

## Buying Travel Insurance

### Step 1 – Get to know your cover

Read the PDS in full to understand your policy and what you are covered for – and not covered for.

### Step 2 – Choose a plan

Read the Comprehensive and Basic international plans, Domestic plan and Annual Frequent Traveller plan and choose the one that best suits your needs.

### Step 3 – Personalise your cover

Choose the extra cover options you will need for your trip, and purchase your policy from your travel agent.

### Step 4 – Travel safely

If you find yourself needing help, our emergency assistance team is available 24/7 with Australian-based doctors and nurses ready to assist.

## Travel safety in your pocket.

Download and go  
with the SureSave App.



Phone: 1300 787 376

[suresave.com.au](http://suresave.com.au)

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**SURE  
SAVE**

World  
Assistance

## Help that's designed for travellers

Stay on top  
of the world

Coverholder at **LLOYD'S**

This brochure provides some key highlights and should be read together with the SureSave Combined Financial Services Guide and Product Disclosure Statement (PDS). For the full terms, conditions, limitations and exclusions to cover, please read the PDS before buying.

The world is full of wonderful places to visit and experience, but occasionally travel adventures turn into travel misadventures.

With SureSave by your side, we'll act fast to get you through your misadventure – be it small or not so small.

We've designed a range of plans to cover travellers as they navigate the world and explore closer to home. Customers can choose between our Comprehensive and Basic international plans, along with our Domestic plan and cover for frequent travellers who always have a bag half-packed.



Australian  
insurance  
experts



Flexible  
insurance  
options



24/7  
Emergency  
Assistance



Free travel  
safety app  
with purchase



Cover that's simple to understand, easy to navigate and a lot less insurance-y.

Travel Insurance by SureSave provides cover for a wide range of events, so you can focus on your travels knowing we've got you covered.

- ✔ Cover for overseas medical costs and medical evacuation;
- ✔ Automatic cover for over 40 existing medical conditions, plus the option to apply for cover for other existing medical conditions;
- ✔ Cover when your transport doesn't go as planned – for incidents such as unexpected ash clouds, strikes, civil commotions or just plain bad weather;
- ✔ Help getting you to your cruise, tour or wedding on time – if your transport is delayed and you absolutely have to get there;
- ✔ Cover for many activities – cycling, golf, trekking, surfing, water sports and cruising to name a few;
- ✔ Having to cancel or change your trip due to sickness or injury.

Assistance anywhere, anytime.  
24/7 Worldwide Emergency Assistance from our in-house medical team here in Australia.



**Kids covered FREE**  
In most cases, kids up to the age of 25 can be covered for free when travelling with you.

When you're covered

Whether you have to cancel or rearrange your trip before you leave, need medical help on your trip, or have trouble getting from A to B - we cover you for certain circumstances that happen before you travel and while you're on your trip. These are known as events.

Check out the following sections of our PDS for details of exactly when you're covered and what we'll pay.

1.

You need medical help

2.

You have to cancel or change your trip

3.

You have trouble getting from A to B

4.

Your luggage and personal items are lost, stolen, damaged or delayed

5.

Your passport or other travel documents are lost, damaged or stolen

6.

Your credit cards are lost or stolen, or your cash is stolen

7.

Your rental vehicle is in an accident, damaged or stolen

8.

Your destination is declared a 'Do Not Travel' zone

9.

You are being sued (personal liability)

10.

Your winter sports holiday doesn't go to plan (optional cover)

+ Optional cover

In addition to our standard cover, we also offer the following options for an additional premium to enable you to tailor your cover. The below table indicates where additional cover is available as an option under your policy.

<div>+ An existing medical condition that isn't automatically accepted</div>	<div>+ New for Old Luggage Cover, including Sports and Leisure Equipment</div>	<div>+ Winter Sports Option Not available on Basic plan</div>
<div>+ Extra Cancellation Cover</div>	<div>+ Extra Rental Vehicle Insurance Excess Cover Not available on Basic plan</div>	<div>+ Excess Buy-out Option Not available on Domestic and AFT plans</div>



"It's one thing to place a claim for lost luggage or a cancelled flight, but when I was in a very vulnerable situation where I wasn't able to really look after myself or think clearly, due to the pain I was in, knowing I could completely rely on the knowledge and support of the SureSave 24/7 Emergency Assistance team was absolutely invaluable. I can't thank them enough."

Linda Davison, skiing holiday, Aspen, Colorado.  
Fractured pelvis, \$43,199 claim.  
January 2016

+ Winter Sports Option (optional cover)

You must select the Winter Sports Option to be covered while participating in a winter sport or activity on your trip – such as snow skiing, snowboarding, cross-country skiing, and back country skiing (including heli-skiing and cat skiing). It also covers specific incidents such as lost or stolen ski equipment or piste closure. Refer to the PDS for full details.