred outside the Period of Insurance. In certain circumstances The Period of Insurance will automatically extend for a period of time – see Policy condition 9. Free extension of insurance on page 19 for more information.

Your Cover

The maximum benefit limit for this section is shown in the Benefits Table (pages 4-8) relevant to Your area of travel and plan purchased as shown on Your Certificate of Insurance.

We will not pay for:

1. medical treatment, dental treatment or ambulance transportation provided in Australia.
This exclusion does not apply to medical treatment provided while on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within Australian territorial waters. However, this additional benefit does not apply to any medical treatment provided on Australian inland waterways or while the ship is tied up in an Australian port.

2. dental expenses involving the use of precious metals, whitening or involving cosmetic dentistry.
3. the continuation or follow-up of treatment (including medication and ongoing immunisations) started prior to Your Journey.
4. routine medical or dental treatment or prenatal visits.
5. medical treatment, dental treatment or ambulance transportation which is provided in Your country of residence.
6. private medical or hospital treatment where public funded services or care is available, including medical or hospital treatment under any Reciprocal Health Agreement between Australia and the Government of any other country unless We agree to the private treatment.

**Also refer to: General Exclusions – pages 28-29.
Policy Conditions – pages 18-19.**

SECTION: Additional Expenses

1. If You Become Sick

Cover is subject to the advice of the treating qualified medical practitioner and acceptance by Our emergency assistance team. If Your claim is coverable, We or Our emergency assistance team will not unreasonably withhold or delay Our acceptance.

If during the Period of Insurance You suffer a Disabling Injury, Sickness or Disease, We will pay the reasonable Additional accommodation (room rate only) expenses and Additional transport expenses, at the same fare class and accommodation standard as originally booked, incurred by:

- a) You. The benefit ceases when You are able to continue Your Journey, travel Home or on the completion of the Period of Insurance, whichever is the earlier.
- b) Your travelling companion who remains with or escorts You until You are able to continue Your Journey, travel Home or on the completion of the Period of Insurance, whichever is the earlier.
- c) one person (e.g. a Relative) (If You don't have a travelling companion with You already) who travels to and remains with You following You being hospitalised as an inpatient. The benefit ceases when You are able to continue Your Journey, travel Home or on the completion of the Period of Insurance, whichever is the earlier.

Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

We will also pay the reasonable expenses incurred in returning Your Rental Car to the nearest depot if You suffer a Disabling Injury, Sickness or Disease provided that, on the written advice of the treating qualified medical practitioner, You are unfit to drive it.

We will not pay for:

1. any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.

2. If You Die

We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to Australia if:

- a) You die during the Period of Insurance. In either event the maximum amount We will pay in total will not exceed \$20,000; or
- b) You hold a valid Schengen Visa and You die in a Schengen member state during the Period of Insurance. In either event the maximum amount We will pay in total will not exceed 30,000EUR for expenses incurred in that Schengen member state.

3. If a Relative or Your business partner not travelling with You becomes sick

We will pay reasonable Additional transport expenses at the same fare class as originally booked if You are required to return Home due to the sudden disabling injury, sickness or disease or death of a Relative or Your business partner who are not travelling.

4. If Your Home Is Destroyed By Fire, Earthquake Or Flood

We will pay the reasonable Additional transport expenses at the same fare class as originally booked for Your early return Home if it is totally destroyed by fire, earthquake or flood while You are on Your Journey.

5. Other Circumstances

We will pay Your reasonable Additional accommodation (room rate only) and Additional transport expenses, at the same fare class and accommodation standard as originally booked, incurred on the Journey due to an unforeseeable circumstance outside Your control and resulting from:

- a) disruption of Your scheduled transport because of riot, strike or civil commotion occurring after the commencement of the Journey provided You act reasonably in avoiding Additional costs;
- b) disruption of Your scheduled transport because of a Cyber Incident provided You act reasonably in avoiding Additional costs;
- c) loss of passport or travel documents except involving government confiscation or articles sent through the mail;
- d) a Natural Disaster;
- e) a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling;
- f) Your scheduled transport being delayed for at least 12 hours due to severe weather conditions. We will pay up to \$300 providing confirmation from the Transport Provider has been obtained.

If You are unable to provide Us with a copy of the relevant report confirming the delay, You must provide Us with a reasonable explanation and details of the time and place the delay occurred, including any contact details You were provided with for the provider of the scheduled transport.

Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

Your Cover

The maximum benefit limit for this section is shown in the Benefits Table (pages 4-8) relevant to Your area of travel and plan purchased as shown on Your Certificate of Insurance.

We will not pay for claims (under this Section point 3) caused by:

1. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.
2. the sudden disabling injury, sickness or disease or death of a Relative or Your business partner who is not travelling, unless at the Relevant Time 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.

Also refer to: General Exclusions – pages 28-29. Policy Conditions – pages 18-19.

SECTION: Amendment Or Cancellation Costs

Cancellation cover and COVID-19 benefits

For claims related to COVID-19 sub-limits and a special excess may apply, and cover is not available on all plans. Please see SECTION: COVID-19 benefits pages 26-27 for details.

If due to circumstances outside Your control and unforeseeable at the Relevant Time:

1. You have to rearrange Your Journey prior to leaving Home, We will pay the reasonable 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).
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.

Your Cover

The maximum benefit limit for this section is shown in the Benefits Table (pages 4-8) relevant to Your area of travel and plan purchased as shown on Your Certificate of Insurance.

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.

We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes. This exclusion does not apply to the unused portion of:
 - a) any accommodation, day tour or car hire;
 - b) an overnight tour or overnight cruise if the leg of transport that is initially delayed or cancelled arrives at it's destination more than 90 minutes later than originally scheduled.
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 Relevant Time 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 Relevant Time, 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 is the lesser of \$800 or Your sum insured under this section of the policy.

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 28-29.

Policy Conditions – pages 18-19.

SECTION: Luggage and Travel Documents

I. 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 prescription medication is lost, stolen or damaged during the Period of Insurance We will also pay up to \$500 for expenses incurred overseas to replace that prescription medication.

If Your prescription medication is lost, stolen or damaged during the Period of Insurance We will pay up to \$500 for expenses incurred overseas to replace that prescription medication.

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 Relevant Time), 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:

Items	Limits
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.

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 purchased, while on Your Journey.

Claim example:

A camera purchased for \$1,300 was 28 months old when it was stolen. An excess of \$250 applies. A claim would be calculated as follows.

Item: Camera cost \$1,300 when purchased over 2 years ago.

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

Excess: Minus policy excess \$250 (where applicable)

Total: The total in this case is \$270

Your Cover

The maximum benefit limit for this section is shown in the Benefits Table (pages 4-8) relevant to Your area of travel and plan purchased as shown on Your Certificate of Insurance.

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 \$2,000 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 28-29.
Policy Conditions – pages 18-19.**

SECTION: Delayed Luggage Allowance

International travel (New Zealand, South West Pacific and Indonesia (including Bali), International and All regions of the world): If all Your luggage is delayed by a Transport Provider during the Journey for more than 12 hours We will reimburse You up to:

- \$300 per item (\$1,000 in total) 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
- \$100 for transport to retrieve Your luggage.

Domestic travel (Australia): 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.

Your Cover

The maximum benefit limit for this section is shown in the Benefits Table (pages 4-8) relevant to Your area of travel and plan purchased as shown on Your Certificate of Insurance.

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 28-29.
Policy Conditions – pages 18-19.**

SECTION: 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.

Your Cover

The maximum benefit limit for this section is shown in the Benefits Table (pages 4-8) relevant to Your area of travel and plan purchased as shown on Your Certificate of Insurance.

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 28-29.
Policy Conditions – pages 18-19.**

SECTION: Personal Liability

We will provide cover if, as a result of Your negligent act occurring during the Period of Insurance, You become unintentionally legally liable to pay compensation in respect to damage caused to someone else's property or the injury or death of someone else.

Your Cover

The maximum benefit limit for this section is shown in the Benefits Table (pages 4-8) relevant to Your area of travel and plan purchased as shown on Your Certificate of Insurance.

We will not pay for:

1. liability You become liable to pay to somebody who is a member of Your family or travelling party or employed by You or deemed to be employed by You.
2. liability arising from loss or damage to property which is in Your legal custody or control.
3. liability arising from the conduct by You of any profession, trade or business.
4. liability arising out of the use or ownership by You of any aircraft, drone, firearm, waterborne craft or mechanically propelled vehicle.
5. liability arising out of occupation or ownership of any land, buildings or immobile property.
6. liability arising out of any wilful or malicious act.
7. liability arising out of the transmission of an illness, sickness or disease.
8. liability involving punitive, exemplary or aggravated damages or any fine or penalty.
9. liability arising out of Your liability under a contract or agreement unless You would be liable if that contract or agreement did not exist.

**Also refer to: General Exclusions – pages 28-29.
Policy Conditions – pages 18-19.**

SECTION: COVID-19 Benefits

Cover under this policy is extended under the policy Sections listed to include claims arising from COVID-19 in the circumstances, and under the conditions, listed.

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.
- Some benefits do not apply to claims involving travel on a multi-night cruise.

SECTION: Overseas Medical and Dental (including emergency repatriation/evacuation)

Your Cover

The maximum benefit limit for the benefits in this section are shown in the Benefits Table (pages 4-8) relevant to Your area of travel and plan purchased as shown on Your Certificate of Insurance.

If You are diagnosed with COVID-19

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

However, there is no cover while travelling on a multi-night cruise.

We will not pay for:

- claims arising from COVID-19 if the country or part of the country You travelled to was subject to "Do not travel" advice on the smartraveller.gov.au website at the time You entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19). This exclusion will not apply if Your trip destination is Australia or New Zealand.
- claims caused by COVID-19 while travelling on a multi-night cruise.

SECTION: Additional Expenses

The maximum benefit limit for this section is:

Your Cover	International plans	\$Unlimited
Your Cover	Australia plan	\$10,000 [^]

[^]Combined limit of SECTION: Additional Expenses and SECTION: Amendment Or Cancellation Costs.

1a. If You Become Sick (if You are diagnosed with COVID-19 on Your trip 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.

However, there is no cover while travelling on a multi-night cruise.

Cover is for reasonable Additional accommodation expenses (room rate only) and Additional transport expenses, at the same accommodation standard and fare class as originally booked. Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

We will not pay for (under point 1a):

- claims arising from COVID-19 if the country or part of the country You travelled to was subject to "Do not travel" advice on the smartraveller.gov.au website at the time You entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19). This exclusion will not apply if Your trip destination is Australia or New Zealand.
- claims caused by COVID-19, while travelling on a multi-night cruise.

SECTION: Additional Expenses

The maximum benefit limit for this section is:

Your Cover	International plans	\$5,000
Your Cover	Australia plan	\$5,000

Cover is for reasonable Additional accommodation expenses (room rate only) and Additional transport expenses, at the same accommodation standard and fare class as originally booked, up to the limit shown in the table above. Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

1b. 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 during the Period of Insurance and certified by a qualified medical practitioner as unfit to travel.

However, there is no cover while travelling on a multi-night seacruise.

2. If You Die (as the result of COVID-19)

This section is extended to include cover if the cause of death is COVID-19. See SECTION: Additional Expenses point 2 on page 20 for the benefit limit. However, there is no cover while travelling on a multi-night cruise.

3. If a Relative or Your business partner not travelling with You becomes sick (as the result of 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 evidence from the qualified medical practitioner and receipts. Exclusions 1 and 2 of 'We will not pay for claims (under this Section point 3) caused by' on page 21 will be waived in this event.

We will not pay for (under point 1b and point 2):

- claims where the country or part of the country You travelled to was subject to “Do not travel” advice on the smartraveller.gov.au website at the time You entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19). This exclusion will not apply if Your trip destination is Australia or New Zealand.
- claims caused by COVID-19 or the threat, or perceived threat, of COVID-19, while travelling on a multi-night cruise.

SECTION: Amendment Or Cancellation Costs

The maximum benefit limit for this section is:

		Plan B	Plan A
YourCover	NEW ZEALAND	No cover	\$3,000
	SOUTH WEST PACIFIC AND INDONESIA	No cover	\$3,000
	INTERNATIONAL	No cover	\$10,000
	AUSTRALIA	No cover	\$5,000
	ALL REGIONS OF THE WORLD (BASICS COVER)	No cover	No cover

The limit applies per policy.

- If You or Your travelling companion are diagnosed with COVID-19 prior to departure**

This section is extended to include cover if You cannot travel because You or Your travelling companion are diagnosed in Australia with COVID-19 and certified by a qualified medical practitioner as unfit to travel. COVID-19. Exclusion 15 of ‘We will not pay for claims caused by’ on page 23 will be waived in this event.

SECTION: Amendment Or Cancellation Costs

The maximum benefit limit for this section is:

		Plan B	Plan A
YourCover	NEW ZEALAND	\$3,000	\$3,000
	SOUTH WEST PACIFIC AND INDONESIA	\$3,000	\$3,000
	INTERNATIONAL	\$10,000	\$10,000
	AUSTRALIA	\$5,000	\$5,000
	ALL REGIONS OF THE WORLD (BASICS COVER)	No cover	No cover

The limit applies per policy.

- 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 You need to amend or cancel Your Journey because Your non-travelling Relative or business partner 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. Exclusions 4 and 15 of ‘We will not pay for claims caused by’ on page 23 will be waived in this event.

- If You are an essential health care worker whose leave is revoked and that means You can’t go on Your trip**

This section is extended to include cover if You are deemed an essential health care worker under Australia’s COVID-19 rules (i.e. 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 23 will be waived in this event.

- If You or Your travelling companion are diagnosed with COVID-19 on Your trip**

This section is extended to include cover if You cannot continue Your trip because You or Your travelling companion are diagnosed with COVID-19 and certified by a qualified medical practitioner as unfit to travel or are individually contacted by a local public health authority and are directed into a period of quarantine during the Period of Insurance. Exclusion 15 of ‘We will not pay for claims caused by’ on page 23 will be waived in this event.

However, there is no cover if any part of Your Journey included travel on a multi-night cruise.

We will not pay for claims caused by:

- or arising from You travelling to a country or part of a country, which was subject to “Do not travel” advice on the smartraveller.gov.au website at the time You entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19). This exclusion will not apply if Your trip destination is Australia or New Zealand.
- COVID-19 while travelling on a multi-night cruise.

End of SECTION: COVID-19 Benefits

GENERAL EXCLUSIONS

Unless otherwise indicated these exclusions on pages 28-29 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 are in any way related 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 Relevant Time, 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 Relevant Time, 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 relating to, arising from, or exacerbated by, any Existing Medical Condition:
 - a) if You have an international plan: You or Your travelling companion has; or
 - b) if You have a domestic plan: 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 if You are aware of the pregnancy at the Relevant Time and:
 - a) where complications of this pregnancy or any previous pregnancy had occurred prior to this time;
 - b) it was 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; rodeo riding; BASE jumping; motocross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity, mountaineering using guides, ropes, rock climbing equipment or oxygen; trekking greater than 6000 metres above sea level; scuba diving to a depth of 30 metres below the surface unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor; or, scuba diving if the maximum depth is greater than 50 metres below the surface.
24. claims involving participation in closed circuit triathlon; outdoor rock climbing; trekking that reaches an altitude 4000 metres or more above sea level (unless less than 6000 metres above sea level, the trek takes less than 2 days to complete and no specialist climbing equipment is required); or trekking the Kokoda Track.
25. claims involving participation by You (during the Journey) in motorcycling or moped riding for any purpose where:
 - a) the motorcycle/moped had an engine capacity of more than 250cc;
 - b) while in control of a motorcycle or moped You did not hold a valid Australian motorcycle rider's licence or Australian motor vehicle driver's licence;
 - c) while You were a passenger the driver holds a valid licence for riding that vehicle;
 - d) You were participating in a Professional capacity;
 - e) You were racing; or
 - f) You were participating in motocross.
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: COVID-19 Benefits.
29. claims for costs or expenses incurred outside the Period of Insurance. This exclusion does not apply to benefit Sections SECTION: Luggage and Travel Documents, SECTION: Rental Car Insurance Excess, and SECTION: Personal Liability.
30. claims directly arising from You not following an advice or warning:
 - a) of a "Do not travel" advice issued by the Australian Government on the smartraveller.gov.au website (or the equivalent authority responsible in Your country of residence for setting advisories for citizens and/or residents); or
 - b) published in a reliable mass media source; and the subject of the advice or warning is related to the nature of Your claim. This exclusion does not apply to any events which are independent or unrelated to the reason for the warning.

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 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 pages 16-18;
- maximum benefit limits shown in the relevant "Benefits table" on pages 4-8; and
- Policy Conditions and General Exclusions found in the Policy Wording on pages 18-29.

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 www.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.

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 Cover-More by calling 1300 72 88 22 (within Australia) or by emailing enquiries@covermore.com.au.

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 call 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
Call: 1300 468 987
Website: 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
Call: 132 687
Website: 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 468 987
- Mail: Private Bag 913, North Sydney NSW 2059 Australia
- Email: 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
Mail: The Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Website: 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) administers and arranges the policy;
- Cover-More's authorised representative Flight Centre Travel Group ABN 25 003 377 188, AR 228097 trading as Flight Centre (Agent); and
- how each of these parties are paid for providing the financial services offered.

What financial services are provided?

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

Cover-More is responsible for the provision of these services. The Agent is an authorised representative of Cover-More.

If You purchase this travel insurance product from a representative of the Agent or through the flightcentre.com.au website, the Agent is the providing entity for this FSG.

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

Cover-More and the Agent (through Cover-More) act for the insurer.

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 17 of the PDS.

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

The Agent is paid a commission by Cover-More for arranging Your travel insurance policy. This commission is a percentage of the premium and 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 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?

If You purchase this travel insurance product from a representative of the Agent or through the flightcentre.com.au website, the Agent is responsible for the distribution of the FSG in this document and is authorised by Cover-More to do so.

If You purchase this travel insurance product from a Cover-More representative, Cover-More is responsible for the distribution of the FSG in this document.

The insurer is responsible for the PDS.

This Combined FSG and PDS was prepared 30 March 2023.



Customer Service and Claims
1300 468 987
enquiries@covermore.com.au