

Cover•More

TRAVEL INSURANCE

Comprehensive Care

TRAVEL INSURANCE

*keep
travelling*



Wherever you are in the world, we are the perfect travel companion.

Choosing the right travel insurance lets you focus on the extraordinary, and be confident you've got cover for the unexpected.

At Cover-More, we have 30 years' experience in travel insurance and cover more than 3.8 million journeys every year. We'd love to cover yours...

**FREE COVER FOR
ACCOMPANYING KIDS***

**15 WORKING-DAY
MONEY BACK GUARANTEE****

**ANNUAL MULTI-TRIP POLICY
FOR FREQUENT TRAVELLERS**

*Accompanied children includes your children or grandchildren, identified on the certificate of insurance and travelling with you, provided they are not in full time employment, they are financially dependent on you and are under 21 years of age. **Money back guarantee applies if you cancel your policy within 15 working days, have not made a claim or departed on your journey.

Life's an experience... keep travelling

*keep
travelling*

COVER TAILORED BY YOU

One-size doesn't fit all! That's why we have built Comprehensive Care, which includes excellent cover with a unique set of optional extras to choose from to suit your holiday.

Our optional extras include Cancel For Any Reason, motorcycle and moped cover, adventure cover and cover for snow sports.

MEDICAL EXPERTS, JUST A CALL AWAY

No matter what your emergency, Cover-More's expert team offer:

- 24/7 medical assistance
- Experienced doctors, nurses and case managers
- Medical evacuations to first world medical care, when appropriate*

SPEAK WITH A GP IN AUSTRALIA*

Our Travel GP can give you calm and clear advice, as well as guidance with medicine or a medical referral.

We'll find the best options for you, such as connecting you to an Australian-based GP[^] if appropriate, or helping you find the nearest suitable medical facility.

24 HOURS, 7 DAYS A WEEK

Whether you need medical assistance, you've lost personal belongings, or an unexpected event has thrown you off track, you're never alone.

We are a phone call away to help you with:

- medical issues
- passport replacement
- travel advice
- emergency or natural disasters updates

QUICK ONLINE CLAIMS

Don't wait until you're home. Go to **claims.covermore.com.au**. Our hassle-free process makes it easy to get things moving and you might even receive your money before you get home*.

HOSPITAL BILLS PAID DIRECT

In some cases, we will pay hospitals directly for your medical expenses so you are not out of pocket*.

Comprehensive Care to protect you and your holiday

OVERSEAS MEDICAL AND DENTAL	\$Unlimited~	If you get sick or injured, we include cover for your overseas treatment costs, including overseas doctors, hospital, ambulance and medication.
ADDITIONAL EXPENSES	\$Unlimited	Cover for unexpected travel costs if: <ul style="list-style-type: none">a doctor says you're too sick to travelyou need to return home because a relative in Australia suddenly falls illyour transport is disrupted due to a strike, riot or civil commotion
AMENDMENT OR CANCELLATION	\$You choose	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 travela relative in Australia is sickyour job is made redundant
TRAVEL SERVICE PROVIDER INSOLVENCY	\$10,000	We include cover if due to the insolvency of a travel service provider: <ul style="list-style-type: none">You have to rearrange your tripYou have to cancel your trip because it can't be rearrangedYou incur additional expenses to return home
LUGGAGE AND TRAVEL DOCUMENTS	\$15,000	Cover is included for lost, stolen or damaged personal belongings, including: <ul style="list-style-type: none">cameras and video cameras—up to \$4,000laptop computers—up to \$4,000tablet computers—up to \$4,000mobile and smart phones—up to \$1,000other items—up to \$750 <p>New for old luggage: You can travel easy knowing your luggage items are covered without depreciation if they are less than 2 years old at the time of loss.</p>
DELAYED LUGGAGE ALLOWANCE	\$1,000	If your luggage is delayed for more than 24 hours, there's cover to buy some clothes and toiletries whilst you're overseas (sub-limits apply).
RENTAL CAR INSURANCE EXCESS	\$10,000	If your rental car is stolen or damaged there's cover for the excess you're required to pay.
TRAVEL DELAY	\$2,000	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 (sub-limits apply).
MISSED CONNECTIONS	\$3,000	If you miss a connection, there's cover for alternative transportation so you can catch up on your original itinerary, where practical.

RESUMPTION OF JOURNEY	\$3,000	LOSS OF INCOME	\$9,000*
SPECIAL EVENTS	\$2,000	DISABILITY	\$25,000*
HOSPITAL INCIDENTALS	\$8,000	ACCIDENTAL DEATH	\$25,000*
HIJACKING	\$8,000	PERSONAL LIABILITY	\$2,500,000
MONEY	\$250		

Comprehensive Care International 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. 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. *Maximum liability collectively for loss of income, disability and accidental death on International or Inbound plans is \$25,000. 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.

Optional extras for peace of mind

For an additional premium, we have optional extras for you to choose from so your cover suits the holiday you are taking. Conditions and limits apply to all cover. Please check the PDS or ask your consultant before you purchase.

CRUISE COVER	Mandatory if you are taking a multi-night cruise Add this cover to take the standard policy benefits as well as cover for cabin confinement, missed ports and ship to shore medical cover.
CANCEL FOR ANY REASON	Up to \$10,000 per policy If you think you might need to cancel your trip for reasons not covered by the policy, this provides some cancellation cover. The amount you could claim is dependent on the amount you select for your included cancellation cover.
INCREASE LUGGAGE ITEM LIMIT	Whilst we suggest leaving valuable items at home, if you are travelling with them, you may be able to increase the limit on that specific item. A receipt and/or valuation must be available.
ADVENTURE ACTIVITIES	There are many activities automatically included in the policy however, for something more adventurous like some triathlons, rock climbing, scuba diving, skydiving, parachuting or trekking (including the Kokoda track), skiing and snowboarding off-piste and heli-skiing/snowboarding, you can choose this cover.
SNOW SPORTS	Add this cover for on-piste snow skiing, snowboarding and snowmobiling; and cross-country skiing.
MOTORCYCLE/ MOPED RIDING	Standard Cover for riding a motorcycle or moped with an engine capacity of 200 cc or less. Subject to licence and safety requirements. + Unlimited Cover for riding a motorcycle or moped with an engine capacity over 200 cc. Subject to age limits, history, experience, licence and safety requirements.



There are other extras available.
Ask your consultant about these as well
as domestic or annual multi-trip policies.

Why Cover-More? Here's a good reason why.

TRAVEL GP TO THE RESCUE



Brielle was on holiday in Hawaii when she started to feel unwell. After speaking to our Medical Assistance team about her options, our nurse suggested using Travel GP, our telemedicine service which would provide Brielle the opportunity to consult an Australian doctor over the phone.

The call with Travel GP was booked and Brielle was on the phone to our doctor within 30 minutes. On the call, our doctor:

spoke to Brielle about her medical background and current medications

got Brielle to check her oxygen levels via an app on her phone

advised dosages of her existing medications

informed her of American medication equivalents

We followed up with Brielle the next day to make sure her condition had improved and touched base when she returned home to Australia.

"The doctors knew the medications that I was on and this really helped; because when I've seen a doctor overseas previously, they spend heaps of time working out the medication you need. The Travel GP team even made sure they called me so that I didn't have to pay for roaming."

Choose the cover that's right for you.



CHOOSE YOUR OWN EXCESS

Choose zero excess through to \$100 and \$250 on international plans*. A lower excess means reduced out-of-pocket expenses if you need to make a claim.



CONSIDER YOUR HEALTH

We include a range of existing medical conditions and some pregnancies in our policy.

For others, you can complete a health assessment in store, online or over the phone. If we approve additional cover based on your assessment, simply pay the extra premium and you're set to go. Read the PDS for full details.



CHOOSE YOUR CANCELLATION COVER

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

Then you can add-on Cancel For Any Reason cover. See the PDS for details.



KNOW WHAT'S COVERED...

It's important to know what's covered and what's not. Please read the PDS carefully before booking your trip and buying your policy.



CHOOSE OPTIONAL EXTRAS THAT WORK FOR YOU

Our optional extras let you explore the world in your unique way.

For multi-night cruising you need to add and pay for Cruise Cover.

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



* Other excess amounts may be available.

With Cover-More you're
in expert hands.

No one knows travel and travel insurance like Cover-More.

That's why we've been protecting holidays for more than 30 years—giving consultants the confidence to recommend us, and travellers the peace of mind to explore the world their way.



Chat to your travel consultant
about protecting your holiday today

Cover•More

TRAVEL INSURANCE

keep travelling

1300 130 896

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