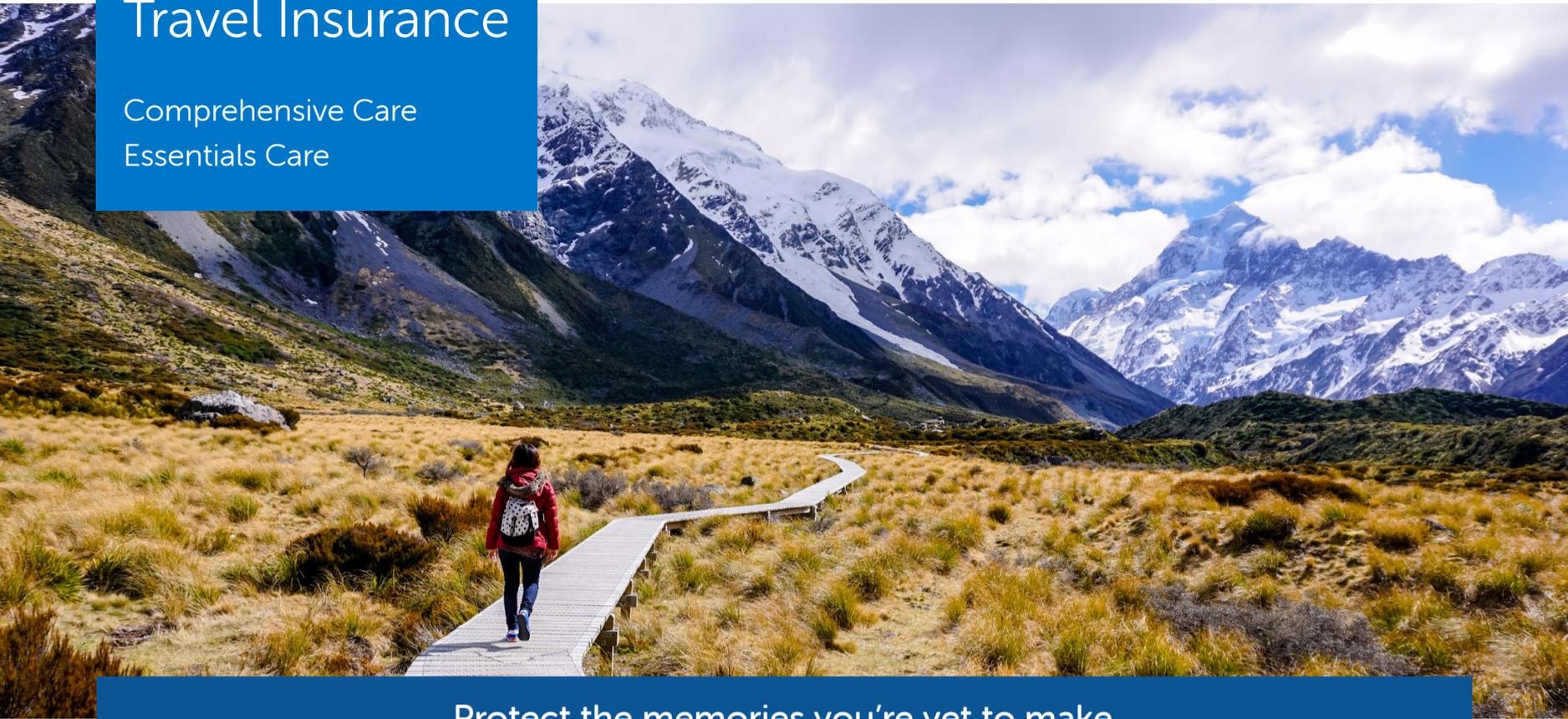


Cover-More Travel Insurance

Comprehensive Care
Essentials Care



Protect the memories you're yet to make



At Cover-More, we believe that when it comes to travel insurance, choice is important. But what's more important for travellers, is to be confident in the choices you make.

That's why, during the pause in international travel, we've taken the time to ensure we offer the best possible travel protection. And as travel returns, we're determined to help you travel with confidence.

Featured benefits



COVID-19
benefits[^]



Worldwide emergency
assistance 24/7



\$Unlimited overseas
medical benefits*



\$Unlimited emergency
transportation &
accommodation*



Submit claims
on the go
claims.covermore.com.au

[^]Limits, exclusions and conditions apply to COVID-19 cover. See pages 4 and 5 for details. *Cover will not exceed 12 months from onset of the illness, condition or injury.

Comprehensive Care & Essentials Care

Protecting you and your holiday

Policy Benefit	Scenario	International Comprehensive Plan	Domestic Plan
OVERSEAS MEDICAL AND DENTAL	If you get sick or injured, we include cover for your overseas treatment costs, including overseas doctors, hospital, ambulance and medication.	\$Unlimited~	There is no cover for medical expenses in Australia.
ADDITIONAL EXPENSES	Cover for unexpected travel costs if: <ul style="list-style-type: none"> a doctor says you're too sick to travel you need to return home because a relative in Australia suddenly falls ill your transport is disrupted due to a strike, riot or civil commotion 	\$Unlimited	\$10,000
AMENDMENT OR CANCELLATION	Cover for trip amendments or cancellation if an unexpected event occurs, such as: <ul style="list-style-type: none"> you're sick or injured and can no longer travel a relative in Australia is sick your job is made redundant 	\$You choose	\$You choose
COVID-19 BENEFITS	See pages 4 and 5	See pages 4 and 5	See pages 4 and 5
TRAVEL SERVICE PROVIDER INSOLVENCY	We include cover if due to the insolvency of a travel service provider: <ul style="list-style-type: none"> You have to rearrange your trip You have to cancel your trip because it can't be rearranged You incur additional expenses to return home 	\$10,000	\$6,000
LUGGAGE AND TRAVEL DOCUMENTS	Cover is included for lost, stolen or damaged personal belongings.	\$15,000 Sub-limits for: <ul style="list-style-type: none"> cameras and video cameras—up to \$4,000 laptop computers—up to \$4,000 tablet computers—up to \$3,000 mobile and smart phones—up to \$1,500 other items—up to \$1,200 	\$6,000 Sub-limits for: <ul style="list-style-type: none"> cameras and video cameras—up to \$3,500 laptop computers—up to \$3,000 tablet computers—up to \$3,000 mobile and smart phones—up to \$1,000 other items—up to \$1,000
DELAYED LUGGAGE ALLOWANCE	If your luggage is delayed for more than 12 hours, there's cover to buy some emergency clothes and toiletries whilst you're overseas (sub-limits apply).	\$1,100	Not applicable
RENTAL CAR INSURANCE EXCESS	If your rental car is stolen or damaged there's cover for the excess you're liable to pay.	\$10,000	\$6,000
TRAVEL DELAY	If your travel is delayed for at least 6 hours by an unexpected event outside your control, there's cover for additional costs in accommodation costs (sub-limits apply).	\$2,000	\$750
MISSED CONNECTION	If you miss a connection, there's cover for alternative transportation so you can catch up on your original itinerary, where practical.	\$3,000	\$3,000

Other great benefits ...

RESUMPTION OF JOURNEY	\$3,000	Not applicable
SPECIAL EVENTS	\$2,000	\$2,000
HOSPITAL INCIDENTALS	\$8,000	Not applicable
HIJACKING	\$8,000	Not applicable
MONEY	\$200	Not applicable
LOSS OF INCOME	\$9,000	\$1,500
DISABILITY	\$25,000*	\$10,000*
ACCIDENTAL DEATH	\$25,000*	\$10,000*
PERSONAL LIABILITY	\$3,000,000	\$200,000

Comprehensive Care International and Domestic Travel Insurance limits shown. Cover is subject to conditions, exclusions, limits and sub-limits of the policy. ~Medical and dental cover will not exceed 12 months from the onset of the illness, injury or condition. *Maximum liability collectively for loss of income, disability and accidental death on International or Inbound plans is \$25,000, or \$10,000 on the Domestic plan.

Please read the Combined FSG/PDS available from your travel consultant to ensure you understand the conditions, exclusions, limits and sub-limits that apply and check that the insurance meets your specific needs and financial situation before deciding to buy. Any advice provided is general advice only. Insurance administered by Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 and issued by the insurer, Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. For information on the Target Market and Target Market Determinations for this product, contact Cover-More on 1300 130 896.

Choose the cover that's right for you

1

CHOOSE AN EXCESS THAT'S RIGHT FOR YOU

A lower excess means reduced out-of-pocket expenses if you need to make a claim.

2

CHOOSE YOUR CANCELLATION COVER

Choose the amount you need to protect the cost of your trip. The amount you choose applies per policy.

3

CRUISE COVER

You must tell us if your trip includes a multi-night cruise outside of Australian waters and pay the extra premium for cover.

4

CHOOSE EXTRAS THAT WORK FOR YOU

Our other options to vary cover let you explore the world in your unique way.

If you are planning on riding a motorcycle or moped, doing snow sports or adventure activities, cover is available for an additional premium.

5

KNOW WHAT'S COVERED

Ensure you know what's covered and what's not. Please read the PDS carefully before booking your trip and buying your policy.

Optional extras for peace of mind

For an additional premium, we have optional extras for you to choose from to suit you and your trip. Conditions and limits apply to all cover. Please check the PDS or ask your consultant.



Motorcycle Cover



Snow Sports



**Increase Luggage
Item Limit**



**Adventure
Activities**

**DID YOU
KNOW?**

We have optional extras cover for Motorcycle / Moped riding with engine capacity over 250cc

COVID-19 benefits on your trip

The COVID-19 pandemic has affected us all in so many unexpected ways. Family visits have been postponed. Friends and families have been separated. And long-awaited travel plans have been put on hold.

It's been difficult for everyone, and especially for those of us with the natural inclination to explore. To help you make the most of those long-awaited travel plans, we've introduced COVID-19 ready benefits as standard to help you travel with confidence.

Before trip and on trip COVID-19 benefits



Here's how it works:

Before your trip

If you haven't departed and you need to cancel your trip due to:

You or your travelling companion are diagnosed with COVID-19

You or your travelling companion are directed by the relevant health authority to quarantine because you've had close contact with a positive or suspected positive case

You're an essential health care worker and your leave is revoked

Have a relative in Australia or New Zealand who has a life threatening COVID-19 prognosis

On your trip

If you're travelling and you:

Are diagnosed with COVID-19 in an area with no "Do not travel warning" from the Australian Government on Smartraveller, we provide cover for overseas medical costs

Must quarantine immediately because you're diagnosed with COVID-19. We provide cover for additional/cancellation costs

Need to go home early because a relative in Australia or New Zealand has a life-threatening case. Again, we provide cover for additional/cancellation costs

Are informed that your pre-paid holiday activity in Australia or New Zealand is cancelled due to COVID-19.

DID YOU KNOW?

Our policies still provide cover for non COVID-19 related claims regardless of whether Smartraveller "DO NOT TRAVEL" advice is in place for your destination. For example, if you have an exemption to travel to Spain and suffer a broken arm after being hit by a car.

Our COVID-19 cover provides the following benefits for these scenarios

■ All destinations

■ Domestic and New Zealand trips only

■ Overseas only (incl. NZ)

Scenario	Policy benefit	International limit	Domestic limit	The benefit is extended to the following COVID-19 related scenarios
Diagnosed with COVID-19 on your trip overseas	Overseas Medical Expenses	\$Unlimited~	N/A	If you get sick, we include cover for your overseas treatment costs, including doctors, hospital, ambulance and medication
Diagnosed with COVID-19 or designated a close contact of someone with COVID-19 and need to cancel before departure	Amendment or Cancellation Costs	\$You choose	\$10,000	If you can't travel due to one of these scenarios you can claim the cancellation costs or your prepaid trip including a prepaid cruise.
You're a health care worker and your leave is revoked				
Your relative or business partner in Australia or New Zealand is diagnosed with life threatening COVID-19	Amendment or Cancellation Costs	\$You choose	\$10,000	If you need to amend flights or accommodation because your relative or business partner in Australia or New Zealand is diagnosed with life threatening COVID-19.
	Additional Expenses	\$Unlimited	\$Unlimited	
Close contact with COVID-19 and now must quarantine	Amendment or Cancellation Costs	\$You choose	\$10,000	If you need to quarantine because you've been in close contact with a COVID-19 case, either before departure or on your trip, there is cover for additional expenses such as emergency transportation and accommodation.
	Additional Expenses	\$Unlimited		
Must quarantine immediately while on trip	Amendment or Cancellation Costs	\$You choose	\$10,000	If you must quarantine immediately while on trip because you've been diagnosed with COVID-19, we cover your emergency transportation and accommodation.
	Additional Expenses	\$Unlimited		
Return home early because your relative or business partner in Australia or New Zealand is diagnosed with life threatening COVID-19	Amendment or Cancellation Costs	\$You choose	\$10,000	If you need to book flights or accommodation because a relative or business partner in Australia or New Zealand is diagnosed with life threatening COVID-19, your costs are covered.
	Additional Expenses	\$Unlimited		
Can't stay with your family member or friend because they have COVID-19	Additional Expenses	Up to \$150/night	Up to \$150/night	If you can't stay with a family member or friend because they have COVID-19, we cover up to \$150/night for alternative accommodation.
Your accommodation is shut down for cleaning	Additional Expenses	\$Unlimited	\$10,000	If there's a COVID-19 outbreak on the premises and they're shut down, there's cover for additional accommodation costs (in the same class as originally booked) so you can stay somewhere else.
Prepaid holiday activity cancelled	Amendment or Cancellation Costs	\$You choose	\$10,000	If your prepaid holiday activity is cancelled due to COVID-19, we cover your non-refundable, prepaid cancellation costs for the activity.
Flight or land travel impacted	Travel Delay	\$2,000 (up to \$300/night)	\$750 (up to \$300/night)	If your flight(s) or land travel is delayed for 6 hours or more by COVID-19, we cover the additional accommodation room cost

What's not covered?

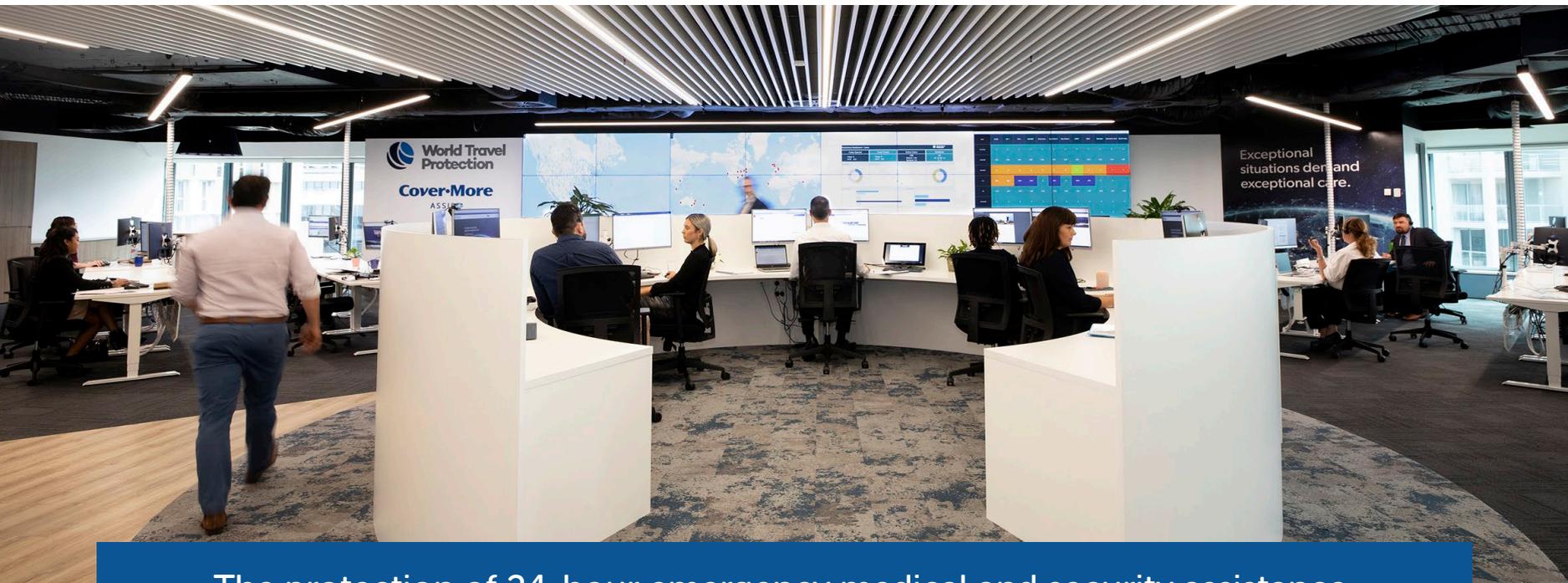
- **Border closures:** If a destination is safe to enter at the time of booking, but the border closes before you depart, and you want to cancel, unfortunately, we're unable to provide cover. Border closures are regrettable and hard to predict. In order to maintain affordable premiums for the Australian public it is not possible for travel insurance providers to offer cover for border closures.
- **Cruises:** There is no cover for a person catching COVID-19 on a cruise or being held on a cruise for quarantine or for cruise travel being impacted by COVID-19.
- **Smarttraveller 'Do not travel' warning:** If you're diagnosed with COVID-19 in an area where there is a "Do not travel" warning in place at the time you went there, we're unable to provide cover.

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

Looking for more mileage from your Travel Insurance?

Cover for a host of other great travel benefits

 <p>ANNUAL MULTI-TRIP (AMT) PLAN</p>	<p>Travelling closer to home is more popular than ever. Points to remember:</p> <ul style="list-style-type: none"> • If you're staying with family or a friend, cover under your AMT is available if your destination is more than 250kms from your home • If you're paying for accommodation for at least 1 night of your trip i.e. a hotel, Air BnB or B&B there are no travel kilometre restrictions.
 <p>NON-TRAVELLING RELATIVES</p>	<p>If your trip needs to be cancelled due to the health of a non-travelling relative or business partner in Australia, please look at the criteria listed under "Health of other people impacting your travel (non-traveller)" in the PDS;</p> <ul style="list-style-type: none"> • If they do NOT fall under the listed criteria, the cancellation available will be as chosen under your policy • If they DO fall under the prescribed criteria, we can offer cover of up to \$1,000
 <p>NEW FOR OLD COVER FOR YOUR BELONGINGS <2 YEARS OLD</p>	<p>New for old is included in the base cover for all luggage benefits. That means the full replacement value will be applied to claims for lost, stolen or damaged items in the first two years of the customer owning an item. Any item over 2 years old will be subject to depreciation set out in the PDS.</p>
 <p>HIRED MOTORCYCLE INSURANCE EXCESS</p>	<p>If you buy a policy with the appropriate motorcycle option to vary cover and the motorcycle is damaged or stolen, we'll now pay the lower of the rental insurance excess or the repair costs you become liable to pay on the motorcycle insurance.</p>
 <p>DOMESTIC SELF DRIVE EXCESS</p>	<p>If on your trip, your personal car or motorcycle (while in your control) is damaged or stolen and you have comprehensive car or motorcycle insurance on that vehicle, there is cover for your excess or the actual cost of repair if less than the prescribed excess up to \$2,500.</p> <p>Cover is provided for the excess on your own Comprehensive motor policy or the actual cost of repair if less than the prescribed excess.</p>



The protection of 24-hour emergency medical and security assistance

Medical experts on call: An emergency assistance team made of case managers, registered nurses, paramedics and doctors.

Security assistance: Our experts continually track global threats to help prevent or mitigate risks and keep you safe. In the event of a security incident, we help remove you from harm's way.

Dedicated Command Centres: Two command centres located in Brisbane and Toronto. We also have a supporting assistance centre in Shanghai as well as Argentina through our sister company Universal Assistance.

Cover for existing medical conditions

Travel insurance policies have a definition of existing medical conditions that might not be what you think. Existing medical conditions that occurred years ago, that you take medication for and feel in good health may be excluded under the policy. Please read the PDS for our definition of an existing medical condition and for further information on pregnancy coverage.

The good news is though that some conditions are automatically included in the cover (subject to meeting criteria we list) and/or you can declare your conditions to your consultant or us and, if we approve them, you can pay an additional premium to cover them on your policy. You can add this cover when you buy your policy and before you travel.

Talk to your consultant or call 1300 130 896 for help.

Travel GP To The Rescue



Our Travel GP[^] can give you clear advice, as well as guidance with medicine whilst overseas. Simply call our medical assistance team and speak with one of our registered nurses. They will assess if your condition can be suitably managed by an Australian-based GP, who will assess and recommend treatment. Alternatively, our registered nurses will refer you to the nearest suitable medical facility for more specialised medical treatment.

DID YOU KNOW?

Our amendment or cancellation costs benefit provides cover for the redeemed value of frequent flyer points by looking at the cost of an equivalent booking in the event of a claim. The claim is subject to approval.

[^] Travel GP services do not form part of your travel insurance policy. It is a service offered to customers at Cover-More's cost and at our sole discretion. Your circumstances including age, location, medical condition or issue, proximity to appropriate medical care and medical history will also be considered.

Travel Insurance More Australians Count On

Travelling is supposed to be fun. However, accidents happen. And when they do, they can ruin both your trip, and your finances. Whether your flight is delayed, you lose your bags, or you become ill mid-trip, Cover-More can help when you need it most.



Keeping Australians
travelling for 30 years



Trusted by 18 million
travellers worldwide



Cruise Cover available
if your trip includes a
multi-night cruise



Option to vary cover
and include more
adventurous activities

Ask your travel consultant about protecting your holiday today

Cover·More

TRAVEL INSURANCE

Limits, sub-limits, conditions and exclusions apply. Cover available depends on the Plan chosen. Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 administers insurance on behalf of the product issuer, Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507.

For information on the Target Market and Target Market Determinations for this product, contact Cover-More on 1300 130 896.