

# Cover·More<sup>®</sup>

corporate

travel insurance



This insurance is issued by Great Lakes Reinsurance (UK) PLC (ARBN 127 740 532, ABN 18 964 580 576, AFSL 318603) trading as "Great Lakes Australia".

Combined Financial Services Guide and  
Product Disclosure Statement

Effective 01 May 2010

## Table Of Contents

### Part 1: Product Disclosure Statement

The Purpose Of The Product Disclosure Statement .....	1
Who Is The Insurer.....	1
Who Is Cover-More And The Providing Entity .....	1
How You Contact Us .....	2
How To Obtain A Quote .....	2
Important Information.....	2
Your Duty Of Disclosure.....	2
Significant Benefits And Features Of This Policy .....	2
Schedule Of Benefits.....	3
Options To Vary Cover .....	4-5
• Existing Medical Conditions.....	4
• Pregnancy.....	5
• Increase Luggage Limits.....	5
• Increase Rental Car Insurance Excess Cover .....	5
• Travellers 70 Years Or Over.....	5
Additional Information .....	5-7
• When And How Benefits Are Provided .....	5
• The Amount You Pay For This Insurance .....	5
• How A Claim Payment Is Calculated .....	5
• Cooling Off Period.....	5-6
• We Respect Your Privacy.....	6
• Code Of Practice.....	6
• How We Resolve Your Complaints.....	6
24 Hour Emergency Assistance.....	7
Claims.....	7
When To Contact Us .....	16
Quick Quote .....	17
Handy Information - Travel Tips .....	21

### Part 2: Policy Wording

Words With Special Meanings .....	8
Policy Conditions.....	9-10
The Benefits .....	10-14
1. Overseas Medical Expenses .....	10
2. Additional Expenses.....	10-11
3. Amendment Or Cancellation Costs .....	11
4. Luggage And Travel Documents.....	11-12
5. Delayed Luggage Allowance .....	12
6. Money.....	12
7. Rental Car Insurance Excess .....	12
8. Travel Delay .....	12
9. Alternative Staff.....	12
10. Kidnap And Ransom .....	12-13
11. Hospital Incidentals .....	13
12. Hijacking .....	13
13. Loss Of Income.....	13
14. Disability .....	13
15. Accidental Death.....	13
16. Personal Liability.....	13
17. Extra Territorial Workers Compensation .....	13-14
We Will Not Under Any Section Pay For .....	14-15

### Part 3: Financial Services Guide

Financial Services Guide.....	21
-------------------------------	----

# Welcome

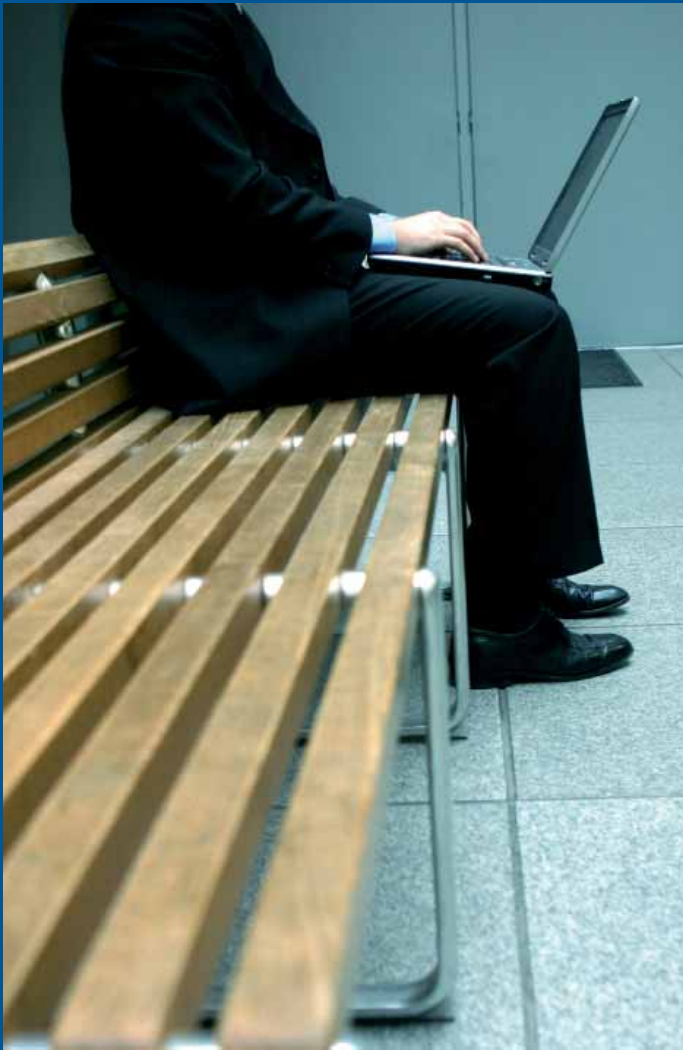
As your organisation expands, so may your requirements for keeping staff on the move.

Medical emergencies and incidents are generally unexpected and can result in repercussions on not only your organisations productivity, but also its financial status.

The Cover-More Corporate Travel Insurance policy is designed to protect organisations with multiple staff on the move throughout the year.

#### Quick Quote

For a 'Quick Quote' to see how Cover-More Corporate Travel Insurance can work for your organisation, complete and fax the form on page 17 to your travel agent/broker or directly to Cover-More on (02) 9202 8054.



Over 1,000,000  
travellers each  
year choose  
to travel with a  
**Cover-More**  
**Travel Insurance**  
policy.

## **Part 1: Product Disclosure Statement**

### **The Purpose Of The Product Disclosure Statement (PDS)**

The purpose of this PDS is to help you understand the policy and provide you with sufficient information to enable you to compare and make an informed decision about whether to buy or hold the policy.

Part 1 of this PDS includes general information about this insurance. Part 2 of this PDS is the Policy Wording that sets out the specific terms, conditions and exclusions of the cover that We will provide, which should be read carefully to ensure that it provides the cover you need.

You should keep a copy of this PDS and the Certificate of Insurance in a safe place for future reference, such as at the time of a claim.

### **Who Is The Insurer**

This insurance is underwritten by Great Lakes Reinsurance (UK) PLC trading as "Great Lakes Australia", an authorised Australian insurer, regulated by the Australian Prudential Regulation Authority ('APRA'). References to "Us", "We" and "Our" in this PDS refer to Great Lakes Australia.

Great Lakes Australia is a branch of Great Lakes Reinsurance (UK) PLC which is a limited liability company incorporated in England and Wales, and a wholly owned subsidiary of the Munich Reinsurance Company. The Munich Re Group is one of the largest insurance groups in the world.

### **Who Is Cover-More And The Providing Entity**

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

The person who provides you with this PDS is the Providing Entity. The Providing Entity will also provide you with a Financial Services Guide.

## How You Contact Us

You may contact Us via the Providing Entity. Alternatively you may contact Cover-More, who We have appointed to administer the policy:

Cover-More Insurance Services Pty Ltd

**Customer Service:** Private Bag 913,  
1300 72 88 22 North Sydney, NSW, Australia 2059

**Claims:** Email: [claims@covermore.com.au](mailto:claims@covermore.com.au)  
1300 36 26 44 Fax: (02) 9202 8001

You may also contact Us directly by phone on +612 9272 2050 or by writing to Us at Great Lakes Australia, PO Box H35, Australia Square NSW 1215.

## How To Obtain A Quote

Please complete the quick quote form on page 17 and return to your travel agent/broker or directly to Cover-More on fax (02) 9202 8054 or email [corporate@covermore.com.au](mailto:corporate@covermore.com.au)

## Important Information

---

The insurance We offer you is set out in this PDS and Policy Wording. It is important that you:

- consider all of the PDS and Policy Wording before you buy it to make sure that it gives you the protection you need;
- keep the policy booklet and Certificate of Insurance together in a safe place;
- are aware of the limits on the cover provided and the amounts We will pay you (including any excess that applies);
- are aware of the “Words With Special Meanings” found in the Policy Wording on pages 8-9; and
- are aware of the Maximum Benefit Limits shown in the “Schedule of Benefits” chart on page 3.

### Change Of Terms And Conditions

In some circumstances the terms and conditions of the policy may be amended by Us provided We give you notice in writing.

### Commissions

Cover-More Insurance Services and certain other licensees who arrange for the issue of this PDS, have authority from Great Lakes Australia to do so and will receive remuneration for providing a financial service.

The Providing Entity who provided the policy booklet will also receive a commission for arranging for the issue of Great Lakes Australia’s insurance policies.

## Your Duty Of Disclosure

You have a legal duty of disclosure to Us whenever you apply for or change an insurance policy.

### What You Must Tell Us

You have a general duty to disclose to Us everything that you know, or could reasonably be expected to know, is relevant to Our decision whether to insure you, and, if We do, on what terms.

However, your duty does not require you to disclose anything:

- that reduces the risk to be undertaken by Us;
- that is generally well known;
- that We know or, in the ordinary course of Our business, ought to know; or
- in respect of which We have waived your duty.

### If You Do Not Tell Us

If you do not answer Our questions honestly or do not properly disclose to Us, We may reduce or refuse to pay a claim or may cancel the policy. If you act fraudulently in answering Our questions or not disclosing to Us, We may refuse to pay a claim or treat the policy as never having existed.

### Your General Duty Applies To Changes

Your general duty applies in full when you change or reinstate the insurance policy.

### Your General Duty Is Limited For New Policies

When you apply for a new policy your duty of disclosure applies, but you do not need to disclose something to Us unless We specifically ask you about it. However, you must be honest in answering any questions We ask you. You have a legal duty to tell Us anything you know, and which a reasonable person in your circumstances would include in answering the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

### Who Needs To Tell Us

It is important that you understand you are disclosing to Us and answering Our questions for yourself and anyone else you want to be covered by the policy.

## Significant Benefits And Features Of This Policy

The levels of benefits are outlined on page 3. Please refer to the Policy Wording section for further details of this insurance cover, including the terms and conditions that may apply.

## Schedule Of Benefits

Policy Section	Benefit	Summary of the Feature/Benefit	Maximum Benefit Limits
1	Overseas Medical And Dental Expenses	Cover for overseas hospital, medical, surgical, nursing, ambulance and emergency dental expenses.	<b>\$Unlimited</b> Medical cover will not exceed 12 months from onset.
2	Additional Expenses	Cover for additional accommodation and transportation expenses as a result of certain events including injury, sickness, disease, natural disasters, collisions, strikes and lost travel documents.	<b>\$Unlimited</b>
3	Amendment Or Cancellation Costs	Cover, if due to unforeseen circumstances outside your control, a journey has to be re-arranged or cancelled. e.g. illnesses, accidents, extreme weather conditions.	<b>\$Unlimited</b>
4	Luggage And Travel Documents	Cover for lost, stolen or damaged luggage and personal effects. Travel documents - cover for replacement cost if lost or stolen.	<b>\$15,000</b> Item limits apply - see page 5.
5	Delayed Luggage Allowance	Cover for the cost of essential emergency purchases overseas if all your luggage is delayed by a transport provider.	<b>\$2,000</b>
6	Money	Cover for cash which is lost or stolen from your person.	<b>\$1,000</b>
7	Rental Car Insurance Excess	Cover for any rental car insurance excess you become liable to pay as a result of damage to, or theft of, a rental car.	<b>\$4,000</b>
8	Travel Delay	Cover for additional accommodation expenses if your scheduled transport is delayed for more than 6 hours.	<b>\$2,000</b>
9	Alternative Staff	Cover for the cost of a replacement employee to complete the original assignment if it is necessary for you to return to Australia as a result of your bodily injury or illness.	<b>\$15,000</b>
10	Kidnap And Ransom	Reimbursement for ransom monies paid if you are kidnapped during the journey.	<b>\$250,000</b>
11	Hospital Incidentals	Covers the cost of miscellaneous expenses up to \$100 per night if you are hospitalised overseas for at least 48 hours.	<b>\$5,000</b>
12	Hijacking	An allowance of \$1,000 for each 24 hour period you are forcibly detained on a means of public transport which has been hijacked.	<b>\$10,000</b>
13	Loss Of Income	A Loss Of Income Benefit is payable if, due to an accidental injury sustained during your journey, you are unable to work on your return to Australia. Limit of \$3,000 per month. 12 month limit applies.†	<b>\$36,000</b>
14	Disability	A Disability Benefit is payable if an accidental injury sustained during your journey causes certain disabilities.†	<b>\$50,000*</b>
15	Accidental Death	A Death Benefit is payable (to your estate) if caused by an accidental injury sustained during your journey.†	<b>\$50,000*</b>
16	Personal Liability	Cover for legal liability if your negligence causes bodily injury or damage to property of other persons.	<b>\$5,000,000</b>
17	Extra Territorial Workers Compensation	Covers insured employer's legal liability to pay compensation for personal injury sustained by an employee engaged in other than manual duties outside their state of domicile in Australia or in an overseas country. Weekly compensation is limited to \$500 per week, per traveller.	<b>\$500,000</b>

This table should be read in conjunction with the Policy Wording for full details of sub limits and aggregate limits that apply to particular benefits.

\*Additional cover is available on request.

† Your entitlement under Sections 13, 14 and 15 combined is limited to \$50,000 unless an additional amount of cover has been approved.

# Options To Vary Cover

## Existing Medical Conditions

(Your Or Your Travelling Companion's)

This policy does **not** automatically cover claims arising from, or exacerbated by, some existing medical conditions.

What is an Existing Medical Condition?

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

'Relevant Time' 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 phone Cover-More.

### 1. Conditions We Automatically Cover For Free

Subject to the requirements shown, this policy automatically covers:

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

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

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

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

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

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

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

**Ear Grommets** – With no current infection.

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

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

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

**Hiatus Hernia** – If no surgery is planned.

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

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

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

**Menopause** – Provided you do not suffer from Osteoporosis.

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

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

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

### 2. Other Conditions (Extra Cost Applies)

Many conditions not listed under Point 1 can still be covered, but only if you pay the extra premium specified on Our Medical Assessment Form.

For conditions next to "No Assessment Required" below, simply pay the extra premium for cover to apply.

Travellers Under 70 Travelling To:	
New Zealand Or Within Australia (excludes Norfolk Island)	
<ul style="list-style-type: none"> <li>Anxiety, depression, mental or nervous disorders</li> <li>Terminal conditions</li> </ul>	Assessment Required
All conditions not specified above or under the heading "Conditions We Automatically Cover For Free" †	No Assessment Required
Europe Or The Middle East, Asia, UK, SW Pacific And Norfolk Island	
<ul style="list-style-type: none"> <li>Anxiety, depression, mental or nervous disorders</li> <li>Cancer*</li> <li>Cerebrovascular conditions (e.g. stroke, transient ischaemic attack (TIA))</li> <li>Dementia / Alzheimers disease</li> <li>Diabetes*</li> <li>Heart conditions</li> <li>Hypertension*</li> <li>Kidney conditions</li> <li>Liver conditions</li> <li>Organ transplant</li> <li>Peripheral vascular disease</li> <li>Reduced immunity (e.g. as a result of a condition or medication)</li> <li>Respiratory or lung conditions*</li> <li>Terminal conditions</li> <li>Conditions for which you;                             <ul style="list-style-type: none"> <li>– are under investigation or on a treatment waiting list</li> <li>– have changed your medications in the last 60 days</li> <li>– have been treated by a medical practitioner in the last 90 days*</li> </ul> </li> </ul>	Assessment Required
* If the condition satisfies the requirements of Point 1. you are covered automatically and free of charge.	
All conditions not specified immediately above or under the heading "Conditions We Automatically Cover For Free" †	No Assessment Required
Americas Or Africa	
All conditions not specified under the heading "Conditions We Automatically Cover For Free" †	Assessment Required

† Under no circumstances is cover available for:

- Conditions involving the back or neck, or drug / alcohol dependency
- Conditions for which you are travelling to seek medical treatment or review
- Travel booked or undertaken against the advice of any medical adviser

### Where Can I Get A Medical Assessment Form?

- ▷ From [www.covermore.com.au](http://www.covermore.com.au) or from the Providing Entity; or
- ▷ Apply online at [www.covermore.com.au/assessments](http://www.covermore.com.au/assessments)

## Pregnancy

If you are aware of the pregnancy at the time of issue of the policy, cover must be applied for if either of the following apply:

1. there have been complications with this or any previous pregnancy, or
2. the conception was medically assisted.

Whether or not you have to apply, the following restrictions apply to pregnancies:

- Cover is only provided for unexpected serious pregnancy complications which occur during or before the 26th week of pregnancy.
- No cover is provided for childbirth or the health of a newborn child, irrespective of the stage of pregnancy at which the child is born\*.

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

## Increase Luggage Item Limits

The following limits apply to any one item, set or pair of items (including accessories):

Cameras and Video Cameras	Portable Computers	Other Items
\$4,000	\$4,000	\$1,000

You may increase the item limit by paying an extra amount in order to increase cover for items which are valued at more than the limits shown above.

For a single item you may increase the limit to \$10,000. Receipts or valuations must be attached to your Enrolment Form. The extra amount payable is 4% of the increase in item limit.

Example: A portable computer is worth \$5,000.

To increase the item limit by \$1,000 from \$4,000 to \$5,000 the cost is \$40.

## Increase Rental Car Insurance Excess Cover

Up to \$4,000 cover for rental car insurance excess is automatically provided. This amount can be increased by up to \$2,000 by paying an additional premium as follows:

Extra Cover	\$500	\$1,000	\$1,500	\$2,000
Extra Amount Payable	\$25	\$50	\$75	\$100

## Travellers 70 Years Or Over

This policy does not automatically cover travellers 70 years or over. To find out if this policy can cover you, please phone Cover-More's Corporate team on (02) 8907 5136.

## Additional Information

### When And How Benefits Are Provided

The benefits for which you are insured under this policy are payable:

- when an insured event occurs during the period of insurance causing you to suffer loss or damage or incur legal liability; and
- your claim is accepted by Us.

After calculating the amount payable We will either:

- pay for replacement (after allowing for depreciation) or repair of your personal luggage;
- pay for specified additional expenses;

- pay the person to whom you are legally liable; or
- pay you.

## The Amount You Pay For This Insurance

Some factors that We take into consideration when calculating The Company's premium include:

- the estimated number of Journeys per annum to both overseas and domestic locations; and
- the average duration per trip (total travel days).

The premium will be detailed on the Certificate of Insurance. Premiums include any relevant Government charges (such as GST and stamp duty).

An additional premium will be applied where special approval for an existing medical condition is required.

At the end of each annual renewal period, premiums may be adjusted depending on the actual travel undertaken, claims history and currency fluctuations.

### The Amount You Pay Towards A Claim

You are required to pay the first \$60 arising from any one event on each Journey in respect of Sections 1 through to 6 of the policy. Please note for each separate claimable event, a separate excess will be applied.

In some circumstances We may require you to pay an additional excess for some medical conditions. We will inform you in writing if this excess applies.

## How A Claim Payment Is Calculated

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

- amount of loss or damage or liability;
- excess;
- policy limit;
- reasonable depreciation; and
- terms and conditions of the policy.

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

- Your new video camera worth \$4,500 is stolen from a hotel room.
- You have not paid an additional amount to increase the standard item limit.

The amount payable following the claim would be calculated as follows:

- Consider the value of the video camera – \$4,500 (No depreciation applies because the video camera was new).
- Consider the maximum policy limit payable for cameras and video equipment – \$4,000. The maximum limit does apply in this case.
- As you have not increased the item limit to \$4,500, the amount payable would be \$4,000.

## Cooling Off Period

You have the right to cancel the policy by notifying the Providing Entity in writing within 15 working days (i.e. Monday to Friday excluding public holidays where you are) of the date the policy was issued to you ("cooling off period"). Provided the circumstances specified in paragraphs (a) or (b) below do not apply, you are entitled, during the cooling off period, to a complete refund of the

amount you have paid for the policy. You are not entitled to a complete refund if, during the cooling off period, you:

- a) make a claim under the policy; or
- b) cancel the policy after the commencement of the journey.

If you are entitled to a refund the Providing Entity will provide a refund.

## We Respect Your Privacy

### Privacy Statement

The Privacy Act 1988 (as amended) requires Us to inform you that:

### Purpose Of Collection

We collect personal information (this is information or an opinion about an individual whose identity is apparent or can reasonably be ascertained and which relates to a natural living person) for the purposes of providing insurance services to you, including:

- evaluating your application;
- evaluating any request for a change to any insurance provided;
- providing, administering, and managing the insurance services following acceptance of an application; and
- investigating and, if covered, managing claims made in relation to any insurance you have with Us or other companies within the same group.

The personal information collected can be used or disclosed by Us for a secondary purpose related to those purposes listed above, but only if you would reasonably expect Us to use or disclose the information for this secondary purpose.

However for sensitive information, the secondary purpose must be directly related to the purposes listed above.

### Disclosure

We may disclose your personal information, (and receive personal information from) when necessary and in connection with the purposes listed, to other companies within the same group, your insurance broker or Our authorised representative, government bodies, loss assessors, claim investigators, reinsurers, other insurance companies, claims reference providers, other service providers, hospitals, medical and health professionals, legal and other professional advisers.

### Consequences If Information Is Not Provided

If you do not provide Us with the information We need We will be unable to consider your application for insurance cover, administer your policy or manage any claim under your policy.

### Access

You can request access to the personal information We hold about you by contacting Us. In some circumstances We may not agree to allow you access to some or all of the personal information We hold such as when it is unlawful to give it to you. In such cases We will give you reasons for Our decision.

## Code Of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is designed to promote good relations and

good insurance practice between insurers, authorised representatives and consumers.

The Code sets out what We must do when dealing with you. Please contact Cover-More if you want more information about the Code.

## How We Resolve Your Complaints

### Resolving Your Complaints

If you think We have let you down in any way, or Our service is not what you expect (even if through one of Our representatives), please tell Us so We can help.

### You Can Tell Us...

**By phone** – Cover-More will put you in contact with an appropriate person to deal with your complaint.

**In writing** – Please send Cover-More the full details of your complaint together with any supporting documents and an explanation of what you want Cover-More to do. Your letter will be directed to the appropriate person.

**In person** – If you would like to come in to talk to a Cover-More representative face to face, please call and Cover-More will arrange an appointment.

### What We Will Do To Resolve Your Complaint

When you first let Cover-More know about your complaint or concern:

- it will be handled by the person who has authority to deal with it; and
- this person will listen to you, consider the facts and contact you to resolve your complaint as soon as possible, usually within 24 hours.

If you are not satisfied with this person's decision on your complaint, then it will be referred to the relevant Operational Manager, who will contact you within 5 working days.

If you are not satisfied with the Operational Manager's decision, then it will be referred to the Dispute Resolution Officer or their delegate at Great Lakes Australia. We will send you Our final decision within 15 working days from the date you first made your complaint.

### What If You Are Not Satisfied With Our Final Decision?

We expect Our procedures will deal fairly and promptly with your complaint. However, if you are not satisfied with Our final decision you can choose to have the matter resolved externally – for example mediation, arbitration or legal action.

You can raise your complaint directly with the Financial Ombudsman Service (FOS) of which Cover-More and Great Lakes Australia are both members. This is an independent body and its services are free to you. We agree to accept the FOS's decision. Again, you have the right to take legal action if you disagree with the FOS's decision.

You can contact the FOS by:

- **Mail:** Financial Ombudsman Service Ltd, GPO Box 3, Melbourne, Victoria, 3001
- **Telephone:** 1300 78 08 08
- **Fax:** (03) 9613 6399
- **Website:** www.fos.org.au
- **Email:** info@fos.org.au

## 24 Hour Emergency Assistance

This experienced team work around the clock assisting Our clients when they are in need of help. The majority of requests for assistance are for clients requiring:

- **Medical treatment** – Our team of Doctors, Nurses and Case Managers can assist in directing you to suitable medical facilities and monitor and case manage your medical condition.
- **Payment of hospital bills** – Those larger bills can be paid by Us directly to the hospital.
- **Evacuation or repatriation** – We can decide if and when evacuation or repatriation is appropriate and co-ordinate the entire exercise.
- **Assistance when passports, travel documents or credit cards are lost** – If you need assistance in contacting the issuer of the document, We can help.
- **Assistance with rescheduling travel plans as a result of an emergency** – If your travel agent is not available to assist with rescheduling in an emergency situation, We can help.

Where relevant, all services are subject to a claim being accepted under the policy.

*Please ensure all employees carry an Emergency Assistance Card whenever they travel.*

### To Obtain Emergency Assistance

You should have this policy brochure and your Emergency Assistance Card with you at all times when travelling.

Before calling for assistance, please read the information on page 16 as well as Policy Condition 4 on page 9.

When you call please advise Us of your:

- **policy number**
- **local contact phone number**

Please call Australia

DIRECT and TOLL FREE from:

**UK:** 0800 892 014      **USA:** 1800 937 9763

**Canada:** 1800 645 8714      **NZ:** 0800 445 524

(the cost of a local call may be required if calling from a pay phone)

**Other Countries:** Please call reverse charge via operator +61 (2) 8907 5619

N.B. You must phone the emergency assistance number as soon as physically possible if you are admitted to hospital or if you anticipate that any of your medical or related expenses are likely to exceed \$4,000. Subject to medical advice, the insurer has the option of returning you to Australia or evacuating you to another country, if the cost of your overseas medical and additional expenses is likely to exceed the cost of returning you to Australia.

## Claims

Cover-More will respond to a claim within 10 working days of receipt of all necessary documentation.

Should an event occur that might give rise to a claim you should follow the instructions described in Policy Condition 4 on page 9.

For more information visit [www.covermore.com.au](http://www.covermore.com.au)

## Claim Forms

Claim forms are available:

- online at [www.covermore.com.au](http://www.covermore.com.au)
- from the Providing Entity, or
- by contacting Cover-More on:  
Ph: 1300 36 26 44      Fax: 61 (2) 9202 8098

## Part 2: Policy Wording

Insured and issued by Great Lakes Australia  
(a member of the global Munich Re Group)  
ABN 18 964 580 576, AFSL 318603

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

Subject to the payment of premium which includes stamp duty and fees payable to the agent, We will provide the protection detailed under the heading “THE BENEFITS” subject to the terms and conditions of this policy.

### Most Important

This Policy will only operate if all of the following conditions are satisfied:

- a. You are not aware of any circumstance which is likely to give rise to a claim.
- b. You are a permanent resident of Australia and will be returning to Your Home at the completion of each Journey and within 6 months of the commencement of each Journey.
- c. You are
  - i) employed by The Company operating within Australia and You are travelling at the request of or with the approval of The Company and for a purpose connected with The Company’s business, including approved pre and post business leisure up to 6 weeks; or
  - ii) You are a Director, Chief Financial Officer, Chief Executive Officer of The Company operating within Australia. A Journey includes pre and post business leisure and pure leisure travel up to 6 weeks.
- d. Your Journey will include international travel, interstate travel or intrastate travel, more than 100 kilometres from Home or business.

## Words With Special Meanings

In this Policy the following words have the following meanings:

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

“**You**”, “**Your**” means each employee of The Company insured. This insurance automatically extends to include Your accompanied spouse or defacto and Accompanied Children whilst travelling with You on Journeys of less than six weeks as if they were You. The number of Accompanied Children is limited to six.

“**The Company**” means the principal corporate entity referred to in the Certificate of Insurance.

“**Accompanied Children**” means Your dependent children or grandchildren not in full-time employment and under the age of 21 years who are travelling with You on the Journey.

“**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.

“**Disabling Injury, Sickness or Disease**” means a disabling injury, sickness or disease which first shows itself during the Period Of Insurance and which requires immediate treatment by a qualified medical practitioner.

“**Existing Medical Condition**” means:

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

“**Home**” means usual place of residence in Australia.

“**Insolvency**” means bankruptcy, provisional liquidation, liquidation, financial collapse, 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.

“**Journey**” means the period commencing at the time You leave Your Home or Your normal place of business in Australia, whichever occurs last, and ceasing at the time You return to Your Home or Your normal place of business in Australia, whichever occurs first.

“**Kidnapped or Kidnapping**” means You being illegally seized by force and held captive by a previously unknown and unrelated party for the purpose of demanding payment or concessions in return for Your release.

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

“**Period Of Insurance**” means from the time You commence each Journey, to the time You complete each Journey or to the expiry date shown on Your Certificate of Insurance, or to the completion of 6 months from the commencement of each Journey, whichever occurs first. Cover under Section 3 begins from the time the policy is issued.

“**Permanent**” in respect of Section 14 means a period of time lasting 12 consecutive months after the expiry of which, there is no reasonable prospect of improvement.

“**Public Place**” means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

“**Relative**” means Your spouse, defacto, parent, grandchild, brother, sister, son-in-law, daughter-in-law, parent-in-law, grandparent, child, step-parent, brother-in-law, sister-in-law, fiancé(e), first cousin, aunt, uncle, niece and 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 any medical condition which is likely to result in death.

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

# Policy Conditions

---

## 1. Excess

We will not pay the first \$60 arising from any one event on each Journey in respect of Sections 1 through to 6 of the policy. An additional excess may apply in certain circumstances such as cover for an Existing Medical Condition where You do not meet the provisions on page 4. If an additional excess applies We will notify You in writing.

## 2. Limits Of Liability

The total limits of Our liability inclusive of Accompanied Children and Your spouse or defacto combined shall be the amounts shown in the Schedule Of Benefits for each Section of the Policy, unless otherwise agreed in writing by Us or in respect to where additional luggage and/or Rental Car cover has been effected.

## 3. Adjustment Of Premium

We and The Company understand and agree that at the end of the Period Of Insurance, should the travel days vary from the original estimated days, it will be necessary to adjust the premium. The adjustment will be in the form of extra premium payable to Cover-More or credits in favour of The Company. Any additional payments due to Us apply to both renewals and expired policies. Credits apply only to renewal policies and will not exceed 50% of the total proposed premium. Any credits which bring the renewal premium under Our minimum policy value will be forfeited.

## 4. Claims

- a) The loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police or 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 combined are likely to exceed A\$4,000 You must phone the emergency assistance number as soon as 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 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 original police reports, receipts, valuations and/or medical certificates and You must co-operate fully in the assessment or investigation of Your claim.
- g) 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.
- h) If We agree to pay a claim under Your policy We will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant policy limit). 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.

## 5. If You Are Able To Claim From A Statutory Fund Or Compensation Scheme

If You are able to claim against a statutory fund or compensation scheme (for example a private health fund or workers compensation scheme) for monies otherwise payable under this policy You must do so and the policy will only cover the remaining amount.

## 6. You Must Help Us To Make Any Recoveries

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

## 7. Claims Payable In Australian Dollars

All premiums and claims are payable in Australian dollars at the rate of exchange applicable at the time the expenses were incurred.

## 8. Policy Interpretation

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

## 9. Emergency Assistance

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

## 10. Free Extension Of Insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to travel Home or to Your normal place of business in Australia by the quickest and most direct route. The Period of Insurance will not be extended for any other reason.

## 11. Automatic Reinstatement Of Sums Insured

In respect of the individual cover applying to any one employee, the sums insured will be reinstated on the completion of each Journey.

## 12. Cancellation

You may cancel this policy at any time by giving Us written notice.

If You cancel Your policy within 180 days of the inception of cover under this policy, We will charge You an amount based on your Actual Travel Days undertaken while the policy was active. This refund will not exceed 50% of the total proposed premium. Any refund which brings the policy value below Our minimum policy value will be forfeited. If the policy is cancelled after 180 days of inception We will not refund any premium. We will not refund any premium if We have paid a benefit under Your policy.

We may cancel the policy at any time in accordance with any applicable law and the premium paid shall be adjusted on the basis of Us retaining an amount based on your Actual Travel Days undertaken while the policy was active.

#### Policy Conditions Applying To Sections 1 And 2 Only

1. 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.
2. In all cases the cost of evacuation or to bring You back to Australia will only be met if it was arranged by and deemed necessary by the emergency assistance network.
3. Payment of hospital room rates will be limited to a public room or a semi-private room where a public room is not available unless otherwise authorised by Us.
4. 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.

#### Policy Condition Applying To Section 10 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.

#### Policy Conditions Applying To Sections 13, 14 And 15 Only

1. 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.
2. Where You and any number of other people insured by this policy are entitled to claim under this Section as a result of any one occurrence or event, Our maximum accumulated liability for all policyholders collectively will be limited to \$4,000,000. In this instance, We will be entitled to reduce the amount payable on a pro-rata basis if Our maximum accumulated liability would otherwise be exceeded.
3. You must obtain and follow advice and treatment given by a qualified doctor as soon as possible after suffering a Disabling Injury, during the Period Of Insurance.
4. Our maximum liability under Section 13, 14 and 15 combined will not exceed \$50,000 in respect to any one person unless an additional amount of cover has been approved.

#### Policy Conditions Applying To Section 17 Only

1. In the event of any occurrence giving rise to indemnity under this Section, We shall be entitled to exercise any right of recovery against any third party in Your name or The Company's name and for Our own benefit and You and/or The Company shall give Us all such assistance as We may reasonably require.
2. You and/or The Company shall, if required by Us, make available to Us such information and documentation with respect to any claim including medical reports, report of injury forms, claims forms and any other documentation which comes into Your or The Company's possession and You and/or The Company shall, if required by Us,

authorise Us to have access to the files and information held by any Workers' Compensation Insurer with whom The Company has effected insurance.

## The Benefits

### SECTION 1: Overseas Medical And Dental Expenses

If during the Period of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of medical treatment, emergency dental treatment and ambulance transportation which is provided outside Australia by or on the advice of a qualified medical practitioner or dentist. Medical or emergency dental cover will not exceed 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 which is provided in Australia. This exclusion does not apply to medical treatment provided whilst on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within Australian territorial waters. 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. medical and/or dental treatment including hospitalisation caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
3. the continuation of treatment (including medication) started prior to Your Journey.

### SECTION 2: Additional Expenses

#### 1. If You Become Sick

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

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

## 2. If You Die

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

## 3. If Your Relative Or Business Partner Becomes Sick

We will pay reasonable Additional hotel accommodation and transport expenses incurred by You to return directly to Your Home due to the sudden serious injury, sickness, disease or death of a Relative or business partner in Australia.

## 4. If Your Home Is Damaged By Fire, Earthquake Or Flood

We will pay for reasonable, Additional transport expenses incurred by You to return directly to Australia if Your Home is rendered uninhabitable by fire, earthquake or flood while You are on Your Journey.

## 5. Other Circumstances

We will pay Your reasonable Additional hotel accommodation and Additional transport expenses incurred on the Journey 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.

The maximum benefit limit for this section is:

\$Unlimited

The maximum benefit limit for this section is:

\$Unlimited

### We Will Not Pay For:

Claims caused by:

1. Transport Provider cancellations, delays or rescheduling other than when caused by strikes;
2. the disinclination of You or any other person to proceed with the Journey;
3. Your financial circumstances or any contractual or business obligation;
4. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
5. a request by Your Relative or employer unless You are a member of the Australian Armed Services or Police Force and Your leave is revoked;
6. 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;
7. any government regulation, prohibition or restriction;
8. the death, injury sickness or disease of any person living outside Australia.

## 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 We will replace, repair or pay You the value in cash of the luggage/personal effects. It is Our choice which of these We do. If We pay You the value in cash, We will deduct reasonable depreciation from the amount We pay You. If We replace, We will deduct reasonable depreciation from the amount We pay the supplier and the amount deducted must be paid by You to the supplier.

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 \$4,000 for portable computer, camera and video camera equipment.

The limit can be increased by up to \$10,000 per single item if the item is separately specified and the appropriate additional amount paid.

### 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 or card prior to and after the loss or theft.

### 3. Automatic Re-instatement 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 re-instatement 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 which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.

## SECTION 3: Amendment Or Cancellation Costs

If due to unforeseen circumstances outside Your control:

1. You have to re-arrange Your Journey We will pay the reasonable cost of doing so (We will not pay more for re-arranging the Journey than the cancellation costs which would have been incurred had the Journey been cancelled).
2. You have to cancel the Journey (because You cannot rearrange it) We will pay You:
  - a) the non-refundable unused portion of all travel costs prepaid in advance including a travel agent's cancellation fee (the travel agent's cancellation fee is limited to the lesser of \$4,000 or the amount of commission the agent had earned on the pre-paid refundable amount of the cancelled travel arrangements).
  - b) for frequent flyer or similar flight reward points lost following cancellation of Your airline ticket. The amount We will pay is calculated as follows:
    - (i) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket multiplied by
    - (ii) the total amount of points lost divided by
    - (iii) the total amount of points used to obtain the airline ticket.

2. items left unattended in any motor vehicle unless stored in the boot and forced entry is gained.
3. items left unattended in any motor vehicle overnight (even if in the boot).
4. jewellery, camera and video camera equipment, sound equipment, mobile telephones or portable computer equipment left unattended in any motor vehicle at any time (even if in the boot).
5. more than \$2,000 in total for all items left unattended in any motor vehicle.
6. jewellery, camera and video camera equipment, sound equipment, mobile telephones or portable computer equipment placed in the care of a Transport Provider.
7. items left unattended in a Public Place.
8. sporting equipment whilst in use.
9. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
10. surfboards or waterborne craft of any description.
11. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles, photographic and video camera lenses or binoculars.
12. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
13. electrical or mechanical breakdown.
14. negotiable instruments or any items described in Section 6 Money.

#### SECTION 5: Delayed Luggage Allowance

If all Your luggage is delayed by a Transport Provider during the Journey for more than 12 hours We will pay You up to \$1,000 for essential emergency items of clothing and toiletries You purchase. 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 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 benefit will be deducted from any entitlement under Section 4 of this policy.

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

#### We Will Not Pay For:

1. loss or theft which is not reported to the responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.

#### SECTION 6: Money

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

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

#### We Will Not Pay For:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. loss or theft of cash, bank or currency notes, postal or money orders whilst not carried on Your person.

#### SECTION 7: Rental Car Insurance Excess

We will pay the Rental Car insurance excess which You become legally liable to pay as a result of damage to or theft of the Rental Car whilst in Your control during the Journey.

The maximum amount We will pay is limited to the excess You are liable to pay or the sum insured shown in the Schedule Of Benefits, whichever is the lesser.

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

#### We Will Not Pay For:

1. any damage or theft, arising from the operation of the Rental Car in violation of the terms of the rental agreement.
2. any damage sustained by a Rental Car while it is being driven on an unsealed surface.

#### SECTION 8: Travel Delay

If Your pre-booked transport is temporarily delayed for at least 6 hours due to an unforeseeable circumstance outside Your control, We will reimburse You up to \$200 for reasonable Additional hotel accommodation expenses. We will also reimburse up to these limits again for each full 24 hour period that the delay continues beyond 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 hotel accommodation expenses incurred.

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

#### SECTION 9: Alternative Staff

We will pay the reasonable costs for a replacement employee to complete the original assignment if, as a result of a Disabling Injury, Sickness or Disease for which a claim is recognised under Section 1 of this policy, a registered medical practitioner and the emergency assistance network deem it necessary that You return to Your Home. The replacement person will for the purposes of this Travel Insurance be deemed to be entitled to benefits under this policy whilst on the replacement Journey, subject to the terms and conditions 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
--	----------

#### SECTION 10: 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.
- 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:

- any claim if prior to the issue of the Policy, You, The Company or related body corporate have:
  - had kidnap insurance declined, cancelled or issued with special conditions in the past.
  - suffered a Kidnapping or attempted Kidnapping in the past.
  - been subject to an extortion demand.
- any claim arising from any Kidnapping occurring in Mexico or any country located in Central or South America.
- 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.
- any losses or expenses arising from the interruption of or interference with business activity.

#### SECTION 11: Hospital Incidentals

If hospitalised, We will pay You for incidentals such as phone calls and magazines. The amount We will pay is limited to \$100 for each night You are hospitalised overseas as a result of a Disabling Injury, Sickness or Disease during the Period Of Insurance, provided that the period of confinement is at least 48 hours.

Original receipts for these expenses must be produced in support of Your claim.

The maximum benefit limit for this section is:

\$5,000

#### 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

#### SECTION 13: 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 being unable to attend Your usual work in Australia, We will pay You up to \$3,000 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. No benefit is payable for any Accompanied Child. Cover for loss of income is limited to 52 weeks.

The maximum benefit limit for this section is:

\$36,000\*

\*Maximum liability collectively for Sections 13, 14 and 15 is \$50,000

#### SECTION 14: 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 or 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 Benefits Table. The maximum limit in respect of Accompanied Children is \$20,000 each;

- resulting in Your Permanent total loss of hearing in one or both ears, We will pay You 50% of the amount shown in the Benefits Table. The maximum limit in respect of Accompanied Children is \$20,000 each;
- resulting in third degree burns and/or resultant disfigurement received from fire or chemical reaction which extends to cover more than 40% of Your entire external body, We will pay You 50% of the amount shown in the Benefits Table. The maximum limit in respect of Accompanied Children is \$20,000 each.

The maximum benefit limit for this section is:

\$50,000\*

\*Maximum liability collectively for Sections 13, 14 and 15 is \$50,000

#### SECTION 15: 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 Schedule of Benefits provided Your death occurs within one year of the accident. The maximum liability in respect of Accompanied Children is \$20,000 each.

In the event that Your estate qualifies for this benefit, there is no entitlement to claim benefits under Section 13 or 14 or any payments already made under these Sections will be deducted from any payment due under this Section.

The maximum benefit limit for this section is:

\$50,000\*

\*Maximum liability collectively for Sections 13, 14 and 15 is \$50,000

#### SECTION 16: Personal Liability

We will provide cover if, as a result of Your negligent act or omission 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:

- Your liability to pay somebody related to You or someone in Your employ or deemed to be in Your employ.
- liability arising from loss of or damage to property which is in Your legal custody or control.
- liability arising from the conduct by You of any profession, trade or business or the use or ownership by You of any firearm, aircraft, waterborne craft or mechanically propelled vehicle.
- liability arising out of occupation or ownership of any land, buildings or immobile property.
- liability arising out of any wilful or malicious act.
- liability arising out of the transmission of any sexually transmittable disease.
- liability involving punitive, exemplary or aggravated damages or any fine or penalty.
- Your liability under a contract or agreement unless You would be liable if that contract or agreement did not exist.

## SECTION 17: Extra Territorial Workers Compensation

This Section Applies:

1. If You are employed by The Company or if You are deemed by any applicable Workers' Compensation Legislation to be employed by The Company and You are employed or engaged within Australia in a managerial, clerical, administrative or a sales capacity and Your employment or engagement is to be performed substantially within Australia; and
2. The Company maintains in force during the currency of this Policy within Australia, Workers' Compensation Insurance as required by the law of any State or Territory which applied to the employment of employees by The Company or The Company is licensed under such laws as a self-insurer; and
3. You are working on a temporary basis (but not exceeding in any event ninety (90) days, unless otherwise agreed in writing by Us), outside the State or Territory in which Your usual place of employment or employment base is located.

### We Will Indemnify The Company Against:

1. The Company's liability arising during the Period of Insurance to pay compensation benefits payable under any Workers' Compensation Legislation which provides compensation to injured workers or their dependants for death, personal injury or occupational disease arising out of or in the course of employment;
2. Damages at common law (but not where entitlement arises solely under any statute) arising out of the death, personal injury or occupational disease suffered by You as a result of an accident or occurrence happening during the Period of Insurance in the circumstances set out above.

### The Indemnity Provided Under This Section Shall Be Limited As Follows:

1. In the case of a claim for compensation benefits to the difference between the amount payable and the amount which You or Your dependants are entitled to claim under any Workers' Compensation Insurance which The Company was required to effect as described above, but not to exceed the amounts stated in the Schedule of Benefits.
2. In the case of a claim for damages at common law, the difference between the damages and law costs payable by The Company and the amount of indemnity to which You would have been entitled under any Workers' Compensation Insurance which The Company was required to effect as described above, but not to exceed the amount shown in the Schedule of Benefits.
3. The Limit per week for weekly compensation for You shall not exceed \$500.
4. The aggregate Limit of Liability for all compensation, damages, costs and expenses for all occurrences, events and accidents occurring during any one Period of Insurance, whether involving one or more persons insured by this policy shall not exceed \$500,000.

Any benefits otherwise payable under Sections 1, 2, 3, 13, 14 and 15 of this policy with respect to You shall be reduced by the amount of any compensation payable to The Company under this Section.

### We Will Not Pay For:

1. Any claim for exemplary, punitive or aggravated damages.

### We Will Not Under Any Section Pay For:

1. claims for costs, liability or expenses incurred outside the Period of Insurance.
2. claims involving air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company.
3. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
4. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
5. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
6. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim.
7. claims arising from any government prohibition, regulation or intervention.
8. claims under Sections 2 or 3 in respect of any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
9. claims in respect of travel booked or undertaken against the advice of any medical adviser or after a Terminal Illness had been diagnosed.
10. claims arising from loss or theft of or damage to property, or death, illness or bodily injury if You fail to take reasonable care.
11. claims arising directly or indirectly from Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or any derivative or mutation of either.

This exclusion, if approved, will be waived when cover is separately applied for by You in respect of Your or Your travelling companion's condition/s from the time We accept Your application and the appropriate additional premium has been paid to Us.

12. claims directly or indirectly arising from, or exacerbated by, any Existing Medical Condition:
  - a) You or Your travelling companion has. This exclusion will be waived:
    - (i) in the circumstances set out under the heading "Self Assessment" Existing Medical Conditions on page 4; or
    - (ii) from the time the appropriate additional premium has been received by Us in respect of the Existing Medical Conditions for which cover is separately applied for and accepted by Us and for which special conditions, limits and excesses may apply if We notify You in writing.
  - b) of any other person whose serious injury, sickness, disease or death would cause the cancellation or curtailment of Your Journey.
13. claims directly or indirectly arising from:
  - a) pregnancy or childbirth of You or any other person if You are aware of the pregnancy prior to the Relevant Time and,

The maximum benefit limit for this section is:

\$500,000

- (i) where complications of this pregnancy or any previous pregnancy have occurred prior to this time; or
  - (ii) where the conception has been medically assisted. This exclusion will be waived if approved from the time the appropriate additional premium has been received by Us if cover is separately applied for and accepted by Us in respect of Your pregnancy only; or
- b) pregnancy of You or any other person after the 26th week of pregnancy; or
  - c) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication; or
  - d) childbirth or the health of a newborn child whatever the proximate cause of the claim is. This exclusion applies irrespective of the stage of pregnancy at which the child is born.
14. claims involving Your suicide, attempted suicide, self inflicted injury or condition, stress, travel exhaustion, the effect of, or chronic use of, alcohol or drugs or the transmission of any sexually transmittable disease or virus.
  15. claims directly or indirectly arising from Your anxiety, depression or mental or nervous disorders. If approved, this exclusion will be waived when cover is separately applied for by You in respect of Your condition/s, from the time We accept Your application and the appropriate additional amount payable has been paid to Us.
  16. claims involving participation by You or any travelling companion in hunting, racing (other than on foot), polo playing, hang gliding, off-piste snow skiing or snowboarding, rodeo riding, BASE jumping, para gliding, parachuting, gliding, sports activities in a professional capacity, mountaineering or rock climbing using ropes or guides, abseiling, or scuba diving unless the diver holds an Open Water Diving Certificate or is diving with a qualified instructor.
  17. claims involving participation by You or Your travelling companion in motor cycling for any purpose except involving the use of a hired motor cycle with an engine capacity of 200cc or less, provided that the driver holds a current Motor Cycle Licence issued by an Australian State or Territory.
  18. claims involving consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the policy.
  19. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the Amount Payable.
  20. any costs or losses arising, directly or indirectly, from the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other Transportation Provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, travel agent, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Insolvency or the Insolvency of any person, company or organisation with whom or with which they deal.
  21. claims under Sections 3 or 8 arising directly or indirectly from any Act of Terrorism or the threat or perceived threat of an Act of Terrorism.
  22. losses in respect to which insurance is prohibited by law.
  23. claims under Sections 2 (sub-sections 3 and 5), 3 and 8 arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.
  24. claims arising directly or indirectly from complications following elective surgery.
  25. claims involving You travelling (during the journey) in international waters in a private sailing vessel or a privately registered vessel.
  26. claims if You are aged 70 years or over at the time of the issue of the policy. This exclusion will be waived if You separately apply to Us for cover, We approve cover and the additional premium has been received.

## When To Contact Us

### Claims And Other Non-Emergency Assistance

Please submit your claim form within **60 days of completing your journey**. Refer to the claims procedures outlined on page 7 in this brochure.

**If you need further help:**

Phone: from Australia 1300 36 26 44

Fax: +61 (2) 9202 8098

from overseas +61 (2) 8907 5007

email: [claims@covermore.com.au](mailto:claims@covermore.com.au)

### When You Must Phone The Emergency Number

**You must phone the emergency assistance number as soon as physically possible if:**

- you are admitted to hospital or;
- you anticipate that any of your medical or related expenses combined are likely to exceed \$4,000.

Subject to medical advice, Great Lakes Australia has the option of returning you to Australia or evacuating you to another country if the cost of your overseas medical and additional expenses is likely to exceed the cost of returning you to Australia.

### 24 Hour Emergency Assistance

**If you need emergency assistance during the journey please call Australia DIRECT and TOLL FREE from:**

USA 1800 937 9763

Canada 1800 645 8714

UK 0800 892 014

NZ 0800 445 524

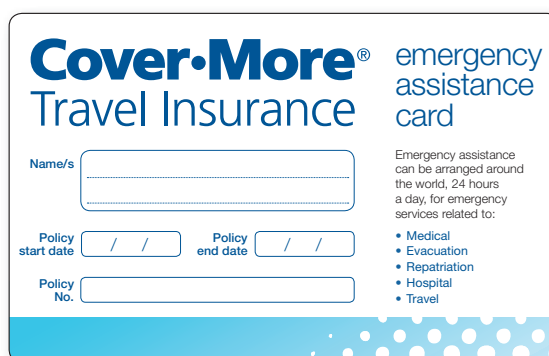
(the cost of a local call may be required if calling from a pay phone)

**From other countries call Australia reverse charge via the operator on:**

Phone +61 (2) 8907 5619

Fax +61 (2) 9202 8220

**IMPORTANT:** Please ensure all employees carry an Emergency Assistance Card whenever they travel



**Cover-More<sup>®</sup> Travel Insurance** emergency assistance card

Name/s

Policy start date  /  /  Policy end date  /  /

Policy No.

Emergency assistance can be arranged around the world, 24 hours a day, for emergency services related to:

- Medical
- Evacuation
- Repatriation
- Hospital
- Travel

# Cover-More® Corporate Travel Insurance

## Corporate Quick Quote

### Multiple Travellers - Multiple Journeys

Intended Commencement Date Of Policy

### Annual Travel Estimates

For your convenience, a worksheet is provided overleaf.

Destination	Estimated Number Of Journeys	Average Days Per Journey
USA, Canada, Central And South America		
UK/Europe		
Middle East, China, Japan, Indian Sub-Continent and all other destinations not stated		
Asia (excluding China and Japan)		
Indonesia, South West Pacific, Norfolk Island and New Zealand		
Australia		

### Existing Medical Conditions

Please note that this policy does not automatically cover claims arising from, or exacerbated by some existing medical conditions. Please refer to pages 4-5 for more details.

### Company Contact Details

Company Name

Company Contact Name

Company Contact Email

Company ABN

Company Contact Fax

Company Contact Phone

### Agent Contact Details

Travel Agency Name

Travel Agency Contact Name

Travel Agency Address

Travel Agency Phone

Travel Agency Contact Email

**Fax this form to the agent or Cover-More on (02) 9202 8054 or by email to [corporate@covermore.com.au](mailto:corporate@covermore.com.au)**

Cover-More Insurance Services Pty Ltd  
ABN 95 003 114 145 AFSL No. 241713

Level 2, 60 Miller Street, North Sydney, NSW 2060 Private Bag 913, North Sydney, NSW Australia 2059  
T 1300 72 88 22 F 02 9202 8054 E [corporate@covermore.com.au](mailto:corporate@covermore.com.au) [www.covermore.com.au](http://www.covermore.com.au)



# Quick Quote Worksheet

For your convenience We have provided the worksheet below to assist in your travel estimation for quoting purposes.

Destination	Who travels to this area?	Number of nights per year (approx)
<ul style="list-style-type: none"> <li>• USA</li> <li>• Canada</li> <li>• Central America</li> <li>• South America</li> </ul>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>
<ul style="list-style-type: none"> <li>• UK</li> <li>• Europe</li> </ul>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>
<ul style="list-style-type: none"> <li>• Middle East</li> <li>• China</li> <li>• Japan</li> <li>• Indian Sub-Continent</li> <li>• all other destinations not stated</li> </ul>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>
<ul style="list-style-type: none"> <li>• Asia (excluding China and Japan)</li> </ul>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>
<ul style="list-style-type: none"> <li>• Indonesia</li> <li>• South West Pacific</li> <li>• Norfolk Island</li> <li>• New Zealand</li> </ul>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>
<ul style="list-style-type: none"> <li>• Australia</li> </ul>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>



*This Financial Services Guide is an important document and is designed to help you decide whether to use the financial services offered. It contains information about how Cover-More Insurance Services Pty Ltd (Cover-More) AFSL 241713, and the business that arranges the policy (Agent) is paid and how any complaints are handled. If you have a complaint about the financial services provided by Cover-More or the Agent you should contact Cover-More on 1300 72 88 22. If you are not satisfied with our response please see page 6 for details.*

### **What financial services are provided?**

The Agent is an authorised representative of Cover-More, and is authorised to provide you with general financial product advice about this travel insurance product and to issue these products to you. The Agent acts on behalf of Cover-More and the insurer, and not on your behalf. Cover-More is responsible for the provision of these services.

The Agent is 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 account of your personal objectives, financial situation or needs.

Cover-More may also provide you with general advice and will issue the travel insurance product to you.

Cover-More acts under a binder authority. This means that Cover-More can enter into these policies and/or handle or settle claims on the insurer's behalf. Cover-More acts for the insurer when providing these services and will not be acting on your behalf. You can find full details of Cover-More and the insurer on page 2 of the PDS.

This FSG does not relate to any similar services provided to you in relation to any other insurance or other financial product. For services relating to other financial products, you will be given another FSG by the Agent that will describe the services and the AFS Licensee who is responsible.

### **How are we paid?**

The Agent, and/or its associates, is paid a fee and/or commission by Cover-More for issuing your 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 and may include all or part of the commission received by the Agent.

If a travel services group is affiliated with the Agent they may be paid a commission out of the commission that Cover-More receives from the insurer for its role in supporting the Agent. The affiliate may also receive non-financial incentives from Cover-More to assist in marketing the travel insurance (e.g. sponsorship of training events and conferences).

Cover-More is paid a commission by the insurer when you are issued with an insurance policy. The commission is included in the premium charged by the insurer and is received after you have paid the premium. This commission is calculated as a percentage of the gross premium (premium including taxes but excluding GST). Cover-More may also receive a share of profit earned by Great Lakes Australia if Great Lakes Australia makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when Great Lakes Australia exceeds its underwriting target in a given year.

Cover-More's employees are paid an annual salary and may be paid a bonus based on business performance. For more information about the remuneration or other benefits received for the financial services provided, please ask the Agent within a reasonable time of receiving this FSG and before they provide any financial services to you.

### **What professional indemnity insurance arrangements do we have in place?**

Cover-More and the Agent each have their own professional indemnity insurance which covers errors and mistakes relating to their own financial services. Both policies provide cover for claims relating to the provision of financial services by their respective employees even after they cease to be employed, provided that the claim is notified to the insurer when it arises and within the relevant policy period. Cover-More's policy meets the requirements of the Corporations Act.

### **Who is responsible for this document?**

Cover-More Insurance Services is responsible for the Financial Services Guide in this document and Great Lakes Australia is responsible for the Product Disclosure Statement in this document.

This Combined FSG and PDS was prepared on 20 April 2010.

# Australia's first choice for **travel insurance**

**Cover-More Insurance Services Pty Ltd**

ABN 95 003 114 145 AFSL No. 241713

Lvl 2/60 Miller St, North Sydney,  
Private Bag 913, NSW 2059  
Australia

Ph: 1300 72 88 22

*(local call cost only)*

Fax: (02) 9202 8054

[www.covermore.com.au](http://www.covermore.com.au)

[corporate@covermore.com.au](mailto:corporate@covermore.com.au)

Copyright © 2010 Cover-More Insurance Services Pty Ltd AGENT