About Cover-More

Cover-More is a global travel insurance and assistance group of companies with offices in New Zealand, the United Kingdom, India, Malaysia, China and Australia. Here are some more facts about us:

- The group was founded in 1986.
- In the last 12 months, we covered over 1.8 million travellers.
- Last year we managed 70,000 travel insurance claims.
- We helped more than 42,000 people with medical assistance last year.
- We have a global workforce of approximately 1000 including our own medical team doctors, registered nurses and experienced case managers.

Figures are based on data collected from 1 January 2013 until 31 December 2013 and are accurate at the time of publication.

About the Insurer

This insurance is issued by Great Lakes Reinsurance (UK) PLC trading as "Great Lakes Australia", an authorised Australian insurer, regulated by the Australian Prudential Regulation Authority (APRA).

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, part of the Munich Re Group.

The Munich Re Group is one of the largest insurance groups in the world and operates worldwide with:

- Gross Written Premium of €51.1 billion
- Investments of €209.5 billion

Figures correct for financial year 2013. For more information refer to www.munichre.com.

How to buy a policy (enrolment form overleaf)

1. Ask the agent for a quote
   With some basic information about You and Your trip the agent will be able to give You a price.

2. Complete and sign the enrolment form overleaf
   After making sure the policy is right for You, complete the enrolment form overleaf.

3. Pay Your premium
   Hand Your completed enrolment form along with payment to the agent. The agent will remove the enrolment form, attach the Certificate of Insurance to this booklet and return it to You. No cover will apply until Your Certificate of Insurance has been issued.

4. Once You are covered
   Don’t forget to pack this brochure with the attached certificate.
   In addition, Your agent will provide You with Your personalised emergency assistance card. It is important that You have this with You at all times so You know how to contact Us if You need Our assistance.

Now, have a great trip!

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Areas of travel
- Select the Area which you will spend the most time in.

Area 1: North America, South America, the Caribbean, Africa and Antarctic cruises. Area 1 is compulsory if more than 20% of your time is spent in the Americas/Africa.

Area 2: Europe, Asia & the Middle East.

Area 3: UK and South East Asia

Area 4: Indonesia, South West Pacific & New Zealand

Area 5: Australia

Areas of travel incorporated in all policies includes:
- Motorcycle/moped riding .............................................................................................. 7
- Increase Rental Car insurance excess cover ....................................................... 7
- Increase luggage item limits ...................................................................................... 7
- 24 hour emergency assistance ..................................................................................... 13
- Extending Your Journey ................................................................................................. 8
- Cancellation cover ........................................................................................................... 6
- Contact us ................................................................................................................................. 3
- Financial Services Guide ............................................................................... 44
- Financial Services Guide (FSG) ................................... 44-46
- Product Disclosure Statement (PDS) ...........................3-43
- When and how benefits are provided...................................................................... 15
- Who is Cover-More and the providing entity?  ...................................................15
- Total Amount Payable
- About the insurer ................................................................................Attached at back
- IMPORTANT: You should have this policy booklet, Your policy number and Your Emergency Assistance Card with You at all times when travelling.

Policy wording: Effective: 3 September 2014
Welcome

Since Cover-More was founded in 1986, we have become the most popular travel insurance provider in Australia. We insure more Australians heading overseas and we provide more emergency assistance to Australians than anyone else in Australia.

At Cover-More, we know that travelling can be an amazing and inspiring experience and we want You to enjoy Yourself, even when You are a million miles from Home. With Cover-More Travel Insurance, You can relax and take comfort in knowing that should something go wrong, we have an experienced team available to help You, no matter what time of the day.

We are here to make sure You travel with peace of mind no matter where You are.

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.

For full details of the terms and conditions of the cover offered make sure You read all sections of this document which will help You understand the policy and 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.

Contact us

Cover-More Insurance Services
Mail: Private Bag 913, North Sydney, NSW 2059 Australia

To buy a policy
Phone: 1300 135 800

Customer service and claims
Phone: 1300 72 88 22
Fax: (02) 9202 8001
Email: enquiries@covermore.com.au

Existing Medical Conditions and pregnancy
Phone: 1300 72 88 22
Email: enquiries@covermore.com.au

24 hour emergency assistance
See page 13 for further details.
## Benefits table

<table>
<thead>
<tr>
<th>Policy benefits</th>
<th>Per adult International Plan IB</th>
<th>Per adult Domestic Plan D</th>
<th>Per person Domestic Plan DA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> Overseas medical and dental</td>
<td>Single Trip or Annual Multi-Trip</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>$10,000,000</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Cover for overseas hospital, medical, surgical, nursing, ambulance and emergency dental expenses.

| **2** Additional expenses | - | - | - |
| **3** Amendment or cancellation costs | - | - | - |
| Cover chosen | - | - | - |

Cover, if due to unforeseen circumstances outside Your control Your Journey has to be rearranged or cancelled, e.g. illnesses, accidents, extreme weather conditions, exam resit or retrenchment.

| **4** Luggage and travel documents | - | - | - |
| $3,000* | $3,000* | - | - |

Luggage – cover for loss, theft or damage. Travel documents – cover for replacement cost if lost or stolen. For luggage item limits, see page 7.

| **5** Delayed luggage allowance | - | - | - |
| $200 | - | - | - |

Cover for the cost of essential emergency purchases overseas if all Your luggage is delayed by a Transport Provider. Delays of over 24 hours – up to $100. Delays of over 72 hours – up to $200.

| **6** Rental Car insurance excess | - | - | - |
| $Nil* | $2,000* | - | - |

Cover for the excess You become liable to pay as a result of damage to, or theft of, a Rental Car.

| **7** Travel delay | - | - | - |
| - | $750 | - | - |

Cover for Additional accommodation expenses if Your scheduled transport is delayed over 6 hours.

| **8** Special events | - | - | - |
| - | $2,000 | - | - |

Covers Additional costs to get You to a special event (as defined) if You would miss it due to unforeseen circumstances outside Your control.

| **9** Hospital incidentals | - | - | - |
| $1,000 | - | - | - |

Covers the cost of miscellaneous expenses up to $50 per night if You are hospitalised overseas for at least 48 hours.

| **10** Hijacking | - | - | - |
| $2,000 | - | - | - |

$200 for each 24 hour period You are forcibly detained on a hijacked public transport vehicle.

| **11** Loss of income | - | - | - |
| - | $1,500+ up to $250 per month | - | - |

Cover if, due to an injury sustained during Your Journey, You are unable to work on Your return to Australia.

| **12** Disability | - | - | - |
| - | $10,000+ | - | - |

Cover if, due to an injury sustained during Your Journey, You suffer total loss of sight in one or both eyes or total loss of the use of a limb. Up to $10,000 per accompanied child.

| **13** Accidental death | - | - | - |
| $10,000 | $10,000+ | - | - |

Cover if You die due to an injury sustained during Your Journey. Up to $1,000 per accompanied child.

| **14** Personal liability | - | - | - |
| $1,000,000 | $200,000 | - | - |

Cover for legal liability if Your negligent act during the Journey causes bodily injury or damage to property of other persons.

| **15** Medical and dental expenses in Australia | - | - | - |
| $1,000,000 | Only for Area 6 | - | - |

Cover for hospital, medical and emergency dental expenses incurred in Australia, provided You are not an eligible person within the meaning of the Health Insurance Act. Medical cover will not exceed 12 months from onset.

---

*Medical cover will not exceed 12 months from onset of the illness or injury.

*Sub-limits apply. Refer to the Policy Wording pages 24-43.

*Cover chosen applies per policy, see pages 6-7.

---

*Additional cover available, see page 7.

#You can choose $200, $400, $600, $800 or $1,500.

+Maximum liability collectively for Sections 11, 12 and 13 is $10,000 on Plan D.
Options to vary cover

The following options to vary cover are available (You cannot vary Your cover on Plan DA):

- Single Trip or Annual Multi-Trip
- Add cancellation cover
- Choose Your excess
- Increase luggage item limits
- Increase the Rental Car insurance excess cover
- Add cover for motorcycle or moped riding
- Add cover for snow skiing, snowboarding and snowmobiling

Single Trip or Annual Multi-Trip

You can choose a plan to cover one Single Trip or, for frequent travellers, an Annual Multi-Trip to cover an unlimited number of trips over the next 12 months.

Single Trip

Cover for one Journey of up to 18 months* in duration.

Plans available (see pages 4-5):

- International (Plan IB)
- Domestic (Plan D)
- Domestic Cancellation (Plan DA)

* Restrictions may apply depending on Your age, duration and destination.

Annual Multi-Trip

An annual policy that covers any number of trips, where Your destination is more than 250 km from Your Home. You can choose a trip duration limit to suit Your needs for the year.

Plans available:

- International (Plan IB) – Choose a maximum of 30, 45 or 60 days per Journey. Includes cover for travel within Australia.
- Domestic (Plan D) – Choose a maximum of 15 or 30 days per Journey.

Excess choices (International Plan only)

When travelling internationally You can choose Your excess. The excess options We currently have available are $Nil, $100 and $250. Higher excesses may also be available. The higher the excess You choose, the lower the premium. Your excess will be shown on Your Certificate of Insurance.

Cancellation cover

International Plan IB does not automatically include cancellation cover however You can add the amount of the cancellation cover that suits You.

The level of cancellation cover You choose will influence Your premium.

You should choose an amount that will cover all prepaid travel tickets, hotels, tours or other travel related expenses for all travellers on this policy.

The level of cover You choose will be the total amount covered under Section 3 (pages 33-34) on a per policy basis and will be shown on Your Certificate of Insurance.

Increase luggage item limits

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

<table>
<thead>
<tr>
<th></th>
<th>Item limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan IB</td>
<td>$200</td>
</tr>
<tr>
<td>Plan D</td>
<td>$300</td>
</tr>
</tbody>
</table>

For items which are valued at more than the limits shown above, You may increase the item limit by paying an additional premium. For a quote, ask the providing entity.

For a single item You may increase the limit by up to $4,500. For multiple items the overall increase in limits cannot exceed $7,000. Receipts or valuations (less than 12 months old) must be available if requested by Us.

Increase Rental Car insurance excess cover

International Plan IB does not automatically provide Rental Car insurance excess cover. Plan D automatically provides up to $2,000 cover. Cover can be purchased under International Plan IB, or for Domestic Plan D, increased by up to $3,500 by paying an additional premium. For a quote, ask the providing entity.

Motorcycle/moped riding

If You wish to be covered for riding a motorcycle (including a moped) as the driver or pillion passenger during Your Journey, You must pay an extra premium. Please ask the providing entity for a quote.

Even if You pay the extra premium You will only be covered if:

- the engine capacity is 200cc or less;
- You are wearing a helmet;
- You are not participating in a Professional capacity;
- You are not racing; and
- whilst in control of a motorcycle, You hold a licence valid in the relevant country.

Note: No cover will apply under Section 14 Personal liability.
**Existing Medical Conditions and pregnancy**

**Existing Medical Conditions**

(Of You or Your travelling companion)

This policy does not automatically cover claims arising from, or exacerbated by, some Existing Medical Conditions or pregnancy.

Where Existing Medical Condition cover is separately applied for and accepted by Us, cover may be subject to special conditions, limitations, excesses and amounts payable depending on Your age, duration and destination. This will be stated on Your Certificate of Insurance.

**An Existing Medical Condition is:**

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’ in respect of:

a) Single Trip policies means the time of issue of the policy.

b) Annual Multi-Trip policies 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 call Cover-More on 1300 72 88 22 for assistance.

**Getting cover for Existing Medical Conditions**

There are three categories of Existing Medical Conditions:

- conditions We automatically cover.
- conditions which cannot be covered.
- conditions We need to assess.

Please review each of these categories to determine which category applies.

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**Snow skiing, snowboarding and snowmobiling**

If You wish to be covered for these activities during Your Journey, You must pay an extra premium. Please ask the providing entity for a quote.

Even if You pay the extra premium You will not be covered if:

- You are skiing or snowboarding off-piste;
- You are racing; or
- You are participating in a Professional capacity.

**Activities included on all policies**

The following activities are covered under all Plans.

- Abseiling
- Ballooning
- Bungy Jumping
- Paragliding
- Parasailing
- Skydiving
- White Water Rafting
- Working Holidays

**Note:** Subject to the ordinary terms of cover and in particular General exclusion 16 on pages 42-43 and Section 14 Personal liability exclusion 3 on page 40.

**Extending Your Journey**

Having too much fun? If You wish to be insured for longer than the original period You must purchase a new policy through the original providing entity prior to the expiry of the original policy. It is not an extension of the previous policy.

Should a medical condition first present itself prior to the time of issue of the new policy it may be considered an Existing Medical Condition under the new policy and therefore may not be covered by the new policy. Purchasing a longer duration policy up front can avoid this risk. Restrictions on durations may apply.

**Money back guarantee**

You can cancel or change Your policy at any time before You depart on Your Journey. If You cancel within 15 working days (excluding public holidays) of the date the policy was issued (the cooling off period) we will refund the entire premium unless You have already:

- made a claim under the policy; or
- departed on Your Journey.

Contact the providing entity in writing if You want to cancel Your policy during the cooling off period.

No refund will be made if You cancel Your policy after the cooling off period. We may give a partial refund if You amend Your policy before You depart for Your Journey.
Conditions We automatically cover
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 Prostate Specific Antigen (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 have a Blood Sugar Level reading between 4 and 12 or a HbA1C score of 9% or less. You must also not currently be undergoing any treatment for kidney, eye or nerve complications.

**Ear Grommets** – With no current infection at the Relevant Time.

**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 the 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.

Conditions which cannot be covered
Under no circumstances is cover available for:

- conditions involving the back or neck.
- conditions involving drug or alcohol dependency.
- conditions for which You are travelling to seek medical treatment or review.
- travel booked or undertaken against the advice of any medical practitioner.

Conditions We need to assess
For all other medical conditions You will need to complete an online medical assessment by either contacting Your travel agent or broker or by calling Cover-More on 1300 72 88 22 for additional assistance.

**Note:** Any traveller who has ever been diagnosed with a heart condition or a lung condition (not including Asthma if under 60 years) or any traveller with reduced immunity (e.g. as a result of medical treatment or a medical condition) will need to complete a medical assessment if they are travelling to the Americas or Africa for any length of time.

**Pregnancy**
If You are aware of the pregnancy at the time of issue of the policy, an online medical assessment must be completed if either of the following apply:

1. there have been complications with this or any previous pregnancy; or
2. the conception was medically assisted (including hormone therapies and IVF).

You can complete a medical assessment by either contacting Your travel agent or broker or by calling Cover-More on 1300 72 88 22.

Whether or not You have to apply, the following restrictions apply to all 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 if travelling beyond the 20th week of pregnancy.
24 hour emergency assistance and claims

24 hour emergency assistance

All policy holders have access to Our emergency assistance team who are contactable 24 hours a day, 365 days a year.

Our team of case managers, nurses, travel agents and doctors provide the following services to all policy holders:

- **Assistance in accessing medical treatment and care whilst away**

  Our team of case managers, nurses and doctors will assist You to find medical facilities and then monitor Your medical care.

- **Payment of bills**

  Falling ill overseas can be very expensive so those significant medical expenses can be paid by Us directly to the hospital.

- **Bringing You Home**

  Our team can decide if and when it is appropriate to bring You Home and will coordinate the entire exercise.

- **Assistance when passports, travel documents or credit cards are lost**

  If You need assistance in contacting the issuer of the document, Our emergency assistance team can help.

- **Help to change travel plans as a result of an emergency**

  If Your travel consultant is not available to assist with rescheduling in an emergency situation, Our team can help.

All services are subject to a claim being accepted under Your policy.

**Emergency assistance is just a phone call away**

When You call, please have the following information:

- Your policy number.
- a phone number We can call You back on.

Please call Australia DIRECT and TOLL FREE from:

**USA** 1800 937 9763  **Canada** 1800 645 8714

**UK** 0800 892 014  **NZ** 0800 445 524

Charges apply if calling from a pay phone or mobile phone.

**Other countries:** +61 (0) 2 8907 5619

If You are experiencing difficulties please try the following numbers:

Phone: +61 (0) 2 8907 5619

Fax: +61 (0) 2 9954 6250
Claims
Before making a claim please refer to Policy conditions 4 and 5 on page 28.

How to make a claim
You have two choices:
1. Complete an online claim
Visit claims.covermore.com.au and follow the prompts; or
2. Download and print a claim form
Download, print and complete a claim form from covermore.com.au.
   a) Add receipts and other supporting documents
      (i) Follow the checklist on the claim form for the supporting documents You need to send Us with Your completed form.
      (ii) We need original documents, so please keep a copy of any documents before sending them in.
   b) Send in Your claim
      Send Us the completed claim form and/or any additional documents to support Your claim to:
      Cover-More Travel Insurance
      Claims Department
      Mail: Private Bag 913
      North Sydney NSW 2059
      Australia

Can We help You?
Should You require any additional assistance with Your claim, You can contact Cover-More:
Phone: 1300 72 88 22 (or +61 (0) 2 8907 5000)
Email: enquiries@covermore.com.au

How long will my claim take?
We aim to process claims as quickly as possible. You will hear from Us within 10 working days from the time We receive Your claim.

Important information

Who is the insurer?
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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, part of the Munich Re Group. The Munich Re Group is one of the largest insurance groups in the world. Great Lakes Australia’s contact details are:
Mail: Great Lakes Australia
     PO Box H35, Australia Square NSW 1215
Phone: (02) 9272 2050

The Financial Claims Scheme
In the event of the insolvency of Great Lakes Australia, You may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Information about the Scheme can be found at www.apra.gov.au and by contacting the APRA hotline on 1300 55 88 49.

Who is Cover-More and the providing entity?
Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) (Cover-More) 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. Alternatively, another financial services licensee (e.g. an insurance broker) or its authorised representatives may arrange for the issue of this insurance.

For details of the capacity in which Cover-More and its authorised representatives act please refer to the FSG on pages 44-46. For details of the capacity in which another financial services licensee or its authorised representatives act please request a copy of their FSG directly from them.

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.

**Additional policy information**
The insurance We offer You is set out in the PDS and Policy wording. It is important that You:
- 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 24-26;
- are aware of the maximum benefit limits shown in the Benefits table on pages 4-5; and
- are aware of the Policy conditions and General exclusions found in the Policy wording on pages 27-43.

**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.

**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. Your general duty applies until the time You enter into the insurance policy.

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.

**Code of Practice**
We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is designed to provide good relations and good insurance practices 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 information about the Code.

**The amount You pay for this insurance**
You can obtain a quote from the providing entity. The amount We charge You for this insurance policy is the total amount of the premium that We calculate to cover the risk and any relevant government charges (such as GST and stamp duty). These amounts add up to the total amount You must pay.

Once the policy is issued Your total premium and any relevant government charges are shown on the Certificate of Insurance.

If You change Your policy in any way You may be entitled to a partial premium refund or required to pay an additional amount.

**How various factors affect the Amount Payable**
We consider a number of factors in calculating the total Amount Payable. The key factors that affect the amount You pay include the plan, the area to which You are travelling, Your age, the excess and the duration of Your Journey and whether You take out additional cover.
The following is a guide on how these factors combine together and may impact on the assessment of risk, and therefore Your premium.

- **Plan** - the International Plan IB, which provides more cover, costs more than the domestic plans.
- **Area** - higher risk areas cost more.
- **Age** - higher risk age groups cost more.
- **Excess** - the higher the excess the lower the cost.
- **Duration** - the longer Your trip the more it usually costs.
- **Cancellation cover** - the more cancellation cover You require and the longer the cancellation lead-time, the higher the cost may be.
- **Extra cover options** - additional premium may apply.
- **Existing Medical Conditions and pregnancy** - additional premium may apply if accepted for cover.

### How a claim payment is calculated

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

- the amount of loss or damage or liability;
- the excess;
- the maximum benefit limits and sub-limits;
- reasonable depreciation; and
- the terms and conditions of the policy.

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

- Your new camera worth $250 is stolen from a hotel room.
- You are travelling on International Plan IB.
- You have chosen the nil excess option.
- 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 camera – $250 (no depreciation applies because the camera was new).
- consider the maximum benefit limit for Luggage and travel documents – $3,000.
- consider the maximum item limit payable for luggage – $200. This item limit does apply in this case.
- as You have chosen the nil excess option, no excess is deducted. This results in an amount payable of $200.
Who we disclose Your personal information to

We may disclose Your personal information to other parties and service providers for the purposes noted above.

The other parties and service providers include:

• insurers and reinsurers;
• medical providers, travel providers and Your travel consultant;
• our lawyers and other professional advisors;
• 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; and/or
• other parties we may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Cover-More Privacy Policy and GLA Privacy Statement. The contractual arrangements that we have in place with these parties and service providers generally include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about You to other parties and service providers, some of whom may be located in overseas countries. Who they are may change from time to time.

Generally these recipients will be located in the overseas countries You travelled to over the duration of Your policy and Your claim. These recipients would usually be service providers, such as, medical providers, providers of travel related services, investigators, assessors and facilitators or our related entities that carry out services on our behalf in relation to Your policy and Your claim. Further details of these types of recipients are set out in the Cover-More Privacy Policy and the GLA Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the Privacy Act. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in Australia. By acquiring the services and products from us You agree that You may not be able to seek redress under the Act, or from us and/or from the recipients in overseas countries, or to the extent permitted by law.

You and any other traveller included on the policy consent to this use and these disclosures unless You tell Cover-More, using the following contact details.

Your choices

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the use and disclosure of Your personal information set out in this Privacy Notice at any stage, we may not be able to provide our services or products or manage and administer services and products to You and/or others.

If You wish to withdraw Your consent including for things such as receiving information on products and offers or Your travel consultant receiving personal information about Your policy and coverage, please contact Cover-More on 1300 72 88 22.

More information

For more information about how Your personal information is collected, used or disclosed, how to access or seek correction to Your personal information or how to make a complaint and how such a complaint will be handled, please contact Cover-More’s or GLA’s Privacy Officer, using the contact details below or refer to the Cover-More Privacy Policy available on www.covermore.com.au/covermore/_privacy_policy and the GLA Privacy Statement and Privacy Policy available on www.munichre.com/io/gla/en/privacy_statement.aspx.

Cover-More Privacy Officer
Cover-More Insurance Services Pty Ltd
Mail: Private Bag 913, North Sydney, NSW 2059 Australia
Email: privacy.officer@covermore.com.au
Phone: 1300 131 746

GLA Privacy Officer
Munich Re Australia
Mail: PO Box H35, Australia Square, NSW 1215 Australia
Email: privacyofficer@munichre.com
Phone: +61 (0) 2 9272 8000
Fax: +61 (0) 2 9272 8139
Resolving 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. We are committed to resolving Your complaint fairly.

If You have a complaint:

• Contact Cover-More by phone on 1300 72 88 22. You will be put in contact with someone who can help resolve Your complaint.

• If You wish You can also write to Us about Your complaint marked for the attention of:
  The Customer Relations Manager
  Private Bag 913, North Sydney NSW 2059
  or by email to customerrelations@covermore.com.au

• We will listen to You, consider the facts and respond to You within 15 business days. If We need more information or more time to respond properly to Your complaint We will contact You to agree an appropriate timeframe to respond.

• If You are unhappy with Our response, please tell Us. Cover-More will undertake a separate review of the matter. Provided We have the information We need this review will be completed within 15 business days.

• If You are not satisfied with the resolution, then Your complaint will be referred to the Dispute Resolution Officer or their delegate at Great Lakes Australia.

We will send You Our final decision within 45 days from the date You first made Your complaint.

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 – with the Financial Ombudsman Service Ltd (FOS). This is an independent body and its services are free to You. As a member We agree to accept the FOS’s decision, where We are bound to do so.

You can contact the FOS by:

Mail: Financial Ombudsman Service Ltd
  GPO Box 3
  Melbourne Victoria 3001

Phone: 1300 78 08 08
Fax: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au
Policy wording

The benefits described in this policy wording should be read in conjunction with Options to vary cover (pages 6-8), Existing Medical Conditions and pregnancy (pages 9-11) Your duty of disclosure (pages 16-17), Words with special meanings (pages 24-26), Policy conditions (pages 27-30) and General exclusions (pages 41-43).

Insured and issued by Great Lakes Australia (a member of the global Munich Re Group) ABN 18 964 580 576, AFSL No. 318603.

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

We will give You the insurance cover described in this policy in return for receiving the total Amount Payable.

It is a condition of this policy that:

• You are not aware of any circumstance which is likely to give rise to a claim.

• You are a resident of Australia, or non-resident of Australia travelling on International Plan IB Area 6, and will be returning to Your Home at the completion of the Period Of Insurance and within 18 months of the Journey commencing.

• If You purchase the Annual Multi-Trip Policy, cover will only extend to a Journey that involves travel to a destination which is more than 250 km from Your Home.

Words with special meanings

In this PDS the following words have the following meanings:

“We”, “Our”, “Us” means Great Lakes Australia except in the Section We respect Your privacy.

“You”, “Your” means the people listed as adults on the Certificate of Insurance and includes Accompanied Children except on Domestic Plan DA in which case cover applies on a per person basis only. Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed as an adult other than:

a) In the event a claim arising from the one event is made, an excess (if applicable) will only be applied once.

b) In the case of luggage item limits which shall be as per a single policy.

c) For Section 3 on International Plan IB where the limit chosen applies per policy.

In respect of organised groups each child not travelling with their usual guardian must purchase a separate policy.

“Accompanied Children” means Your children or grandchildren who are identified on the Certificate of Insurance and travelling with You on the Journey, provided they are not in full-time employment and they are under the age of 21 years.

“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.

“Amount Payable” means the total amount payable shown on Your Certificate of Insurance.

“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 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.

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

“Insolvency” means bankruptcy, provisional liquidation, liquidation, insolvency, 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.

“International Waters” means waters outside the jurisdiction territory of any country.

“Journey” means the period commencing at the time You leave Your Home and ceasing at the time You return to Your Home.

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

“On-Piste” means on a marked trail or slope prepared for the purpose of skiing or snowboarding within the boundary...
of the ski field or ski resort and used in accordance with any regulations published by the ski field or ski resort.

“Period Of Insurance” means:
a) In respect of Single Trip Policies from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the time You complete the Journey or the travel end date shown on Your Certificate of Insurance (whichever is the earlier).
b) In respect of Annual Multi-Trip Policies from the time You commence each Journey or the travel start date shown on Your Certificate of Insurance (whichever occurs last) until the earliest of the following times:
   (i) the time that You complete the Journey; or
   (ii) the expiry of the maximum insured duration per Journey (this maximum duration is shown on Your Certificate of Insurance); or
   (iii) 12 months from the travel start date shown on Your Certificate of Insurance.

Cover under Section 3 begins from the time the policy is issued. The dates on Your Certificate of Insurance can only be changed with Our consent.

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

“Professional” means undertaking any activity for which financial payment is received from another person or party.

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


“Relevant Time” in respect of:
a) Single Trip policies means the time of issue of the policy.
b) Annual Multi-Trip policies 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
The excess is the first amount of a claim which We will not pay for. The excess, if applicable, applies to any claim arising from a separate event in respect of Sections 1, 2, 3, 4, 5, 8 and 15 of the policy only.
The excess is the amount shown on Your Certificate of Insurance.

An additional excess may apply in certain circumstances, such as cover for Existing Medical Conditions where You do not meet the provisions on pages 9-11. If an additional excess applies We will notify You in writing.

2. Sections of the policy applicable to each plan
If You purchase:
a) International Plan IB, Sections 1, 2, 3, 4, 5, 9, 10, 13 and 14 of the policy apply; Section 6 applies for all areas if You have paid an additional premium to activate the cover. For Area 6, Section 15 also applies.
b) Domestic Plan D, Sections 2, 3, 4, 6, 7, 8, 11, 12, 13, and 14 of the policy apply.
c) Domestic Cancellation Plan DA, Sections 2 and 3 only of this policy apply.

3. Limits of liability
The limits of Our liability for each Section of the policy are the amounts shown in the relevant table for the plan selected (see pages 4-5) except:
a) where the policy limit for Section 3 on International Plan IB will be shown on Your Certificate of Insurance;
b) where additional luggage cover has been effected;
c) Domestic Plan D where the maximum liability collectively shall not exceed in total the sum insured stated under the policy plan selected for Sections 2 and 3;
d) Domestic Cancellation Plan DA where the maximum liability collectively shall not exceed in total the sum insured stated under the policy plan selected for Sections 2 and 3;
e) the maximum liability collectively for Sections 11, 12 and 13 shall not exceed $10,000 on Domestic Plan D;
f) the maximum liability collectively for Sections 1 and 2 shall not exceed $10,000,000 on International Plan IB;
g) where You have paid an additional amount to increase the level of Rental Car insurance excess cover; or
h) where We have notified You in writing of different limits such as on Your Certificate of Insurance.
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 are likely to exceed $2,000 You must phone the emergency assistance number as soon as physically 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 of the return date shown on Your Certificate of Insurance 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, repair quotes 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 on a Domestic Plan D or Domestic Cancellation Plan DA 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 limits of liability). 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, compensation scheme or Transport Provider
   If You are able to claim from a statutory fund, compensation scheme (for example a private health fund or workers compensation scheme) or Transport Provider 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 recover from any other party in Your name, 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 amounts payable 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 is 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 Our emergency assistance, Cover-More 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 physically able to travel Home by the quickest and most direct route. The Period Of Insurance will not be extended for any other reason.

11. Special conditions, limitations, excesses and amounts payable
    If You:
    a) want cover for an Existing Medical Condition or pregnancy which does not satisfy the provisions set out on pages 9-11; or
    b) are travelling to the Americas or Africa for any length of time and have ever been diagnosed with a heart or lung condition (excluding Asthma if You are under 60 years old) or have reduced immunity;
    You will need to complete a medical assessment which We will notify You of the outcome. If We are able to provide cover for the condition(s) it may be subject to special conditions, limitations, excesses and amounts payable.

12. Automatic reinstatement of sums insured
    If You purchase the Annual Multi-Trip policy the sums insured under each Section of the policy are automatically reinstated on completion of each Journey and in respect of Section 4, also once on each Journey.
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 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:

<table>
<thead>
<tr>
<th>Plan IB:</th>
<th>Plan D:</th>
<th>Plan DA:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000,000*</td>
<td>No cover</td>
<td>No cover</td>
</tr>
</tbody>
</table>

*Combined limit of Section 1 and 2.

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. However, 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. dental treatment 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 or follow-up of treatment (including medication) started prior to Your Journey.

4. medical treatment, dental treatment or ambulance transportation which is provided in Your country of residence.

Also refer to: General exclusions - pages 41-43.
Policy conditions - pages 27-30.

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 expenses 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
We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to Australia if You die during the Period Of Insurance. 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 transport expenses if You are required to return to Your Home due to the sudden Disabling Injury, Sickness or Disease or death of a Relative or business partner in Australia.

4. If Your Home is destroyed by fire, earthquake or flood
We will pay the reasonable Additional transport expenses for Your early return to Your Home in Australia if it is totally destroyed 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 due to an unforeseen circumstance outside Your control and 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. We will pay up to $250 providing written confirmation from the Transport Provider has been obtained.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Plan IB: $10,000,000*</th>
<th>Plan D: $10,000*</th>
<th>Plan DA: Cover chosen*#</th>
</tr>
</thead>
<tbody>
<tr>
<td>*Combined limit of Section 1 and 2.</td>
<td>#Combined limit of Section 2 and 3.</td>
<td>#Shown on Your Certificate of Insurance.</td>
</tr>
</tbody>
</table>

We will not pay for:

1. any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.

2. claims 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.

Also refer to: General exclusions - pages 41-43. Policy conditions - pages 27-30.

SECTION 3: Amendment or cancellation costs
If due to circumstances outside Your control and unforeseen at the Relevant Time:

1. You have to rearrange Your Journey prior to leaving Home, We will pay the reasonable cost of doing so (We will not pay more for rearranging Your Journey than the cancellation costs which would have been incurred had the Journey been cancelled).

2. You have to cancel the Journey (where You cannot rearrange it prior to leaving Home) We will pay You:

   a) the non-refundable unused portion of all travel costs prepaid in advance including the travel agent’s commission (the travel agent’s commission 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.
The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Plan IB:</th>
<th>Plan D:</th>
<th>Plan DA:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cover chosen*</td>
<td>$10,000*</td>
<td>Cover chosen**</td>
</tr>
</tbody>
</table>

*Shown on Your Certificate of Insurance. ^Combined limit of Section 2 and 3.

We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.
2. the disinclination of You or any other person to proceed with the Journey or deciding to change plans.
3. any contractual or business obligation or Your financial situation.
4. the failure of Your travel agent or Our agent who issued this policy 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 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.
9. any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
10. claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.
11. claims 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.

Also refer to: General exclusions - pages 41-43. Policy conditions - pages 27-30.

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 $200 on Plan IB and $300 on Plan D. The limit can be increased by up to $4,500 per single item if the item is separately specified and the appropriate additional amount paid. For multiple items the overall increase in limits cannot exceed $7,000.

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 prior to and after the loss or theft.

3. Automatic reinstatement 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 reinstatement of the sum insured stated in the Plan selected whilst on Your Journey.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Plan IB:</th>
<th>Plan D:</th>
<th>Plan DA:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000</td>
<td>$3,000</td>
<td>No cover</td>
</tr>
</tbody>
</table>

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. 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 phones, smart phones or laptop and tablet computer equipment left unattended in any motor vehicle at any time (even if in the boot).
5. any amount exceeding $1,000 in total for all items left unattended in any motor vehicle.
6. any amount exceeding $1,000 in total for all jewellery 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. This exclusion does not apply if the item is lost, stolen or damaged while in the custody of a Transport Provider.
11. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not
2. any damage sustained to a Rental Car while it is being driven on an unsealed surface.

Also refer to: General exclusions - pages 41-43.  
Policy conditions - pages 27-30.

SECTION 7: 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 $150 on a Plan D 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 the 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:

<table>
<thead>
<tr>
<th>Plan IB: No cover</th>
<th>Plan D: No cover</th>
<th>Plan DA: No cover</th>
</tr>
</thead>
</table>

We will not pay for:

1. claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.
2. claims 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.

Also refer to: General exclusions - pages 41-43.  
Policy conditions - pages 27-30.

SECTION 8: Special events

If due to an unforeseeable circumstance outside Your control Your Journey would otherwise be delayed resulting in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference, 25th or 50th wedding anniversary or sporting event, which cannot be delayed due to Your late arrival, We will pay for the reasonable Additional cost of using alternative public transport to arrive at Your destination on time.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Plan IB: No cover</th>
<th>Plan D: $2,000</th>
<th>Plan DA: No cover</th>
</tr>
</thead>
</table>

We will not pay for:

1. claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.
2. claims 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.

Also refer to: General exclusions - pages 41-43. Policy conditions - pages 27-30.

SECTION 9: Hospital incidentals
If hospitalised, We will pay You for incidentals such as phone calls and magazines. The amount We will pay is limited to $20 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:

| Plan IB: No cover | Plan D: $1,000 | Plan DA: $2,000 |

Also refer to: General exclusions - pages 41-43. Policy conditions - pages 27-30.

SECTION 10: 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 $200 for each 24 hour period You are forcibly detained by the hijackers.

The maximum benefit limit for this section is:

| Plan IB: No cover | Plan D: $1,000 | Plan DA: $2,000 |

Also refer to: General exclusions - pages 41-43. Policy conditions - pages 27-30.

SECTION 11: 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 $250 per month on Plan D 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. The maximum limit in respect of Accompanied Children is $1,000 for each child. Cover for loss of income is limited to six months.

The maximum benefit limit for this section is:

| Plan IB: No cover | Plan D: $1,500 | Plan DA: $2,000 |

*Maximum liability collectively for Sections 11, 12 and 13 is $10,000.

Also refer to: General exclusions - pages 41-43. Policy conditions - pages 27-30.

SECTION 12: 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 use of one or more Limbs within one year of the date of the accident, We will pay You the amount shown in the Plan purchased.

The maximum benefit limit for this section is:

| Plan IB: No cover | Plan D: $10,000 | Plan DA: No cover |

*Maximum liability collectively for Sections 11, 12 and 13 is $10,000.

Also refer to: General exclusions - pages 41-43. Policy conditions - pages 27-30.

SECTION 13: 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 Plan purchased provided Your death occurs within one year of the accident. Our limit in respect of Accompanied Children is $1,000 for each child.

The maximum benefit limit for this section is:

| Plan IB: $10,000 | Plan D: $10,000 | Plan DA: No cover |

*Maximum liability collectively for Sections 11, 12 and 13 is $10,000.

Also refer to: General exclusions - pages 41-43. Policy conditions - pages 27-30.

SECTION 14: Personal liability
We will provide cover if, as a result of Your negligent act 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:

| Plan IB: $1,000,000 | Plan D: $200,000 | Plan DA: No cover |

We will not pay for:

1. liability You become liable to pay to somebody related to You or to someone in Your employ or deemed to be in Your employ.
2. liability arising from loss or damage to property which is in Your legal custody or control.
3. 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.
4. liability arising out of occupation or ownership of any land, buildings or immobile property.
5. liability arising out of any wilful or malicious act.
6. liability arising out of the transmission of an illness, sickness or disease.
7. liability involving punitive, exemplary or aggravated damages or any fine or penalty.
8. liability arising out of Your liability under a contract or agreement unless You would be liable if that contract or agreement did not exist.

Also refer to: General exclusions - pages 41-43. Policy conditions - pages 27-30.

SECTION 15: Medical and dental expenses in Australia

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 in Australia by or on the advice of a qualified medical practitioner or dentist. Medical cover will not exceed a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

This Section only applies if You have paid the Plan IB, Area 6 Amount Payable and You are a non-Australian resident and provided You are not an eligible person within the meaning of the Health Insurance Act.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Plan IB:</th>
<th>Plan D: No cover</th>
<th>Plan DA: No cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

We will not pay for:
1. medical treatment, dental treatment or ambulance transportation which is provided outside Australia.
2. dental treatment 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 or follow-up of treatment (including medication) started prior to Your Journey.
4. medical treatment, dental treatment or ambulance transportation which is provided in Australia if You are an Australian resident or a non-Australian resident who is an eligible person within the meaning of the Health Insurance Act 1973 (Cth).

Also refer to: General exclusions - pages 41-43. Policy conditions - pages 27-30.

General exclusions

We will not pay for:
1. claims for costs 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 in respect of travel booked or undertaken against the advice of any medical practitioner or after Your Terminal Illness had been diagnosed. This exclusion will be waived from the time the appropriate additional amount payable has been received by Us if cover is separately applied for and accepted by Us in respect of Your Terminal Illness.
9. claims arising from loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care.
10. 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) if You satisfy the provisions set out under the heading Conditions We automatically cover on pages 10-11; or
      (ii) from the time the appropriate additional amount payable 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.
17. claims involving participation by You (during the Journey) in motorcycling for any purpose. This exclusion, but not any other exclusion, will be waived from the time the appropriate additional amount payable has been received by Us, provided You are wearing a helmet, the motorcycle has an engine capacity of 200cc or less and whilst in control, You hold a licence valid in the relevant country.

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. claims arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with.

21. losses for which insurance is prohibited by law.

22. claims arising directly or indirectly from complications following elective surgery.

23. claims involving participation by You (during the Journey) in On-Piste snow skiing, On-Piste snowboarding or snowmobiling. This exclusion, but not any other exclusion, will be waived from the time the appropriate additional amount payable has been received by Us.

24. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.

b) of Your Relative, business partner or of any other person who is known to You prior to the Relevant Time, unless You purchase a Plan IB or D and the person is hospitalised or dies in Australia after the Relevant Time and at the Relevant Time the chance of a claim occurring is highly unlikely. In any event, We will not pay more than $4,000 under all sections of the policy combined.

11. claims directly or indirectly arising from participation by You or any other person if You are aware of the pregnancy prior to the Relevant Time and:
   a) where complications of this pregnancy or any previous pregnancy have occurred prior to this time; or
   b) where the conception was medically assisted (including hormone therapy and IVF).

This exclusion will be waived from the time the appropriate additional amount payable has been received by Us if cover is separately applied for and accepted by Us in respect of Your pregnancy only.

12. claims directly or indirectly arising from:
   a) pregnancy of You or any other person after the 26th week of pregnancy; or
   b) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication.

13. claims directly or indirectly arising from 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, any conduct engaged in whilst under the influence or effect of alcohol or drugs, the 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 Your travelling companion in hunting; racing (other than on foot); polo playing; hang gliding; off-piste snow skiing or snowboarding; rodeo riding; BASE jumping; moto cross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering or rock climbing using ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
Financial Services Guide

Cover-More Insurance Services Pty Ltd (Cover-More) ABN 95 003 114 145, AFSL 241713 administers the policy and arranges the issuing of the policy either directly or through its authorised representative.

References in this FSG to “we”, “our” or “us” are references to Cover-More and its authorised representatives (as the context may indicate).

Purpose of this FSG

This FSG is an important document and is designed to help You decide whether to use the financial services we offer. This FSG contains information about:

• the financial services we provide;
• how we and others are paid in relation to those services;
• how complaints are dealt with; and
• how to contact us.

What financial services are provided?

Cover-More holds an Australian Financial Services Licence that allows it to issue, deal, vary and dispose of, and provide general advice about this product to You.

Great Lakes Australia (GLA), the insurer of this product, has given Cover-More a binder authority which allows Cover-More to issue, vary and cancel policies on behalf of GLA as if it were GLA. Cover-More acts for GLA and not for You. Cover-More can also handle or settle claims on GLA’s behalf. You can find full details of Cover-More and GLA on page 15 of the PDS.

Cover-More’s authorised representatives are authorised by Cover-More to provide You with general financial product advice about this travel insurance product and to arrange for this product to be issued to You. In providing these services the authorised representatives act for Cover-More and not for You.

Neither Cover-More nor its authorised representatives are 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. You need to determine whether this product meets Your travel needs.

You may have been referred to Cover-More’s website by a third party (Referrers), through their website. Referrers are not authorised representatives of Cover-More and are not authorised to provide You with financial product advice about this travel insurance product or to issue this product.

How are we paid?

Cover-More

Cover-More is paid a commission by GLA when You buy this travel insurance policy. This commission is included in the premium that You pay and is received after You have paid the premium. This commission is a percentage of the premium. Cover-More may also receive a share of the profit earned by GLA if GLA makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when GLA exceeds its underwriting targets in a given year.

Cover-More employees are paid an annual salary and may be paid a bonus based on business performance.

Cover-More will also receive payments from the telecommunications service provider, if You take up the Global SIM card offer. These payments are linked to the prepaid credit You purchase.

Authorised representatives

Cover-More’s authorised representatives, are paid a fee and/or commission by Cover-More for arranging Your travel insurance policy. This amount is paid out of the commission that Cover-More receives from GLA.

The authorised representatives’ 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, including sales performance and may include all or part of the commission received by the authorised representatives.

The authorised representatives may also receive other financial and non-financial incentives from Cover-More for arranging Your insurance policy. Such incentives may be dependent on a number of performance related or other factors and may include, for example, bonus payments, prize pools, sponsorship of training events and conferences, marketing promotions and competitions.

Referrers

Referrers are paid a fee and/or commission by Cover-More. This amount is paid out of the commission that Cover-More receives from GLA.

Further information

For more information about the remuneration or other benefits received by us for the financial services provided, or by Referrer, please ask Cover-More or the authorised representative within a reasonable time of receiving this FSG and before You choose to buy this product.
Complaints
If You have a complaint about the financial services provided by Cover-More or the authorised representative, please contact Cover-More on 1300 72 88 22 and refer to page 22 for details of the complaint resolution process.

What professional indemnity insurance arrangements does Cover-More have in place?
Cover-More holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by Cover-More, its employees, the authorised representatives and the authorised representatives’ employees (even after they cease to be employed). Cover-More’s policy meets the requirements of the Corporations Act.

How to contact us
Contact details for Cover-More and its authorised representative are shown on the back cover of this document.

Who is responsible for this document?
GLA is responsible for the PDS. We are responsible for the distribution of this FSG where it relates to the financial services provided by us. Cover-More has authorised the distribution of this FSG.
This Combined FSG and PDS was prepared on 3 September 2014.