

Supplementary Product Disclosure Statement (SPDS)

This SPDS:

- is issued by Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFSL 232507; and
- supplements the following Combined Financial Services Guide and Product Disclosure Statement (Combined FSG and PDS),

and should be read together with the following Combined FSG and PDS:

- Cover-More Business Travel Insurance PDS with effective date 19 June 2019.

This SPDS applies to all policies issued on or after 10 September 2020 under a Combined FSG and PDS.

Terms defined in the Combined FSG and PDS have the same meaning where used in this SPDS.

The PDS is amended as follows:

Please refer to the General Exclusions section

Insert the following new exclusion at the end of the general exclusions. This exclusion applies to all sections of the policy.

We will not pay for:

- claims directly or indirectly arising from or caused by COVID-19, including the threat or perceived threat, of COVID-19.

BUSINESS
TRAVEL
INSURANCE

*keep
travelling*

Table of contents

Product Disclosure Statement (PDS)	3-55
Welcome	3
Who should take this policy?.....	3
The purpose of the Product Disclosure Statement (PDS)	3
Benefits table	4
Contact us	6
Policy inclusions and options	6
Areas of travel.....	6
Excess choices.....	6
Schengen visa.....	6
Luggage	7
Increase Rental Car insurance excess cover	8
Activities included in Your cover	8
Motorcycle/moped riding.....	8
Snow skiing, snowboarding and snowmobiling.....	9
Extending Your Journey	9
Money back guarantee.....	9
Travel and health	10
Existing Medical Conditions.....	10
Health of other people impacting Your travel (non-traveller).....	17
Pregnancy.....	18
24 hour emergency assistance	19
Claims	20
Important information	22
Who is the insurer?.....	22
The Financial Claims Scheme	22
Who is Cover-More and the providing entity?.....	22
When and how benefits are provided	22
Additional policy information	23
Change of terms and conditions	23
Your duty of disclosure	23
General Insurance Code of Practice	24
The amount You pay for this insurance.....	24
How various factors affect the Amount Payable.....	24
Cancelling Your policy	25
How a claim settlement is calculated.....	25
We respect Your privacy	26
Resolving complaints	28
Policy wording	29
Words with special meaning	29
Policy conditions	33
The benefits.....	37
General exclusions.....	53

Financial Services Guide (FSG)

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

Welcome

At Cover-More, we know that travelling can be an amazing and inspiring experience and we want you to enjoy yourself, even when you are thousands of kilometres from home. With Cover-More Travel Insurance, you can relax and take comfort in knowing that should something go wrong, we have an experienced team available to help you, no matter what time of the day.

We are here to make sure you travel with peace of mind no matter where you are.

Who should take this policy?

The business policy offers annual cover designed for business travellers who go away multiple times during the year.

The policy:

- offers cover to travellers up to 74 years
- covers an unlimited number of trips throughout the year
- gives You the choice of 30, 60 or 90 days for the maximum duration of any one trip. The longer the duration you choose, the higher the premium
- covers trips more than 250 km from Home
- includes up to 6 weeks of leisure travel during the year
- has a family option which covers Your spouse or de facto and Accompanied Children under 21 years
- gives You access to our in-house emergency assistance team
- offers You excess choices.

The purpose of the Product Disclosure Statement (PDS)

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

The PDS details:

- the benefits – read these together with the options to vary cover;
- requirements if you have an Existing Medical Condition or are pregnant;
- obligations in relation to your duty of disclosure;
- definition 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.

Benefits table

Policy benefits		Business
		Annual Multi-Trip
		Limit per adult
1~	Overseas medical and dental	\$Unlimited
2*	Additional expenses	\$Unlimited
3*	Amendment or cancellation costs	\$Unlimited
4*	Luggage and travel documents	\$15,000•
5*	Delayed luggage allowance	\$2,000
6	Money	\$1,000
7	Rental Car insurance excess	\$4,000•
8*	Travel delay	\$2,000
9	Alternative staff	\$15,000
10	Special events	\$2,000
11*	Hospital incidentals	\$8,000
12*	Hijacking	\$10,000
13	Kidnap and ransom	\$250,000
14*	Loss of income	\$24,000+ up to \$4,000 per month
15*	Disability	\$25,000+
16*	Accidental death	\$25,000+
17	Personal liability	\$5,000,000

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

*Sub-limits apply. Refer to the Policy Wording pages 29-55.

This is a summary of the benefits provided only. Please read this PDS carefully to understand what this policy covers. Importantly, please note that conditions, exclusions, limits and sub-limits apply.

Summary of the benefits
Cover for overseas hospital, medical, surgical, nursing, ambulance and emergency dental expenses.
Cover for Additional accommodation and transportation expenses as a result of certain events including sickness, natural disasters, loss of travel documents and strikes.
Cover if the Journey has to be rearranged or cancelled due to an unforeseeable circumstance outside Your control, e.g. illness, accident, extreme weather conditions, exam resit or retrenchment.
Luggage – cover for loss, theft or damage. Travel documents – cover for replacement cost if lost or stolen. For luggage item limits, see page 7.
Cover for the cost of essential emergency purchases overseas if all Your luggage is delayed by a Transport Provider. Delays of over 24 hours – up to \$1,000. Delays of over 72 hours – up to \$2,000.
Cover for cash which is lost or stolen from Your person.
Cover for the excess You become liable to pay as a result of damage to, or theft of, a Rental Car.
Cover for Additional accommodation expenses if Your scheduled transport is delayed over 6 hours.
Cover for the cost of a replacement employee to complete the assignment for which You were originally sent if it is necessary for You to return to Australia as a result of Your bodily injury or illness.
Covers Additional costs to get You to a special event (as defined) if You would miss it due to unforeseeable circumstances outside Your control.
Covers the cost of miscellaneous expenses up to \$50 per night if You are hospitalised overseas for at least 48 hours.
\$1,000 for each 24 hour period You are forcibly detained on a hijacked public transport vehicle.
Reimbursement for ransom monies paid if You are kidnapped during Your Journey.
Cover if You are unable to work on Your return to Australia due to an injury sustained during the Journey.
Cover if You suffer total loss of sight in one or both eyes or total loss of the use of a limb due to an injury sustained during the Journey. Up to \$10,000 per Accompanied Child.
Cover if You die due to an injury sustained during Your Journey. Up to \$1,000 for Accompanied Children.
Cover for legal liability if Your negligent act during the Journey causes bodily injury or damage to property of other persons.

•Additional cover available, see page 7 and 8.

+Maximum liability collectively for Sections 14, 15 and 16 is \$25,000.

Contact us

Cover-More Insurance Services

Mail: Private Bag 913, North Sydney NSW 2059 Australia

Call: 1300 72 88 22

Fax: (02) 9202 8001

Cover-More Insurance Services

Mail: Private Bag 913, North Sydney NSW 2059 Australia

Call: 1300 72 88 22

Fax: (02) 9202 8001

Email: enquiries@covermore.com.au

24 hour emergency assistance

See page 19 for details.

Policy inclusions and options

Areas of travel

Select the Area which you will spend the most time in.

Area 1 is compulsory if more than 20% of Your time is spent in the Americas/Africa.

Annual Multi-Trip

Area 1	Worldwide including the Americas and Africa North America, South America, the Caribbean, Africa and Antarctica cruises. Area 1 is compulsory if more than 20% of Your time is spent in the Americas/Africa.
Area 2	Worldwide excluding the Americas and Africa

Note: Cover is included for travel within Australia: cover will only extend to a Journey that involves travel to a destination which is more than 250 km from Home.

Excess choices

When travelling internationally You can choose the excess. The higher the excess chosen, the lower the premium.

The excess will be shown on Your Certificate of Insurance and only applies in the event of a claim.

Schengen visa

Our Business Annual Multi-Trip Plan provides \$unlimited benefit for expenses which might arise in connection with repatriation for medical reasons, urgent medical attention and/or emergency hospital treatment and up to 30,000EUR for overseas funeral expenses or repatriation of Your remains.

Luggage

Your belongings

When You're at Home, You look after Your belongings. When You travel it should be no different. Unfortunately, many claims We see for loss or theft are caused by people being careless with their belongings. If You do not take good care of Your belongings We may not be able to pay Your claim. Not all belongings are covered by the policy.

What does this mean?

- Keep Valuables with You (where security regulations allow You to do so) rather than checking them in with the Transport Provider.
- Do not leave Valuables in a motor vehicle at any time. **"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.
- A maximum limit of \$2,000 applies to all other items (i.e. not Valuables) left in a locked motor vehicle as long as they are in a Concealed Storage Compartment. Also, don't leave items in a motor vehicle overnight as they are not covered.
- Report any loss or theft to the police within 24 hours as an original police report is required for any claim involving loss or theft.
- 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.

Luggage item limits automatically included in your cover

We provide cover for 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 43-44 for depreciation rates and an example of how a claim is worked out.

Cameras and video cameras	Laptop and tablet computers	Mobile phones and smart phones	Other items
\$3,500	\$6,000	\$1,000	\$1,000

You may be able to increase the item limit by paying an additional premium. Please ask for a quote.

Receipts or valuations (less than 12 months old) must be available if requested by Us.

Increase Rental Car insurance excess cover

The Business Plan automatically provides up to \$4,000 cover for Your liability in respect to a Rental Car insurance excess. This amount can be increased by up to \$3,500 by paying an additional premium. Please ask for a quote.

Activities included in Your cover

The following activities are automatically included:

- Abseiling
- Parascending
- Ballooning
- Skydiving
- Bungy Jumping
- White Water Rafting
- Paragliding
- Working Holidays

Note: Subject to the ordinary terms of cover and in particular General exclusions 24-27 on page 55 and Section 17 Personal liability exclusions 3 and 4 on page 52.

Motorcycle/moped riding

Claims involving participation by You (during the Journey) in motorcycling or moped riding for any purpose are specifically excluded from this policy.

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, You must pay an extra premium. Please ask for a quote.

Even if You pay the extra premium, You will only be covered if:

- while in control of a motorcycle or moped you hold a valid Australian motorcycle rider's licence or Australian motor vehicle driver's licence, and you hold a licence valid in the relevant country;
- whilst You are a pillion passenger the driver holds a licence valid in the relevant country;
- the engine capacity is 200cc or less;
- 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 17 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 skiing, snowboarding and snowmobiling

Claims involving participation by You (during the Journey) in snow skiing, snowboarding or snowmobiling are specifically excluded from this policy.

If You wish to be covered for these activities during Your Journey, You must pay an extra premium. Please ask for a quote.

Even if You pay the extra premium, You will only be covered if:

- You are skiing or snowboarding On-Piste;
- You are not racing; and
- You are not participating in a Professional capacity.

Extending Your Journey

If You wish to be insured for longer than the original period You need to purchase a new policy with Us 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 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.

Money back guarantee

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 15 working days 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.

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

Do You have an Existing Medical Condition?

Claims directly or indirectly arising from or exacerbated by an Existing Medical Condition or related new infections are specifically excluded from this policy unless Your Existing Medical Condition is approved by Us.

What does this mean?

If You have an Existing Medical Condition and for example take medication to keep that condition in check, it doesn't mean You can't purchase travel insurance.

It does however, mean that You should tell Us about all Your Existing Medical Conditions including anything for which medication is prescribed so We can complete an online health assessment and, if We approve, offer You cover.

If You choose to declare some conditions and not others or choose not to declare any conditions, You run the risk of a claim being denied. See Existing Medical Conditions for more information.

Assessing Your health

So We can assess the risk, We may also require You to answer some questions about Your general health as well as completing an online health assessment at the time of applying for this travel insurance.

Existing Medical Conditions

(Of You or Your travelling companion)

Cover for claims directly or indirectly arising from or exacerbated by an Existing Medical Condition or related new infections are specifically excluded from this policy. However, We may separately provide cover for an Existing Medical Condition. If additional cover is applied for and approved, an additional premium may apply.

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 one of the following:

- a) has required an emergency department visit, hospitalisation or day surgery procedure within the last two years;

- b) requires
 - (i) prescription medication from a qualified medical practitioner or dentist;
 - (ii) regular review or check-ups;
 - (iii) ongoing medication for treatment or risk factor control;
 - (iv) consultation with a specialist;
- c) has
 - (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer;
 - (ii) required surgery involving the abdomen, back, joints or spine;
 - (iii) shown symptoms or signs however, a medical opinion or investigation has not been sought to confirm or provide a diagnosis; or
- 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 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.

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

Getting cover for Existing Medical Conditions

There are three categories of Existing Medical Conditions:

- Conditions We automatically include
- Conditions We need to assess
- Conditions which cannot be covered.

Please review each of the categories to determine which category applies.

Existing Medical Conditions

We automatically cover

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

- 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;
- Your conditions satisfy the criteria in the table following; and
- all Your Existing Medical Conditions are on this list.

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

Condition	Criteria
Acne	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).
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 oxygen outside of a hospital. You don't have a chronic lung condition or disease (whether chronic or otherwise) including Chronic Asthma, 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	In the last 90 days, You haven't had an operation for this condition.
Glaucoma	You have no ongoing complications of this condition.
Coeliac Disease	In the last 6 months, You haven't been treated by a medical practitioner for this condition.
Congenital Blindness	No additional criteria.
Congenital Deafness	No additional criteria.
Ear Grommets	You don't have an ear infection.
Epilepsy	In the last 2 years, You haven't required medical treatment for this condition. 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	The procedure was performed more than 6 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.
Knee Replacement	
Shoulder Replacement	
Hip Resurfacing	
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.

Menopause	You don't have Osteoporosis.
Migraine	No additional criteria.
Peptic Ulcer 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.
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.

Existing Medical Conditions We need to assess

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

You will need to complete an online health assessment by declaring **all** Your Existing Medical Conditions to Us.

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

Conditions to pay particular attention to Chronic lung conditions

If You have a chronic lung condition*, unless You complete a health assessment for that condition at the Relevant Time which is then approved by Us and You pay the required extra premium, You won't be covered for claims directly or indirectly arising from or exacerbated by:

- that condition;
- a respiratory infection e.g. Influenza; or
- a lung infection e.g. Pneumonia.

*Chronic lung condition includes Chronic Asthma, Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.

What does this mean?

For example, if You have COPD and are diagnosed with a respiratory infection, Your claim will not be covered because We consider the respiratory infection to complicate and be a complication of the underlying Existing Medical Condition, COPD.

Cardiovascular Disease

If You have a condition involving Your heart and blood vessels, collectively known as Cardiovascular Disease*, unless You complete a health assessment for that condition at the Relevant Time which is then approved by Us and You pay the required extra premium, You won't be covered for claims directly or indirectly arising from or exacerbated by:

- that condition; or
- another heart/cardiovascular system problem including a Heart Attack or Stroke.

*Cardiovascular Disease includes Aneurysms, Angina, Cardiac Arrhythmias (disturbances in heart rhythm) Cardiomyopathy, Cerebrovascular Accident (CVA or Stroke), previous heart surgery (including valve replacements, bypass surgery or stents), Myocardial Infarction (Heart Attack) or Transient Ischaemic Attack (TIA).

What does this mean?

For example, if You have ever been diagnosed with Coronary Artery Disease, also known as Ischaemic Heart Disease (IHD), it is considered a life-long condition. The risk of disease is elevated whether or not You have been treated with bypass surgery or coronary artery stent insertion. If You haven't told Us about Your condition, We haven't approved it and You haven't paid the additional premium, We won't be able to consider Your claim if something goes wrong before or during Your Journey with respect to these conditions.

Reduced immunity

If You have reduced immunity at the Relevant Time (e.g. as the result of a medical condition or medical treatment), unless You complete a health assessment which is then approved by Us and You pay the required extra premium, We won't be able to approve claims directly or indirectly arising from or exacerbated by the underlying medical condition or a new infection.

What does this mean?

For example, if You currently suffer from a condition that is associated with significant immunosuppression or You require medication that significantly impairs immune function (e.g. Methotrexate, Azathioprine or high dose

steroids), You should tell Us about Your condition, otherwise We won't be able to cover Your claim if You develop an opportunistic infection with respect to these conditions.

Other Existing Medical Conditions which cannot be covered

Under no circumstances is cover available on this policy for claims directly or indirectly arising from or exacerbated by:

- Your Terminal Illness;
- conditions involving drug or alcohol dependency;
- travel booked or undertaken against the advice of any medical practitioner;
- routine or cosmetic medical or dental treatment, even if Your Existing Medical Condition has been approved; or
- conditions for which You are travelling to seek advice, treatment or review or to participate in a clinical trial.

What happens if I have an Existing Medical Condition but do not take steps to cover it under my travel insurance policy?

We will not pay any claims directly or indirectly arising from, or exacerbated by, Your Existing Medical Condition if:

- You do not apply for this cover for Your Existing Medical Conditions at the Relevant Time or, at the latest, before You depart on Your Journey;
- You apply for this cover for Your Existing Medical Conditions and We do not agree to provide cover; or
- We agree to provide cover for Your Existing Medical Condition and You do not pay the required extra premium.

This means, for example, that You will have to pay for an overseas medical emergency which can be very expensive in some countries.

If You have any questions about Existing Medical Conditions, please call Cover-More on 1300 72 88 22.

Completing a health assessment

For all other medical conditions You will need to complete an online medical assessment by either contacting Your travel agent or broker or by calling Cover-More on 1300 72 88 22 for additional assistance.

- You'll need to have sufficient knowledge about each Existing Medical Condition to be able to complete a full declaration so We can assess the risk.

For example, We need to know the name of the medical condition You take medication for, rather than the name of the medication. Check with Your doctor first if unsure.

- Check all Existing Medical Conditions have been disclosed to Us.

- We will provide Your assessment outcome and a number.
- If We can approve Your health assessment, You must pay the required extra premium to add cover for Your Existing Medical Conditions to the policy.
- An approval number for this cover will then be listed on the Certificate of Insurance We give You. Special conditions, limits and excesses may apply depending on Your Existing Medical Condition, age, trip destination and duration. This will be stated on Your Certificate of Insurance or separately advised to You in writing.

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

When booking a trip and buying travel insurance please carefully consider the health of loved ones not travelling with You.

We will only consider claims arising from the death or sudden disabling injury, sickness or disease of a Relative or Your business partner who is not travelling, if:

- that person lives in Australia;
- it was medically necessary for You to amend or cancel Your Journey to assist that person; and
- at the Relevant Time that person:
 - in the last two years, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was directly or indirectly caused by, arising from, or exacerbated by, the condition that gave rise to the claim;
 - 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 as defined under the Aged Care Act 1997 (Cth) (or any subsequent amendment, or amendment legislation, to it);
 - 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 as defined under the Aged Care Act 1997 (Cth) (or any subsequent amendment, or amendment legislation, to it);
 - was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
 - did not have a drug or alcohol addiction; and
 - did not have a Terminal Illness.

A claim caused by the health of someone who is not a Relative or Your business partner or anyone living outside Australia is not covered by the policy.

Please refer to SECTION 2: Additional expenses and SECTION 3: Amendment or cancellation costs for details on this cover.

Pregnancy

Are You pregnant?

If You know You are pregnant at the Relevant Time, You will need to apply for cover if:

- there have been complications with this pregnancy or a previous pregnancy;
- You have a multiple pregnancy e.g. twins or triplets; or
- the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.

“**Relevant Time**” means the first time when a part of the relevant trip is paid for or the time when the policy is issued, whichever occurs last.

You can complete a medical assessment by either contacting Your travel agent or broker or by calling Cover-More on 1300 72 88 22.

Pregnancy restrictions

Whether or not You have to apply for pregnancy cover, the following restrictions apply to claims arising in any way from the pregnancy of any person.

- 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 days and is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.
- Childbirth is not covered.
- Costs relating to the health or care of a newborn child are not covered, irrespective of the stage of pregnancy when the child is born.

What does this mean?

Expectant mothers should consider if Our products are right for them when travelling after 20 weeks gestation as costs for childbirth and neonatal care overseas can be expensive.

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 must phone Our emergency assistance team as soon as possible if You are admitted to hospital or if You anticipate Your medical or related expenses will exceed \\$500.](#)

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 1800 937 9763 **Canada** 1800 645 8714

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

Charges 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

Fax: +61 2 9954 6250

Claims

How to make a claim

Complete an online claim

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

Fill in a claim form

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

Add receipts and other supporting documents

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

Send in Your claim

Upload Your scanned documents and submit the claim online; or

Post the completed claim form and original supporting documents to:

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

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

For additional assistance:

Call: 1300 72 88 22 (within Australia) or +61 2 8907 5000 (from overseas)

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.

When You book a trip, You expect to be going on it.

Travel insurance is designed to protect You from the unforeseen and the unexpected.

Sometimes things happen before You even depart—unavoidable things that mean You need to amend or even cancel Your trip.

And because We believe that travel insurance policies should be clear and readily understood, here are some general points on how to make sure You can provide Us with the documents We require if You need to cancel Your trip and make a claim for cancellation or early return costs.

For all health related claims, We will always need the patient's usual GP to complete Our claim form medical certificate and certify unfitness to travel or the need to look after someone.

For a new mental health condition, in addition to the above, referral to and a diagnosis made by a Registered Psychologist or Psychiatrist is required. We're not saying the GP can't be the first port-of-call but We need specialist certification of unfitness to travel or the need to look after someone. It's the same type of thing as having a heart condition where the GP would refer to a heart specialist.

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

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.

Who is Cover-More and the providing entity?

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

The person who provides You with this PDS is the providing entity. The capacity in which they act is displayed in the Financial Services Guide on pages 56-58 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.

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 29-32;
- maximum benefit limits shown in the Benefits table on pages 4-5; and
- Policy conditions and General exclusions found in the Policy wording on pages 33-55.

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.

Your duty of disclosure

Before You enter into this contract of insurance, You have a duty of disclosure under the Insurance Contracts Act 1984 (Cth). 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.

General Insurance Code of Practice

We are signatories to the General Insurance Code of Practice (Code), which was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. To obtain more information on the Code and the rights You may have under it please contact us or visit 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 wish to change Your policy in any way please contact Cover-More.

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 cost more.
- **Excess** – the higher the excess the lower the cost.
- **Cancellation cover** – on some policies You can choose Your own level of cancellation cover. The more cancellation cover You require, the higher the cost may be.
- **Adding cover for Existing Medical Conditions and pregnancy** (where available) – additional premium may apply if a medical assessment is completed and cover is accepted by Us.
- **Extra cover options** (where available) – additional premium may apply.

Cancelling Your policy

If You cancel Your policy within a cooling-off period of 15 working 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 or exercise any other right under Your cover.

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

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 \$4,000 is stolen from a hotel room.
- You have chosen the nil excess option.
- You have not paid an additional amount to increase the standard item limit.

The claim settlement would be calculated as follows:

- Consider the original purchase price of the video camera – \$4,000 (no depreciation applies because the video camera was new).
- Consider the maximum benefit limit for Luggage and Travel Documents – \$15,000.
- Consider the maximum item limit payable for cameras and video equipment – \$3,500. The item limit applies in this case.
- Consider the excess. As You have chosen the nil excess option, no excess is deducted. This results in a claim settlement of \$3,500 or We may choose to replace the item through a supplier of Our choice.

We respect Your privacy

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

Why Your personal information is collected

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

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

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

How Your personal information is collected

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

We collect personal information directly from You unless:

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

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

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

Who we disclose Your personal information to

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

The other parties and service providers include:

- insurers and reinsurers;
- medical providers, travel providers and Your travel consultant;
- our lawyers and other professional advisers;
- our related companies and other representatives or contractors who we have hired to provide services or to monitor the services provided by us or our agents, our products or operations; and/or

- other parties we may be able to claim or recover against or other parties where permitted or required by law.

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

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

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

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

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

Your choices

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

If You wish to withdraw Your consent including for things such as receiving information on products and offers or Your travel consultant receiving personal information about Your policy and coverage, please contact Cover-More on 1300 72 88 22.

More information

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

Cover-More Privacy Officer

Cover-More Insurance Services Pty Ltd

Mail: Private Bag 913, North Sydney NSW 2059 Australia

Email: privacy.officer@covermore.com.au

Call: 1300 72 88 22

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

Resolving complaints

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

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 let us know. We will put You in contact with someone who can help to resolve the complaint. You can talk over the phone, email or write:

- Call Cover-More on 1300 72 88 22
- Write to the Customer Relations Manager

Mail: Private Bag 913, North Sydney NSW 2059

Email: customerrelations@covermore.com.au

We will attempt to resolve the matter in accordance with our Internal Dispute Resolution process. To obtain a copy of our procedures, please contact us.

A dispute can be referred to the Australian Financial Complaints Authority (AFCA), subject to the AFCA Rules.

Its services are independent and free to You and We are bound by determinations made by it in accordance with its terms of reference.

Australian Financial Complaints Authority

Call: 1800 931 678

Mail: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

Policy wording

The benefits described in this policy wording should be read in conjunction with Policy inclusions and options (pages 6-9), Travel and Health (pages 10-18), Your duty of disclosure (page 23), Words with special meaning (pages 29-32), Policy conditions (pages 33-36) and General exclusions (pages 53-55).

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

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

It is a condition of this policy that:

- You are not aware of any circumstance which is likely to give rise to a claim;
- You are a resident of Australia or non-resident of Australia will be returning Home at the completion of the Period Of Insurance and within the maximum duration of any one trip as specified on Your Certificate of Insurance;
- cover will only extend to a Journey that involves travel to a destination which is more than 250 km from Home; and
- Your cover will only include holiday travel for a period not exceeding 6 weeks per annum.

Words with special meaning

In this PDS the following words have the meanings shown below. The use of the singular shall also include the use of the plural and vice versa.

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

“You”, “Your”, “Yourself” means the people listed as adults on the Certificate of Insurance and includes Accompanied Children. Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed 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.

“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, they are financially dependent on You 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 for this insurance cover and the amount shown on Your Certificate of Insurance.

“Business” means travel at the request of or with the approval of the Australian Company or Firm named on the Enrolment Form/Certificate of Insurance.

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

“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 one of the following:

- a) has required an emergency department visit, hospitalisation or day surgery procedure within the last two years;
- b) requires
 - (i) prescription medication from a qualified medical practitioner or dentist;
 - (ii) regular review or check-ups;
 - (iii) ongoing medication for treatment or risk factor control;
 - (iv) consultation with a specialist;
- c) has
 - (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer;
 - (ii) required surgery involving the abdomen, back, joints or spine;

- (iii) shown symptoms or signs however, a medical opinion or investigation has not been sought to confirm or provide a diagnosis; or

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. Your destination must be more than 250 km from Home.

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

“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 each Journey or the travel start date shown on Your Certificate of Insurance (whichever occurs last) until the earliest of the following times:

- a) the time that You complete the Journey;
- b) the expiry of the maximum insured duration per Journey (this maximum duration is shown on Your Certificate of Insurance); or
- c) 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.

“Permanent” means a period of time lasting 12 consecutive months after the expiry of which We consider there is no reasonable prospect of improvement.

“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, beaches, hotel foyers and grounds, ports, private car parks, restaurants, shops and streets.

“Registered Psychologist or Psychiatrist” means a psychologist or psychiatrist registered with and accredited by the Australian Health Practitioner Regulation Agency (AHPRA). Or, if You are overseas, an equivalent regulatory body that governs psychologists and psychiatrists in the jurisdiction in which You seek medical assistance.

“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 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 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.

“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 which We will not pay for. It is Your contribution to 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.

The excess, if applicable, applies to any claim arising from a separate event in respect of Sections 1, 2, 3, 4, 5, 9 and 10 of the policy only. The excess is the amount shown on Your Certificate of Insurance.

In some circumstances, We may impose an extra or increased excess for claims arising from Existing Medical Conditions. We will inform You in writing if this applies: These will be set out in Your Certificate of Insurance or in a letter from Our medical assessment team.

Claim example: You have a \$250 excess on Your policy. If You made a claim for \$2,500 under SECTION 1: Overseas medical and dental expenses, 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 will 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.

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 selected (see pages 4-5) except:

- a) where additional luggage cover has been effected;
- b) the maximum liability collectively for Sections 14, 15 and 16 shall not exceed \$25,000;
- c) where You have paid an additional amount to increase the level of Rental Car insurance excess cover; or
- d) where We have notified You in writing of different limits such as on Your Certificate of Insurance.

3. Claims

- a) The loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police and (where applicable) the responsible Transport Provider and a written report must be obtained at that time.
- b) If You are admitted to hospital or You anticipate Your medical expenses and Additional expenses are likely to exceed \$500 You must phone the emergency assistance number as soon as physically possible.

- c) You must take all reasonable steps to prevent or minimise a claim.
- d) You must not make any offer, promise of payment or admit any liability without Our written consent.
- e) 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.
- f) You must at Your own expense, supply any documents in support of Your claim which We may request, such as an original police report, a Property Irregularity Report (PIR), receipts, valuations, a repair quote, a death certificate and/or medical certificate.
- g) You must co-operate fully in the assessment or investigation of Your claim.
- h) Where You are a registered entity You may be entitled to an input tax credit for Your Amount Payable and/or for things covered by this policy. You must disclose these entitlements to Us if You make a claim under Your policy.
- i) If We agree to pay a claim under Your policy We will base any claim payment on the GST inclusive costs (up to the relevant limits of liability). However, We will reduce any claim payment by any input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this policy.
- 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.

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 You:

- a) want cover for an Existing Medical Condition or pregnancy which does not satisfy the provisions set out on pages 10-18, You will need to complete a health assessment. We will notify You of the outcome.
If We are able to approve cover for the condition(s) or pregnancy You must pay an extra premium to Us. Cover may be subject to special conditions, limitations, limits, and excesses.
- b) in the last 5 years have:
 - (i) made 3 or more travel insurance claims;
 - (ii) had insurance declined or cancelled or had a renewal refused or claim rejected; or
 - (iii) 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. Automatic reinstatement of sums insured

On an Annual Multi-Trip Policy the limits of liability under each Section of the policy are automatically reinstated on completion of each Journey and in respect of Section 4, also once on each Journey.

12. 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 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, at Our discretion and that of Our medical advisors, 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.

13. Policy condition applying to Section 13 only

You must take all reasonable precautions to protect the confidentiality of this insurance. This policy is a reimbursement policy only. We will not act as negotiator or intermediary or furnish advice in dealing with the kidnappers. In the event of any kidnapping occurring any local law enforcement authorities must be informed of the ransom demand within 24 hours or as soon as possible. These authorities must be also informed of the serial numbers of any currency paid to secure Your release and any other relevant details of property or security used to meet a demand.

14. Policy conditions applying to Sections 14, 15 and 16 only

- a) If the conveyance You are travelling in disappears, sinks or crashes and Your body has not been found after 12 months You will be presumed to have died.
- b) You must obtain and follow advice and treatment given by a qualified medical practitioner as soon as possible after suffering a disabling injury, during the Period Of Insurance.

15. Sanctions regulation

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

The benefits

SECTION 1: Overseas medical and dental expenses (including emergency repatriation/evacuation)

If You suffer a Disabling Injury, Sickness or Disease 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 or dentist.

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.

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

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

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 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; involving the use of precious metals; 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 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 53-55.
Policy conditions - pages 33-36.

SECTION 2: Additional expenses

1. If You become sick

Cover is subject to the written advice of the treating qualified medical practitioner and acceptance by Our emergency assistance team.

If 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.

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 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 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 in Australia.

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) 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: \$Unlimited

For approved claims under this Section and Section 3 for the same or similar Additional expenses or prepaid travel costs over the same period, We pay the higher of the two amounts claimed, not both.

We will not pay for (under Section 2.3 or 2.5) caused by:

1. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these.
2. anxiety, depression, mental illness or stress (or arising directly or indirectly from, or exacerbated by, these conditions) unless the person lives in Australia, is referred to and diagnosed by a Registered Psychologist or Psychiatrist as a new condition (i.e. not an Existing Medical Condition) and he/she certifies that it was medically necessary for You to return Home to assist that person.
3. the death or sudden disabling injury, sickness or disease of a Relative or Your business partner who is not travelling, unless:
 - a) that person lives in Australia;

- b) it was medically necessary for You to return Home to assist that person; and
- c) at the Relevant Time that person:
 - (i) in the last two years, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was directly or indirectly caused by, arising from, or exacerbated by, the condition that gave rise to the claim;
 - (ii) 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 as defined under the Aged Care Act 1997 (or any subsequent amendment, or amendment legislation, to it);
 - (iii) 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 as defined under the Aged Care Act 1997 (or any subsequent amendment, or amendment legislation, to it);
 - (iv) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
 - (v) did not have a drug or alcohol addiction; and
 - (vi) did not have a Terminal Illness.

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 3: Amendment or cancellation costs

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); or
2. You have to cancel the Journey (where You cannot rearrange it prior to leaving Home) We will pay You:
 - a) the value of the unused portion of Your prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way;
 - b) the travel agent's commission (this is limited to the lesser of \$4,000 or the amount of commission the agent had earned on the prepaid refundable amount of the cancelled travel arrangements); and
 - c) the value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by You following cancellation of the services paid for with those points, if You cannot

recover Your loss in any other way. The amount We will pay is calculated as follows:

- (i) For frequent flyer or similar flight reward points, loyalty card points, air miles:
 - The cost of an equivalent booking, based on the same advance booking period as Your original booking. We will deduct any payment You made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking
- (ii) For vouchers, the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.

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

For approved claims under this Section and Section 2 for the same or similar Additional expenses or prepaid travel costs over the same period, We pay the higher of the two amounts claimed, not both.

We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.
2. the disinclination of You or any other person to proceed with the Journey or deciding to change plans.
3. the death, injury, sickness or disease of any person living outside Australia.
4. anxiety, depression, mental illness or stress (or arising directly or indirectly from, or exacerbated by, these conditions) unless referred to and diagnosed by a Registered Psychologist or Psychiatrist as a new condition (i.e. not an Existing Medical Condition) and:
 - a) You are certified as unfit to travel by the treating Registered Psychologist or Psychiatrist; or
 - b) the treating Registered Psychologist or Psychiatrist certifies that it was medically necessary for You to amend or cancel Your Journey to assist a Relative or another person.
5. You cancelling or amending Your Journey prior to being certified by a qualified medical practitioner (or a Registered Psychologist or Psychiatrist as per point 4) as unfit to travel.
6. the death or sudden disabling injury, sickness or disease of a Relative or Your business partner who is not travelling, unless:
 - a) that person lives in Australia;
 - b) it was medically necessary for You to amend or cancel Your Journey to assist that person; and

- c) at the Relevant Time that person:
 - (i) in the last two years, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was directly or indirectly caused by, arising from, or exacerbated by, the condition that gave rise to the claim;
 - (ii) 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 as defined under the Aged Care Act 1997 (or any subsequent amendment, or amendment legislation, to it);
 - (iii) 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 as defined under the Aged Care Act 1997 (or any subsequent amendment, or amendment legislation, to it);
 - (iv) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
 - (v) did not have a drug or alcohol addiction; and
 - (vi) did not have a Terminal Illness.
- 7. the health or death of any other person (not listed in point 6).
- 8. 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.
- 9. failure by You or another person to obtain the relevant visa, passport or travel documents.
- 10. errors or omissions by You or another person in a booking arrangement.
- 11. the standards or expectations of Your prepaid travel arrangements being below or not meeting the standard expected.
- 12. 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 services such as Airbnb and Uber), person or agency to pass on monies to operators or to deliver promised services.
- 13. a request by a Relative.

- 14. a request by Your employer, Your leave application being denied or Your leave being revoked. This exclusion does not apply if You are a member of the police force and Your leave is revoked.
- 15. 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.
- 16. customs and immigration officials acting in the course of their duties or You travelling on incorrect travel documents.
- 17. an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.
- 18. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 4: Luggage and travel documents

1. Loss, theft or damage

If during the Period Of Insurance Your luggage or personal effects are lost, stolen or damaged, after deducting reasonable depreciation (where applicable and as determined by Us) We will replace, provide a replacement voucher, repair or pay You the monetary value of the item. It is Our choice which of these We do.

This policy is an indemnity policy which means settlement of Your claim is based on the value of an item at the time of the loss and not on a 'new for old' or replacement cost basis. Reasonable depreciation takes into account the amount paid originally for the item, its age, wear and tear and advances in technology.

Items	Depreciation	
	Deduction for each month of age of the item at the time of loss	Maximum deduction
All other items (not including jewellery)	1.50%	60%
Phones, electrical devices, communication devices, all computers, photographic equipment, tablets, electronics equipment	2.50%	60%

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 \$1,000 or \$6,000 laptop and tablet computers or \$3,500 for camera and video camera equipment.

The limit can be increased by up to \$4,500 per single item if the item is separately specified and the appropriate additional amount paid. For multiple items the overall increase in limits cannot exceed \$15,000.

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

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

Claim example

A jacket purchased for \$200 was one year old when it was stolen. A claim would be calculated as follows.

Item

Jacket cost \$200 (within item limit)

Depreciation

Minus \$36 depreciation ($\$200 \times 18\%$ {i.e. 12 months \times 1.5%/month})

Excess

Minus policy excess \$100 (where applicable)

Total

The total in this case is \$64

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 selected whilst on Your Journey.

The maximum benefit limit for this section is: \$15,000

We will not pay for:

1. loss or theft that is not reported within 24 hours to the:
 - a) police; and
 - b) responsible Transport Provider (where Your items are lost or stolen whilst travelling with a Transport Provider).

All cases of loss or theft must be confirmed in writing by the police (and Transport Provider where applicable) at the time of making the report and a written report obtained.

2. damage, loss or theft of Valuables placed in the care of a Transport Provider unless security prevented You from keeping the Valuables with You.
3. Valuables left unattended in any motor vehicle at any time, even if stored in a Concealed Storage Compartment.
4. items left unattended in any motor vehicle overnight even if they were in a Concealed Storage Compartment.
5. items left unattended in any motor vehicle, unless they were stored in a Concealed Storage Compartment of a locked motor vehicle and forced entry was gained (and subject to point 3 and 4 above).
6. any amount exceeding \$2,000 in total for all items left unattended in any motor vehicle.
7. items left unattended in a Public Place.
8. drones (including attached and unattached accessories) whilst in use.
9. sporting equipment whilst in use.
10. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
11. 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.
12. 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.
13. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
14. electrical or mechanical fault or breakdown.
15. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
16. bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.
17. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.
18. items described in Section 6 Money.

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 5: Delayed luggage allowance

If all Your luggage is delayed by a Transport Provider during the Journey for more than 24 hours We will pay You up to \$1,000 for essential emergency items of clothing and toiletries You purchase whilst on Your Journey.

This limit will be doubled if You still have not received Your luggage after 72 hours.

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

If Your luggage is not ultimately returned to You any amount claimable under this section will be deducted from any entitlement under Section 4 of this policy.

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

The maximum benefit limit for this section is: \$2,000

We will not pay for:

1. delay that is not reported to the responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the Transport Provider at the time of making the report and a written report obtained.

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 6: Money

We will reimburse You for cash, bank or currency notes, postal or money orders accidentally lost or stolen from Your person during the Period Of Insurance.

The maximum benefit limit for this section is: \$1,000

We will not pay for:

1. loss or theft that is not reported within 24 hours to the:
 - a) police; and
 - b) responsible Transport Provider (where Your items are lost or stolen whilst travelling with a Transport Provider).

All cases of loss or theft must be confirmed in writing by the police (and Transport Provider where applicable) at the time of making the report and a written report obtained.

2. loss or theft of cash, bank or currency notes, postal or money orders whilst not carried on Your person.

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 7: 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 whilst in Your control during the Journey We will pay the lower of the Rental Car insurance excess or the repair costs to the Rental Car that You become liable to pay.

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

The maximum benefit limit for this section is: \$4,000

We will not pay for:

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

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 8: Travel delay

If Your pre-booked transport is temporarily delayed during the Journey for at least 6 hours due to an unforeseeable circumstance outside Your control, We will reimburse You up to \$200 for reasonable Additional accommodation (room rate only) expenses.

We will also reimburse up to these limits again for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

You must claim from the Transport Provider first, and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them.

You must also provide Us with receipts for the Additional accommodation (room rate only) expenses incurred.

The maximum benefit limit for this section is: \$2,000

We will not pay for claims caused by:

1. an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.

2. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 9: Alternative staff

We will pay the reasonable costs for a replacement employee to complete the original assignment for which You were originally sent if, as a result of Your Disabling Injury, Sickness or Disease for which a claim is recognised under Section 1 of this policy, a qualified medical practitioner and the emergency assistance network deem it necessary that You return Home.

The replacement person will for the purposes of this policy be deemed to be entitled to benefits under this policy whilst on the replacement Journey regardless of whether or not his/her name appears on the schedule of insured persons but subject to the conditions, limitations and exclusions of the policy and provided he/she complies with the requirements of the duty of disclosure.

The maximum benefit limit for this section is: \$15,000

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 10: Special events

If due to an unforeseeable circumstance outside Your control Your Journey would otherwise be delayed resulting in You being unable to arrive in time to attend a wedding, funeral, 25th or 50th wedding anniversary or, a prepaid conference, concert, music festival or sporting event, which cannot be delayed due to Your late arrival, We will pay for the reasonable Additional cost of using alternative public transport to arrive at Your destination on time.

The maximum benefit limit for this section is: \$2,000

We will not pay for claims caused by:

1. an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.
2. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 11: Hospital incidentals

If You are hospitalised, We will reimburse You 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, 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: \$8,000

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 12: Hijacking

If whilst on the Journey You are detained on a means of public transport due to it being hijacked by persons using violence or threat of violence We will pay You \$1,000 for each 24 hour period You are forcibly detained by the hijackers.

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

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 13: Kidnap and ransom

If You are Kidnapped during the Journey We will reimburse the following:

- a) the actual value of cash securities or property delivered for the purpose of securing Your release; and
- b) reasonable fees and expenses of trained and accredited negotiators retained to assist in securing Your release.

Monies paid by way of interest on loans arranged specifically to meet a ransom demand but only for amounts in respect to the principal amount actually paid as ransom and provided the loan is taken out no more than thirty (30) days before payment of the ransom and repaid within seven (7) days of receiving reimbursement.

The rate of interest shall not exceed by more than two percent (2%) the maximum prevailing rate of lending set by ANZ for loans made in Australia by way of trading overdraft in the amount of the loan.

The maximum benefit limit for this section is: \$250,000

We will not pay for:

1. any claim if prior to the issue of the Policy, You, The Company or related body corporate have:
 - a) had kidnap insurance declined, cancelled or issued with special conditions in the past;
 - b) suffered a Kidnapping or attempted Kidnapping in the past; or
 - c) been subject to an extortion demand.
2. any claim arising from any Kidnapping occurring in Mexico or any country located in Central or South America.
3. any legal liability for damages and costs, and any legal expenses incurred as a result of any suit, legal claim or proceedings brought by any person and arising out of a Kidnapping or the manner in which it is responded to or dealt with.
4. any losses or expenses arising from the interruption of or interference with business activity.

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 14: Loss of income

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in You losing income because You are unable to return to Your usual place of employment in Australia, We will pay You up to \$4,000 per month for Your monthly net of income tax wage, but not in respect of the first 30 days after You originally planned to resume Your work in Australia.

The benefit is only payable if Your disability occurs within 30 days of the accident.

The maximum limit in respect of Accompanied Children is \$1,000 for each child.

Cover for loss of income is limited to six months.

The maximum benefit limit for this section is: \$24,000*

**Maximum liability collectively for Sections 14, 15 and 16 is \$25,000.*

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 15: Disability

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your Permanent total loss of sight in one or both eyes or the Permanent total loss of use of one or more Limbs within one year of the date of the accident, We will pay You the amount shown in the Plan purchased. The maximum limit in respect of Accompanied Children is \$10,000 for each child.

The maximum benefit limit for this section is: \$25,000*

**Maximum liability collectively for Sections 14, 15 and 16 is \$25,000.*

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 16: Accidental death

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your death, We will pay Your estate the amount shown in the Plan purchased provided Your death occurs within one year of the accident. Our limit in respect of Accompanied Children is \$1,000 for each child.

The maximum benefit limit for this section is: \$25,000*

**Maximum liability collectively for Sections 14, 15 and 16 is \$25,000.*

Also refer to: General exclusions - pages 53-55.
Policy conditions - pages 33-36.

SECTION 17: 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.

The maximum benefit limit for this section is: \$5,000,000

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 53-55.
Policy conditions - pages 33-36.

General exclusions

We will not pay for:

1. claims for costs or expenses incurred outside the Period Of Insurance.
2. claims involving consequential loss of any kind including, but not limited to, loss of enjoyment or any financial loss not specifically covered in the policy.
3. claims directly or indirectly 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.
4. 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.
5. 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.
6. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
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 or if You have not been honest and frank with all answers, the accuracy of information, statements and submissions made in connection with Your insurance application or claim.
9. claims arising from any government intervention, prohibition, regulation or restriction or court order.
10. claims directly or indirectly arising from circumstances You knew of, or a reasonable person in Your circumstances would know or foresee, at the Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.
11. claims directly or indirectly 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.
12. claims in respect of travel booked or undertaken after Your Terminal Illness was diagnosed.

13. claims directly or indirectly arising from, or exacerbated by, any Existing Medical Condition You or Your travelling companion has.
14. claims directly or indirectly arising from or exacerbated by Your Existing Medical Condition of Cardiovascular Disease, chronic lung condition or other heart/cardiovascular/respiratory system problem and any subsequent condition including an acute respiratory condition, Heart Attack, new infection or Stroke.
15. claims directly or indirectly arising from or exacerbated by Your Existing Medical Condition of reduced immunity.
16. claims directly or indirectly 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.
17. claims directly or indirectly 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.
18. 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.
19. claims directly or indirectly arising from You having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (including tattoos and piercings) during the Journey.
20. claims involving or directly or indirectly arising from 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.
21. any 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.
22. losses for which insurance or the payment is prohibited by law.
23. 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.
24. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
25. claims involving participation by You or Your travelling companion (during the Journey) in hunting; racing (other than on foot); polo playing; hang gliding; off-piste snow skiing or snowboarding; rodeo riding; BASE jumping; motocross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
26. claims involving participation by You (during the Journey) in motorcycling for any purpose.
(See Motorcycle/moped riding on page 8 for details of optional cover available to purchase and the terms that apply.)
27. claims involving participation by You (during the Journey) in On-Piste snow skiing, On-Piste snowboarding or snowmobiling.
(See Snow skiing, snowboarding and snowmobiling on page 9 for details of optional cover available to purchase and the terms that apply.)
28. 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.

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 directly or through its authorised representative or distributor (Agent).

What financial services are provided?

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

The Agent acts on behalf of Zurich Australian Insurance Limited (the insurer), the issuer of this product. Cover-More acts under a binder authority from the insurer. This means that Cover-More (and the Agent acting on behalf of Cover-More), can arrange this policy and Cover-More can handle or settle claims on behalf of the insurer. Cover-More and the Agent act for the insurer when providing these services. You can find full details of Cover-More and the insurer on page 22 of the PDS.

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

You may have been referred to Cover-More's website by a third party, 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 the insurer when You buy this travel insurance policy. This commission is included in the premium that You pay and is received after You have paid the premium. The commission is a percentage of the premium.

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

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

The Agent, and/or its associates

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

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

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

Referrers

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

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?

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

This Combined FSG and PDS was prepared 23 April 2019.

Notes:

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Claims - See page 20

24 hour emergency assistance - See page 19

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