

## Amendment/cancellation of bookings made with a travel agent

**Submit your claim to Cover-More by:** Post Cover-More Claims Department, Private Bag 913, North Sydney NSW 2059  
 Fax (02) 9202 8098 Email claims\_processing@covermore.com.au

Customer Name/s

Policy number

### Agent Form: Amendment And Cancellation Costs

Please submit this form and all supporting documents directly through to Cover-More Travel Insurance rather than to your customer.

We cover the commission you had earned on the booking (subject to the policy limits). In order to calculate this we need to know how much the customer has paid to you and the nets paid to the booking provider i.e. wholesaler, airline or cruise company. This information is not shared with customers. Any enquiry will be directed back to the consultant.

NB: We do not cover any additional agency cancellation fees you charge your customer, or additional monies held by your agency that are due to be refunded to the customer.

Please also make sure you have provided your customer with the option of amending their travel plans rather than cancelling. The policy covers the lesser of amendment or cancellation.

		Amendment costs	OR	Cancellation costs		
Travel Arrangement				A. Amount paid	B. Amount refunded by supplier	Amount Claimable (A minus B)
Flights (excluding taxes)	E.g. Qantas flight	\$500		\$2500	\$500	\$2000
Flight Taxes				Fully refundable by the airline	\$0	
Hotels						
Packages						
Other (i.e. car hire, rail passes, transfers etc.)						
		Total \$		Total \$		

If the trip was cancelled outright prior to departure what would it have cost to amend the trip to different dates (rather than cancel outright)?

I certify that I have supplied the required documentation and the information stated on this form is true and correct.

Consultant's name

Consultant's signature

Agency name and address

Date

Phone

Fax

Email

Before submitting your customer's claim, ensure you have included the required documentation, as listed on Page 13.

### REQUIRED DOCUMENTATION:

Please note: Failure to send the documentation below or failure to fully complete the form above, could result in a delay to processing your customer's claim. What you need to include:

- A copy of your customer's itinerary
- A copy of the itemised invoice
- International flights documentation (for any international flights)
  - A copy of the airline fare sheet/rules (showing the fare conditions).
  - NB: Please check the conditions as many airlines have waivers e.g. in the case that a passenger or their relative dies, the customer may be able to claim a refund from the airline with the submission of a medical or death certificate. This must be applied for first before submitting a claim.
- Domestic flights documentation (for any domestic flights)
  - Virgin Blue: Confirm if the ticket has been changed to travel at a later date. If the date hasn't been changed, there is a 12 month credit allowance that is available for use through the airline. If the customer is unable to use the credit, the customer will need to obtain confirmation that the credit has been cancelled before claiming for it through their travel insurance policy.
  - Jetstar: Confirm if the ticket has been changed to travel at a later date. If any amounts are being held in credit with the airline, the customer will need to obtain confirmation that the credit has been cancelled before claiming for it through their travel insurance policy.
  - Qantas: Identify what the specific conditions are for the Qantas fare. e.g. "Red E deal", "fully flexible", etc and confirm if the ticket has been changed to travel at a later date or advise if any amounts are being held in credit with the airline. If the customer is unable to use the credit, they will need to obtain confirmation that the credit has been cancelled before claiming for it through their travel insurance policy.
- Land arrangements documentation (for any land bookings)
  - We require a copy of the providers booking conditions showing the published cancellation penalties. This is usually shown in the back of the relevant brochures.
  - If the booking conditions do not specify exactly what cancellation fees apply (e.g. cancellation fees may be up to 100%) then we require written confirmation from the wholesaler confirming how much the customer is to be refunded.
- Cruise documentation (for any cruises)
  - We require a copy of the providers booking conditions showing the published cancellation penalties. This is usually shown in the brochures.
  - We also need a breakdown of any tax component (i.e. port taxes) that should be refundable.

Remember to make a copy of all documents submitted for your Customer in case they become lost in the mail.

### Did you know that many airlines offer a cancellation waiver due to the death of a passenger or close family member?

Please ensure you check the airline terms and conditions as many airlines offer this waiver even on non-refundable tickets, with the submission of the death or medical certificate.

#### Here is an example of an airlines waiver in regards to death:

*"waiver permitted for death of a passenger/an accompanying passenger/immediate relative as defined in general rules/legal guardian or ward as validated by a death or medical certificate".*

Check the terms and conditions relevant to the customer's other bookings to see if they are entitled to this refund as these need to be applied for prior to submitting a claim form to Cover-More.

## Cover-More and your personal information

### Why we collect your personal information

We collect your personal information (including sensitive information) so we can:

- identify you and conduct necessary checks
- determine what services or products we can provide to you or others
- issue, manage and administer services and products provided to you or others including claims investigation, handling and payment
- improve our services and products e.g training and development of our representatives, product and service research, data analysis and business strategy development
- make special offers of other services and products that might be of interest to you.

### What happens if you don't give us your personal information?

If you choose not to provide us with the information we have requested, we may not be able to provide you with our services or products or properly manage and administer services and products provided to you or others.

### How we collect your personal information

Through websites from data you, or your travel consultant, input directly or through cookies and other web analytic tools, via email, by telephone or in writing.

We collect personal information directly from you unless:

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

We may also collect additional personal information from other third parties who help us provide you with our services and products or help us administer the products.

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

### Who we disclose your personal information to

We share your personal information with third parties for the purposes noted above.

The third parties include:

- insurers
- medical providers, travel providers and your travel consultant
- our lawyers and other professional advisers
- our related companies and other representatives or contractors who we have hired to provide services or to monitor the services provided by us or our agents, our products or operations
- other parties we may be able to claim or recover against or other parties where permitted or required by law.

Additional third parties are detailed in our Privacy Policy available on our website [www.covermore.com.au](http://www.covermore.com.au).

We may also need to disclose information to recipients located overseas. Who they are may change from time to time. You can contact us for details or refer to our Privacy Policy available at our website [www.covermore.com.au](http://www.covermore.com.au). In some cases we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act in Australia. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us, to the extent permitted by law, and may not be able to seek redress overseas.

By proceeding with your application, you and any other traveller included on the policy consent to this use and these disclosures unless you tell us otherwise, by contacting us.

### More information, access, correction or complaint

For more information about how we collect, use or disclose personal information, how to access or seek correction to your information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled, please refer to our Privacy Policy. It is available on our website [www.covermore.com.au](http://www.covermore.com.au) or by contacting us.

### Your choices

If you wish to withdraw your consent including for things such as receiving information on products and offers by us or persons we have an association with, or your travel consultant receiving information about your policy and coverage, please contact us.

### Contact us

Privacy Officer

Cover-More Insurance Services Pty Ltd, ABN 95 003 114 145

Private Bag 913, North Sydney, NSW 2059

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