

**TRAVELLERS
CHOICE**
A WORLD OF EXPERIENCE

GLOBAL MEDICAL & CANCELLATION TRAVEL INSURANCE

*keep
travelling*

Effective 24 February 2016

**Combined Financial Services Guide
and Product Disclosure Statement**

ARRANGED BY

Cover•More
TRAVEL INSURANCE

keep travelling



**Cover
for the
essentials**

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This insurance is issued by Great Lakes Reinsurance (UK) SE (ARBN 127 740 532, ABN 18 964 580 576, AFSL No. 318603), trading as Great Lakes Australia, a limited liability company incorporated in England and Wales.

Keep travelling with us

In between packing your suitcase, finding your passport and making last minute travel arrangements, how many of us take the time to really read and understand our insurance policy?

This document is the PDS which stands for Product Disclosure Statement. Please read it carefully and make sure this product is right for you.

For example, there is no cover for luggage, death or disability on this product.

Take it from us—unexpected things can happen while you're away from home. It really does pay to be prepared.

For a quote or to purchase a policy ask your travel agent.

Make sure you've read the PDS thinking about:

What country/countries you will be visiting?

When do you leave and arrive home?

Keep in mind the time differences

What is the age/date of birth of all travellers?

What activities you will be participating in on the trip? (see page 6 for details)

Does anyone have an Existing Medical Condition or pregnancy? (see pages 8-10 for details. Also refer to General exclusions 10-13 on pages 35-36)

Contact us

Customer service and claims

Phone: 1300 130 896

Fax: (02) 9202 8001

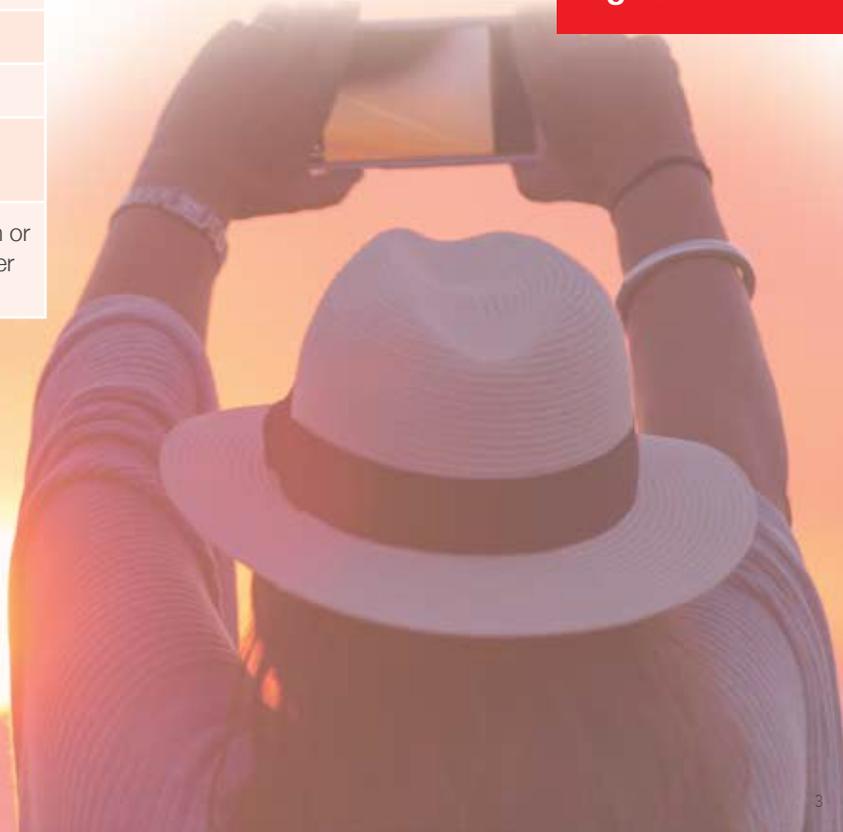
Email: enquiries@covermore.com.au

Mail: Private Bag 913, North Sydney NSW 2059
Australia

24 hour emergency assistance

See page 12 for further details.

**For a quote
or to purchase
a policy, ask
your travel
agent**



Benefits table

Below is a summary of the benefits provided. Please read this Product Disclosure Statement (PDS) carefully to understand what this policy covers.

Cover is available for travellers up to 69 years of age.

Importantly, please note that conditions, exclusions, limits and sub-limits apply.

Policy benefits	International Plan	Inbound Plan
	Single Trip or Annual Multi-Trip	Single Trip
	Limit per adult	Limit per adult
1* Overseas medical and dental expenses <ul style="list-style-type: none"> • Health related emergency accommodation and transport • Hospital incidentals 	\$Unlimited~	\$Unlimited~
2* Emergency accommodation and transport For non-medical/dental related events	\$10,000	\$10,000
3* Amendment or cancellation costs	You choose°	You choose°
4 Medical and dental expenses in Australia	-	\$1,000,000~ Only for Area 6

~Medical and dental cover and related expenses will not exceed 12 months from the onset of the illness or injury.

°Cover chosen applies per policy. See page 7.

*Sub-limits apply. Refer to the Policy wording pages 22-37.

Policy inclusions and options

Single Trip or Annual Multi-Trip

You can choose a policy to cover one Single Trip or, if You are a frequent traveller, rather than buying a Single Trip policy each time You travel, You may want to buy an Annual Multi-Trip policy.

On Our Annual Multi-Trip policy You can select from the available choices, a Journey duration to suit your needs and be covered for an unlimited number of Journeys more than 250 km from Your Home during the Period of Insurance.

Areas of travel

Where You travel will influence Your premium.

Single Trip: You will need to choose the main destination based on where You will spend the most time on Your Journey.

Annual Multi-Trip: You will need to choose the area which will cover all of Your trips for the year. If You select an international area, this also includes cover for travel in Australia.

Note: If 20% or more of any Journey will be spent in the Americas or Africa You must nominate the area including these countries as the main destination.

Choose Your excess

You can choose Your excess. We currently have the below excess choices available, however, higher excesses may also be available. The higher the excess You choose, the lower the premium.

- \$0 excess
- \$100 excess
- \$250 excess

Your excess will be shown on Your Certificate of Insurance.

Activities included in Your cover

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

Our Plans automatically include:

- Abseiling
- Archery
- Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Kayaking
- Motorcycle/Moped Riding[^]
- Paragliding
- Parasailing
- Skydiving
- Snorkelling
- White Water Rafting
- Working Holidays

[^]Please refer to the terms of cover below for these particular activities.

Note: Your participation in any of the activities listed is subject to the terms of cover and in particular General exclusions 16, 17 and 18 on page 36.

Motorcycle/moped riding

Your policy automatically includes cover for motorcycle or moped riding if:

- whilst in control of a motorcycle or moped, You hold a valid Australian motorcycle licence;
- the engine capacity is 200cc or less;
- You are wearing a helmet;
- You are not racing; and
- You are not participating in a Professional capacity; and
- whilst You are a pillion passenger, the driver holds a licence valid in the relevant country.

If You do not hold a valid Australian motorcycle licence but want to drive a motorcycle or moped, please contact Your travel agent for an alternative product.

Activities not included in Your cover

There is no cover for these activities:

- Snow skiing
- Snowboarding
- Snowmobiling

If You want to purchase a policy including cover for these activities, please contact Your travel agent for an alternative product.

Cancellation cover

The International Plan and the Inbound Plan do not automatically include cancellation cover however You can add the amount of cancellation cover that suits You. Select an amount from the options available at the time of applying for cover. The level of cancellation cover You choose will influence Your premium.

Typically people look to choose an amount that will cover all prepaid travel tickets, hotels, tours or other travel related expenses for all travellers on the policy. The level of cover You choose will be the total amount of cover available under Section 3, on a per policy basis and will be shown on Your Certificate of Insurance.

Extending Your Journey

Having too much fun? If You're having too much fun on Your Journey and wish to be insured for longer than the original period, You will need to purchase a new policy through the providing entity prior to the expiry date shown on Your original Certificate of Insurance. It is not an extension of the previous policy.

It is important to note that should a medical condition present itself prior to the time of issue of the new policy, it may be considered an Existing Medical Condition under the new policy and therefore may not be covered by the new policy. Purchasing a longer duration policy upfront may avoid this risk.

Money back guarantee

Should You cancel this policy for any reason within the cooling off period which is within 15 working days (excluding public holidays) of the date of purchase, We will give You Your money back.

Our money back guarantee ensures a refund of the entire premium unless You have already:

- made a claim under the policy; or
- departed on Your Journey.

Should You wish to cancel Your policy and receive a full refund, please contact the providing entity within the cooling off period. We may give a partial refund if You amend Your policy before You depart for Your Journey.

Existing Medical Conditions

(Of You or Your travelling companion)

This policy does not automatically cover claims arising from, or exacerbated by, some Existing Medical Conditions or pregnancy.

If You are unsure whether You have an Existing Medical Condition or if You wish to discuss other policy cover options, please contact Your travel agent or call Cover-More on 1300 72 88 22 for additional assistance.

An Existing Medical Condition is:

- a) Any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a medical or dental advisor in the 90 days prior to the Relevant Time; or
- b) Any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the Relevant Time.

'Relevant Time' in respect of:

- a) Single Trip policies means the time of issue of the policy.
- b) Annual Multi-Trip policies means the first time at which any part of the relevant trip is paid for or the time at which the policy is issued, whichever occurs last.

Conditions We automatically cover

Subject to the requirements shown, this policy automatically covers:

Acne – If You have not required treatment by a medical practitioner in the last 60 days.

Allergies – If the condition has not required treatment by a medical practitioner in the last 6 months and You have no known respiratory conditions (e.g. Asthma).

Asthma – If no exacerbation requiring treatment by a medical practitioner in the last 12 months. You must also be under 60 years of age.

Breast/Prostate/Kidney/Bowel/Colon Cancer – If You were diagnosed over 6 months ago, have not had any chemotherapy or radiotherapy in the last 6 months, Your cancer has not spread beyond the primary site at any time and Your Journey is less than 6 months. In respect of prostate cancer You must also have a Prostate Specific Antigen (PSA) of 10 or less.

Cataracts/Glaucoma – If You have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days.

Coeliac Disease – If the condition has not required treatment by a medical practitioner in the last 6 months.

Diabetes/Glucose Intolerance – If You were diagnosed over 6 months ago and have not had any complications in the last 6 months. You must have a Blood Sugar Level reading between 4 and 12 or a HbA1C score of 9% or less. You must also not currently be undergoing any treatment for kidney, eye or nerve complications.

Ear Grommets – With no current infection at the Relevant Time.

Epilepsy – If there are no underlying medical conditions (e.g. previous head trauma, stroke) and You have not required treatment by a medical practitioner for a seizure in the last 2 years.

Gastric Reflux – If the condition does not relate to another underlying diagnosis (e.g. Hernia/Gastric Ulcer).

Gout – If the gout has remained stable for the last 6 months.

Hiatus Hernia – If no surgery is planned.

Hip/Knee Replacement – If performed more than 6 months ago and less than 10 years ago.

Hypercholesterolaemia (High Cholesterol) – If You have no known heart conditions.

Hypertension (High Blood Pressure) – If You have no known heart conditions and Your current blood pressure reading is lower than 165/95.

Menopause – Provided You do not suffer from Osteoporosis.

Peptic/Gastric Ulcer – If the condition has remained stable for the last 6 months.

Skin Cancer (excluding Melanoma) – Provided the skin cancer was excised more than 30 days ago.

Underactive/Overactive Thyroid – If not as a result of a tumour.

Other conditions

Other Existing Medical Conditions not listed above are not covered by this policy.

If You have a condition which is not on this list and would like cover, please contact Your travel agent or call Cover-More on 1300 130 896 for additional assistance.

Pregnancy

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

1. No cover available if there has been complications with this or any other previous pregnancy.
2. No cover available if the pregnancy was medically assisted (including hormone therapies and IVF).
3. Cover is only provided for unexpected serious pregnancy complications which occur before or during the 26th week of pregnancy.
4. No cover is provided for childbirth or the health of a newborn child, irrespective of the stage of pregnancy at which the child is born.

Expectant mothers should therefore consider whether they travel under this policy, particularly if travelling beyond the 20th week of pregnancy.

For assistance or if You wish to discuss other policy cover options, please contact Your travel agent or call Cover-More on 1300 130 896.

24 hour emergency assistance

All policyholders have access to Our emergency assistance team who are contactable 24 hours a day, 365 days a year.

Our team of case managers, nurses, travel agents and doctors provide the following services to all policyholders:

- **Assistance in accessing medical treatment and care whilst away.** Our team of case managers, nurses and doctors will assist You to find medical facilities and then monitor Your medical care.
- **Payment of bills.** Falling ill overseas can be very expensive so those significant medical expenses can be paid by Us directly to the hospital.
- **Bringing You Home.** Our team can decide if and when it is appropriate to bring You Home and will coordinate the entire exercise.
- **Assistance when 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 as a result of an emergency.** If Your travel consultant is not available to assist with rescheduling in an emergency situation, Our team can help.

Certain services are subject to a claim being accepted under Your policy.

When You call, please have the following information:

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

Please call Australia DIRECT and TOLL FREE from:

USA: 1866 354 3295 **Canada:** 1866 655 7570

UK: 0800 169 5847 **NZ:** 0800 540 520

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

From all other countries or if You are experiencing difficulties with one of the numbers above, please use the following numbers:

Phone: +61 (0) 2 8907 5008 Fax: +61 (0) 2 9954 6250

Claims

Before making a claim, please refer to Policy conditions 4 and 5 on page 26.

Need to make a claim?

Send Us Your claim and We will help You sort it out.

You have two choices:

1. Complete an online claim

Visit claims.covermore.com.au and follow the prompts; or

2. Download and print a claim form

Download, print and complete a claim form from covermore.com.au.

- a) Add receipts and other supporting documents
 - (i) Follow the checklist on the claim form for the supporting documents You need to send Us with Your completed form.
 - (ii) We need original documents, so please keep a copy of any documents before sending them in.

b) Send in Your claim

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

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

If You require any help, You can contact Cover-More on 1300 72 88 22 (+61 (0) 2 8907 5000) or email enquiries@covermore.com.au.

How long will my claim take?

We try to process claims as quickly as possible. You will hear from Us within 10 working days from the time We receive Your claim.

Important information

Who is the insurer?

The insurer, Great Lakes Reinsurance (UK) SE, trading in Australia as Great Lakes Australia (GLA), is authorised by the Australian Prudential Regulation Authority (APRA) to carry on insurance business in Australia.

Great Lakes Reinsurance (UK) SE is a wholly owned subsidiary of Münchener Rückversicherungs-Gesellschaft AG (Munich Re), part of the Munich Re Group which is one of the largest insurance groups in the world. GLA's contact details are:

Mail: Great Lakes Australia

PO Box H35, Australia Square NSW 1215

The Financial Claims Scheme

In the event of the insolvency of GLA, You may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Information about the Scheme can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 55 88 49.

Who is Cover-More and the providing entity?

Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFS Licence No. 241713) (Cover-More) administers the policy (including customer service, medical assessments and claims management) and will usually arrange for the issue of the insurance, either directly or through the appointment of authorised representatives.

The person who provides You with this PDS is the providing entity. The capacity in which they act is displayed in the Financial Services Guide on pages 38-40 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 replacement (after allowing for depreciation) or repair of Your personal luggage;
- pay for specified Additional expenses;
- pay the person to whom You are legally liable; or
- pay You.

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);
- are aware of the Words with special meanings found in the Policy wording on pages 22-25; and
- are aware of the maximum benefit limits shown in the Benefits table on page 4.
- are aware of the Policy conditions and General exclusions found in the Policy wording on pages 25-37.

Change of terms and conditions

From time to time and where permitted by law, We may change parts of the Combined FSG/PDS. We will issue You with a new Combined FSG/PDS or a Supplementary FSG or PDS or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of reasonable person deciding whether to buy this insurance, may be found on covermore.com.au. You can obtain a paper copy of any updated information without charge by calling 1300 130 896.

Your duty of disclosure

Before You enter into this contract of insurance, You have a duty of disclosure under the Insurance Contracts Act 1984. The duty applies until (as applicable) We first enter into the policy with You, or We agree to a variation, extension or reinstatement with You.

Answering Our questions

In all cases, if We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

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.

Variations, extensions and reinstatements

For variations, extensions and reinstatements You have a broader duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

If You do not tell Us something

If You do not tell Us anything You are required to tell 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 tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Code of Practice

GLA is a signatory to the General Insurance Code of Practice (Code) which is developed by the Insurance Council of Australia. The Code sets out high standards of service that general insurers must meet when consumers are buying insurance, making claims, experiencing financial hardship, requesting information, or wanting to make a complaint.

To obtain more information on the Code of Practice and the rights You may have under it please contact Cover-More on 1300 130 896 or You can access the Code at www.codeofpractice.com.au.

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 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 change Your policy in any way You may be entitled to a partial premium refund or be required to pay an additional amount.

How various factors affect the Amount Payable

We consider a number of factors in calculating the total Amount Payable. The key factors that may affect the amount You pay include the plan, the area to which You are travelling, Your age, the excess, the duration of Your Journey and whether You take out additional cover.

The following is a guide on how these factors combine together and may impact on the assessment of risk, and therefore Your premium.

- Area – higher risk areas cost more.
- Age – higher risk age groups cost more.
- Excess – the higher the excess the lower the cost.
- Duration – the longer Your trip the more it usually costs.
- Cancellation Cover – the more cover You require, the higher the cost may be.

How a claim payment is calculated

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

1. The amount of loss or damage or liability;
2. The excess;
3. The maximum benefit limits and sub-limits;
4. Reasonable depreciation where appropriate; and
5. The terms and conditions of the policy.

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

- You incur \$600 for additional accommodation and transport costs to amend Your travel plans following a natural disaster whilst travelling.
- You have chosen the nil excess option.
- The amount payable following the claim would be calculated as follows:
 - consider the maximum benefit limit for Emergency accommodation and transport - \$10,000.
 - as You have chosen the nil excess option, no excess is deducted. This results in an amount payable of \$600.

We respect Your privacy

In this Privacy Notice the use of “we”, “our” or “us” means Cover-More and Great Lakes Australia (GLA), 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 GLA 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 GLA 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 these disclosures unless You tell Cover-More, using the contact details below.

Your choices

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

If You wish to withdraw Your consent including for things such as receiving information on products and offers or Your travel consultant receiving personal information about Your policy and coverage, please contact Cover-More on 1300 130 896.

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 Cover-More's or GLA's Privacy Officer, using the contact details below or refer to the Cover-More Privacy Policy available on covermore.com.au/covermore_privacy_policy and the GLA Privacy Statement and Privacy Policy available on munichre.com/gla/en/privacy-statement.

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

Phone: 1300 131 746

GLA Privacy Officer

Munich Re Australia

Mail: PO Box H35, Australia Square NSW 1215
Australia

Email: privacyofficer@munichre.com

Phone: +61 (0) 2 9272 8000

Fax: +61 (0) 2 9272 8139

Resolving complaints

If You think We have let You down in any way, or Our service is not what You expect (even if through one of Our representatives), please tell Us so We can help. We are committed to resolving Your complaint fairly.

If You have a complaint:

- Contact Cover-More by phone on 1300 130 896. You will be put in contact with someone who can help resolve Your complaint.
- If You wish You can also write to Us about Your complaint marked for the attention of:
The Customer Relations Manager
Private Bag 913, North Sydney NSW 2059
or email to customerrelations@covermore.com.au
- We will listen to You, consider the facts and respond to You within 15 business days. If We need more information or more time to respond properly to Your complaint We will contact You to agree an appropriate timeframe to respond.
- If You are unhappy with Our response, please tell Us. Cover-More will undertake a separate review of the matter. Provided We have the information We need, this review will be completed within 15 business days.
- If You are not satisfied with the resolution, then Your complaint will be referred to the Dispute Resolution Officer or their delegate at GLA.

We will send You Our final decision within 45 days from the date You first made Your complaint.

We expect Our procedures will deal fairly and promptly with Your complaint.

However, if You are not satisfied with Our final decision You can choose to have the matter resolved externally – with the Financial Ombudsman Service Australia (FOS). This is an independent body and its services are free to You. As a member We agree to accept the FOS's decision, where We are bound to do so.

You can contact the FOS by:

Mail: Financial Ombudsman Service Ltd
GPO Box 3
Melbourne VIC 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Policy wording

The benefits described in this policy wording should be read in conjunction with Policy inclusions and options (pages 5-7), Your duty of disclosure (page 15), Words with special meanings (pages 22-25), Policy conditions (pages 25-28) and General exclusions (pages 35-37).

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.
- You are a resident of Australia, or a non-resident of Australia travelling on the Inbound Plan Area 6 cover, and will be returning to Your country of residence at the completion of the Period Of Insurance and within 18 months of the Journey commencing.
- If You purchase the Annual Multi-Trip Policy, cover will only extend to a Journey that involves travel to a destination which is more than 250 km from Your Home.

Words with special meanings

In this policy the following words have the following meanings:

“We”, “Our”, “Us” means Great Lakes Australia.

“You”, “Your” means the people listed as adults on the Certificate of Insurance and includes Accompanied Children. Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed 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) For Section 3 where the limit chosen 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 not in full-time employment and they are under the age of 21 years.

“Act Of Terrorism” means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

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

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

“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.

“Existing Medical Condition” means:

- a) Any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a medical or dental advisor in the 90 days prior to the Relevant Time; or
- b) Any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the Relevant Time.

“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 Your Home and ceasing at the time You return to Your Home.

“Limb” means a hand at or above the wrist or a foot at or above the ankle.

“Period Of Insurance” means:

a) In respect of Single Trip Policies 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).

b) In respect of Annual Multi-Trip Policies from the time You commence each Journey or the travel start date shown on Your Certificate of Insurance (whichever occurs last) until the earliest of the following times:

- (i) the time that You complete the Journey;
- (ii) the expiry of the maximum insured duration per Journey (this maximum duration is shown on Your Certificate of Insurance); or
- (iii) 12 months from the travel start date shown on Your Certificate of Insurance.

Cover under Section 3 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 shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

“Relative” means Your spouse, defacto, parent, grandchild, brother, sister, son-in-law, daughter-in-law, parent-in-law, grandparent, child, step-parent, brother-in-law, sister-in-law, fiance(e), first cousin, aunt, uncle, niece and nephew.

“Relevant Time” in respect of:

a) Single Trip policies means the time of issue of the policy.

b) Annual Multi-Trip policies means the first time at which any part of the relevant trip is paid for or the time at which the policy is issued, whichever occurs last.

“Rental Car” means a rented sedan, campervan, hatchback or station-wagon (including 4WDs) rented from a licensed motor vehicle rental company.

“Terminal Illness” means any medical condition which is likely to result in death.

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

Policy conditions

1. Excess

The excess is the first amount of a claim which We will not pay for. The excess, if applicable, applies to any claim arising from a separate event in respect of all Sections of the policy.

The excess is shown on Your Certificate of Insurance.

2. Sections of the policy applicable to each Plan

If You purchase:

- a) the International Plan, Sections 1, 2 and 3 of the policy apply;
- b) the Inbound Plan (Area 6), all Sections of the policy apply.

3. 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 selected (see page 4) except:

- a) where the policy limit for Section 3 on the International Plan and the Inbound Plan will be shown on Your Certificate of Insurance; or
- b) where We have notified You in writing of different limits.

4. Claims

- a) If You are admitted to hospital or You anticipate Your medical expenses and Additional expenses are likely to exceed \$2,000 You must phone the emergency assistance number as soon as physically possible.
- 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 written 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 original police reports, receipts and/or medical certificates and You must co-operate fully in the assessment or investigation of Your claim.

5. 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.

6. You must help Us to make any recoveries

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

7. 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.

8. Policy interpretation

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

9. Emergency assistance

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

10. Free extension of insurance

Where Your Journey is necessarily extended due to an unforeseen 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.

11. Automatic reinstatement of sums insured

If You purchase the Annual Multi-Trip Policy the sums insured under each Section of the policy are automatically reinstated on completion of each Journey.

12. Non-Australian residents travelling to Australia - Inbound Plan (Area 6)

This policy condition applies if You have paid Inbound Plan (Area 6) Amount Payable and You are a non-Australian resident. In this policy wording (other than in this policy condition, the second bullet point on page 22, and Section 4):

- a) the word "Australia" should be replaced with Your country of residence; and
- b) the word "overseas" should be interpreted to mean a place outside Your country of residence.

13. Policy conditions applying to Sections 1 and 2 only

- 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 it was arranged by and deemed necessary by the emergency assistance network.
- c) If You are hospitalised We will pay for a share room. If a share room is not available We will, at Our discretion and that of Our medical advisors, pay to upgrade You to a single room.
- d) 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.

Did you know?

The cost of a hospital bed alone in the USA is up to \$5,000 a night.

The benefits

SECTION 1: Overseas medical and dental expenses

1. If You become sick

If during the Period Of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of medical treatment, emergency dental treatment and ambulance transportation which is provided outside Australia by or on the advice of a qualified medical practitioner or dentist. Medical cover will not exceed a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

2. Emergency expenses

If during the Period Of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the:

- a) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your travelling companion who remains with or escorts You until the completion of the Period Of Insurance or until You are able to resume Your Journey or travel Home, whichever occurs first. This benefit is only payable on the written advice of the overseas medical practitioner;
- b) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your Relative who travels to and remains with You following Your being hospitalised as an inpatient. The benefit ceases when You are able to continue Your Journey, travel Home or on completion of the Period Of Insurance, whichever is the earlier, and is subject to the written advice of the treating medical practitioner and acceptance by the emergency assistance network;
- c) reasonable Additional hotel accommodation expenses and Additional transport expenses incurred by You and at the same fare class as originally booked, if You are unable to complete the Journey on the written advice of the treating medical practitioner;
- d) reasonable expenses incurred in returning a hired motor vehicle to the nearest depot provided that, on the written advice of the treating medical practitioner, You are unfit to drive it.

3. If You die

We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to Australia if You die during the Period Of Insurance. In either event the maximum amount We will pay in total will not exceed \$20,000.

4. If Your Relative or business partner becomes sick

We will pay reasonable Additional transport expenses if You are required to return to Your Home due to the sudden Disabling Injury, Sickness or Disease or death of a Relative or business partner in Australia.

5. If You are hospitalised

If You are hospitalised overseas, We will pay up to \$1,000 for incidentals such as phone calls and magazines. The amount We will pay is limited to \$50 for each night You are hospitalised overseas as a result of a Disabling Injury, Sickness or Disease during the Period Of Insurance, provided that the period of confinement is at least 48 hours. Original receipts for these expenses must be produced in support of Your claim.

The maximum benefit limit for this section is:

International Plan	Inbound Plan
\$Unlimited	\$Unlimited

We will not pay for:

1. medical treatment, dental treatment or ambulance transportation which is provided in Australia. This exclusion does not apply to medical treatment provided whilst 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 whilst the ship is tied up in an Australian port.
2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.

3. the continuation or follow-up of treatment (including medication) started prior to Your Journey.
4. medical treatment, dental treatment or ambulance transportation which is provided in Your country of residence.
5. any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
6. (except for Section 1.1) claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

**Also refer to: General exclusions - pages 35-37.
Policy conditions - pages 25-28.**

SECTION 2: Emergency accommodation and transport

1. If Your Home is destroyed by fire, earthquake or flood

We will pay the reasonable Additional transport expenses for Your early return to Your Home if it is totally destroyed by fire, earthquake or flood while You are on Your Journey.

2. Other circumstances

We will pay Your reasonable Additional hotel accommodation and Additional transport expenses incurred on the Journey due to an unforeseen 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) loss of passport or travel documents except involving government confiscation or articles sent through the mail;
- c) a quarantine regulation You unknowingly breach;
- 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 \$250 providing written confirmation from the Transport Provider has been obtained.

The maximum benefit limit for this section is:

International Plan	Inbound Plan
\$10,000	\$10,000

We will not pay for:

- claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

**Also refer to: General exclusions - pages 35-37.
Policy conditions - pages 25-28.**

SECTION 3: Amendment or cancellation costs

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

- 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).
- You have to cancel the Journey (where You cannot rearrange it prior to leaving Home) We will pay You:
 - the non-refundable unused portion of all travel costs prepaid in advance including the travel agent's commission (the travel agent's commission is limited to the amount of commission the agent had earned on the pre-paid refundable amount of the cancelled travel arrangements).
 - for frequent flyer or similar flight reward points lost following cancellation of Your airline ticket. The amount We will pay is calculated as follows:

- the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket multiplied by
- the total amount of points lost divided by
- the total amount of points used to obtain the airline ticket.

The maximum benefit limit for this section is:

International Plan	Inbound Plan
Cover chosen*	Cover chosen*

*Shown on Your Certificate of Insurance.

We will not pay for claims caused by:

- Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.
- the disinclination of You or any other person to proceed with the Journey or deciding to change plans.
- any contractual or business obligation or Your financial situation.
- the failure of Your travel agent or Our agent who issued this policy to pass on monies to operators or to deliver promised services.
- a request by Your Relative or employer unless You are a member of the police force and Your leave is revoked.
- 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.
- any government regulation, prohibition or restriction.
- the death, injury, sickness or disease of any person living outside Australia.
- any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
- claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.

11. claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

**Also refer to: General exclusions - pages 35-37.
Policy conditions - pages 25-28.**

SECTION 4: Medical and dental expenses in Australia

If during the Period Of Insurance You suffer a Disabling Injury, Sickness or Disease, We will pay the usual and customary cost of medical treatment, emergency dental treatment and ambulance transportation which is provided in Australia by or on the advice of a qualified medical practitioner or dentist. Medical cover will not exceed a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

This Section only applies if You have paid the Inbound Plan, Area 6 Amount Payable and You are a non-Australian resident and provided You are not an eligible person within the meaning of the Health Insurance Act.

The maximum benefit limit for this section is:

International Plan	Inbound Plan
No cover	\$1,000,000

We will not pay for:

1. medical treatment, dental treatment or ambulance transportation which is provided outside Australia.
2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
3. the continuation or follow-up of treatment (including medication) started prior to Your Journey.
4. medical treatment, dental treatment or ambulance transportation which is provided in Australia if You are an Australian resident or a non-Australian resident who is an eligible person within the meaning of the Health Insurance Act 1973 (Cth).

**Also refer to: General exclusions - pages 35-37.
Policy conditions - pages 25-28.**

General exclusions

We will not pay for:

1. claims for costs or expenses incurred outside the Period Of Insurance.
2. 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.
3. 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.
4. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
5. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
6. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim.
7. claims arising from any government prohibition, regulation or intervention.
8. claims in respect of travel booked or undertaken against the advice of any medical practitioner or after Your Terminal Illness had been diagnosed.
9. claims arising from loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care.
10. claims directly or indirectly arising from, or exacerbated by, any Existing Medical Condition:
 - a) You or Your travelling companion has.
This exclusion will be waived if You satisfy the provisions set out under the heading Conditions We automatically cover on pages 8-10; or

- b) of Your Relative, business partner or of any other person who is known to You prior to the Relevant Time, unless the person is hospitalised or dies in Australia after the Relevant Time and at the Relevant Time the chance of a claim occurring is highly unlikely. In any event, We will not pay more than \$4,000 under all sections of the policy combined.
11. claims directly or indirectly arising from pregnancy of You or any other person if You are aware of the pregnancy prior to the Relevant Time and:
 - a) where complications of this pregnancy or any previous pregnancy have occurred prior to this time; or
 - b) where the conception was medically assisted (including hormone therapy and IVF).
 12. claims directly or indirectly arising from:
 - a) pregnancy of You or any other person after the 26th week of pregnancy; or
 - b) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication.
 13. claims directly or indirectly 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.
 14. claims involving Your suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, any conduct engaged in whilst under the influence or effect of alcohol or drugs, the effect of or chronic use of alcohol or drugs or the transmission of any sexually transmittable disease or virus.
 15. claims directly or indirectly arising from Your anxiety, depression or mental or nervous disorders.
 16. claims involving participation by You or Your travelling companion in hunting; racing (other than on foot); polo playing; hang gliding; snow skiing, snowboarding or snowmobiling; rodeo riding; BASE jumping; moto cross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering or rock climbing using ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
 17. claims involving participation by You (during the Journey) in motorcycling or moped riding where You are in control of the motorcycle or moped and do not hold a valid Australian motorcycle licence.
 18. claims involving participation by You (during the Journey) in motorcycling or moped riding where:
 - a) the motorcycle/moped has an engine capacity of more than 200cc;
 - b) You are not wearing a helmet; or
 - c) whilst a pillion passenger, the driver does not hold a licence valid in the relevant country.
 19. claims involving consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the policy.
 20. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the Amount Payable.
 21. losses for which insurance is prohibited by law.
 22. claims arising directly or indirectly from complications following elective surgery.
 23. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
 24. 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.

Financial Services Guide

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

The FSG contains information about how Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) (Cover-More) and the business that arranges the policy (Agent) are paid and how any complaints are handled.

What financial services are provided?

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

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

The Agent, acts on behalf of Cover-More and Great Lakes Australia (GLA), the issuer of this product. Cover-More acts under a binder authority from GLA. This means that Cover-More (and the Agent acting on Cover-More's behalf), can arrange these policies and Cover-More can handle or settle claims on GLA's behalf. Cover-More and the Agent act for GLA when providing these services. You can find full details of Cover-More and GLA on page 13 of the PDS.

Neither Cover-More nor the Agent are authorised to give You personal advice in relation to travel insurance. Any advice given to You about travel insurance will be of a general nature only and will not take account of Your personal objectives, financial situation or needs. You need to determine whether this product meets Your travel needs.

You may have been referred to Cover-More's website by a third party referrer or distributor, through their website link (Referrer). The Referrer is not an authorised representative of Cover-More and is not authorised to provide You with financial product advice about this travel insurance product or to issue this product.

How are we paid?

Cover-More

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

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

The Agent, and/or its associates

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

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

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

Referrers or distributors

Referrers and distributors are paid a fee and/or commission by Cover-More. This amount is paid out of the commission that Cover-More receives from GLA.

Further information

For more information about the 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 contact Cover-More on 1300 130 896 and refer to page 21 for details of the complaint resolution process.

What professional indemnity insurance arrangements do we have in place?

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

Who is responsible for this document?

The Agent is responsible for the distribution of the FSG in this document and GLA is responsible for the PDS. Cover-More has authorised the distribution of this FSG.

This Combined FSG and PDS was prepared on 1 December 2015.



Cover•More

TRAVEL INSURANCE

keep travelling

Choosing the right travel insurance to take with you on your trip is an important decision. Whether you've already purchased a policy with us, or are simply weighing up your options, take a minute to read this PDS and find out what our policy covers.

For a quote or to purchase a policy ask your travel agent.

www.covermore.com.au

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