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Cover·More™

"Business"

Travel Insurance

Product Disclosure Statement
and Policy Brochure



Effective: 1 March 2004

This Insurance is issued by
Vero Insurance Limited
ABN 48 005 297 807
AFSL No. 230859

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This Is A Two Part Booklet

Part 1

Pages

Product Disclosure Statement PDS 1 – 12

Contains the information outlined in the Table Of Contents opposite.

Part 2

Pages

Policy Brochure PB 1 – 21

Includes:

- **Benefits** PB 2 – 8
- **Amounts Payable** PB 4 – 6
- **Policy Wording** PB 9 – 21
- **Enrolment Form** Attached to back cover

See Table Of Contents PB 1

Also includes

Pages

Handy Information HI 1 – 3

Contains:

- **Travel Tips** HI 1 – 2
- **Calendar** HI 3

These can be found immediately after Page PDS 12.

Part 1 – Product Disclosure Statement

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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.

The PDS also sets out the significant features, benefits and risks of the policy.

You still need to read the policy wording for a full description of the terms, conditions and limitations of the policy.

Who Is The Insurer

Vero Insurance Limited, ABN 48 005 297 807, AFS Licence No. 230859, is the insurer and issuer of the policy and is the issuer of this Product Disclosure Statement (PDS). References to “us”, “we” and “our” in this PDS are to the insurer.

Who Is Cover-More And The Providing Entity

Cover-More Insurance Services Pty Ltd, ABN 95 003 114 145, AFS Licence No. 241713, administers the policy (including customer service, medical assessments and claims management) and will usually arrange for the issue of the insurance through the appointment of authorised representatives. Alternatively, the issue of this insurance may be arranged by another financial services licensee or its authorised representatives, or directly by Cover-More.

The person who provides you with this PDS is the Providing Entity. The capacity in which they act will be displayed in the Financial Services Guide which they will give you before they provide any financial service in relation to this product.

How You Contact Us

You may contact us via our Providing Entity.

Alternatively you may contact Cover-More, who we have appointed to administer the policy, either by telephone:

Customer Service: 1300 72 88 22

Claims: 1300 36 26 44

or by writing to:

Cover-More Insurance Services Pty Ltd
Private Bag 913,
North Sydney, NSW, Australia 2059

Fax: (02) 9202 8001

Email: enquiries@covermore.com.au

You may also contact us directly by telephone on 1300 794 133, or by writing to us at Vero Insurance Limited, Retail Travel, Locked Bag 9000, Chatswood NSW 2057.

Policy Types Available

Gold Plan is the only plan available for all international or domestic journeys. It provides the same cover regardless of your destination (see pages PB 2 – 3).

NB. This policy is not available to travellers 70 years or over. There are two policy types available:

Annual Rate Policy (Multiple Journeys)

This policy is for individuals who travel frequently.

It covers any number of the following journeys:

- International
- Interstate
- Intrastate Air

It also covers:

- Up to 6 weeks holiday travel

Cover is limited to a maximum of 3 months per journey.

Daily Rate Policy (Single Journeys)

This policy is for one-off individual journeys. There is no cover for travel solely within Australia.

Significant Benefits And Features

The level of benefits payable are outlined in the Policy Brochure under the heading 'Maximum Benefit Limits' on page PB 3

The following is a summary of significant benefits and features.

Benefit/Feature

- access to the Emergency Assistance service;
- overseas medical expenses, including emergency dental treatment;
- some additional travel and accommodation expenses;
- if you have to re-arrange your journey – amendment costs;
- if you have to cancel your journey because you cannot re-arrange it – unused, non-refundable, pre-paid travel and accommodation costs and travel agent cancellation fees;
- loss or damage to luggage and personal effects after allowing for reasonable depreciation;
- loss or theft of travel documents or illegal use of your credit cards;
- additional accommodation expenses due to travel delays where delayed for more than 6 hours;
- cash allowance paid while you are in hospital overseas for more than 48 hours;
- benefit to your estate should you die in certain circumstances;
- legal liability if you become legally liable to pay compensation for bodily injury, death, or property damage.

This summary of the benefits available under the policy is not exhaustive and limitations and conditions will apply.

Please refer to the policy wording contained in this booklet for further details of this insurance cover.

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 repair or replacement of your personal luggage;
- pay for specified additional expenses;
- pay the person to whom you are legally liable; or
- pay you.

Significant Risks

There is a risk that a loss you suffer may not be covered in part or in full by the policy. Examples include:

Benefit Limits And Sub Limits

Certain limits and sub limits apply e.g. your luggage and personal effects may not be insured for their full replacement value due to these limits and a depreciation allowance. You may elect to increase cover for luggage items and rental car insurance excess by paying an additional amount.

Before purchasing this policy you should determine that the limits are sufficient for your needs.

Existing Medical Conditions

This policy does not automatically cover all existing medical conditions. You will not be covered if you suffer from an existing medical condition which does not satisfy the provisions on page PB 5 of the policy and we have not agreed in writing to cover you for that condition.

Pregnancy

You may have to apply for pregnancy cover. Even if you do not have to apply, the cover is restricted. You should read page PB 6 and PB 21 for conditions of cover and optional cover.

Exclusions (We will not pay for)

Certain exclusions apply. For example, we will not pay for:

- luggage left unattended in motor vehicles in certain circumstances.
- your failure to make reasonable efforts to safeguard your property, to avoid accidental injury or to minimise your loss.
- claims arising from the insolvency of a travel or tourism services provider or any person or entity that the provider deals with.

The Policy Wording provides full details of the policy exclusions. Some of the exclusions are specific to certain policy sections and others apply to all of the sections. You should make yourself aware of the exclusions that apply.

Conditions

Certain conditions apply. The conditions and limitations are specified in the policy wording and other limitations are stated in the policy brochure. Failure to comply with the conditions could effect your ability to make a claim.

Failure To Comply With Your Duty Of Disclosure

If you do not comply with your Duty of Disclosure, your cover can be affected as outlined on pages PDS 8 – 9.

The Amount You Pay For This Insurance

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. You can determine this amount by referring to the Amount Payable tables on page PB 4 and to the optional Extra Cover Options on pages PB 5 – 6 of the policy brochure. You may also be required to pay an additional premium if you want cover for an existing medical condition that does not satisfy the provisions on page PB 5.

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 Your Premium

We consider a number of factors in calculating your premium. The key factors that affect the amount you pay include whether you choose the Annual Rate or Daily Rate policy, the area to which you are travelling, whether you choose the Single or Family policy 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.

- **Annual or Daily Rate policy** – the Annual Rate policy usually costs more
- **Area** – higher risk areas cost more
- **Single or Family policy** – the Family policy costs more
- **Duration** (Daily Rate Policy) – the longer your trip the more it costs

- **Extra Cover Options** – these cost more. See page PB 6 for some of the extra amounts payable for extra cover.

The Amount You Pay Towards A Claim

You may be required to pay an amount in the event of a claim. This is called an excess.

The excess is \$60.

In some circumstances we may require you to pay an additional excess, for example, for some medical conditions. We will inform you in writing if this excess applies. This is only a summary of how excesses will be applied. For full details please refer to the policy wording.

How To Make A Claim

Should an event occur that might give rise to a claim you should follow the instructions described in Policy Condition 4 (Claims) on page PB 12 of the Policy Brochure.

In particular you must:

- 1 report lost or stolen property to the police or responsible transport provider within 24 hours
- 2 phone the emergency assistance number as soon as physically possible if you are admitted to hospital or if you anticipate that any of your medical or related expenses are likely to exceed \$2,000
- 3 contact Cover-More as soon as possible by sending a completed claim form.

Claim Forms

Claim forms are available:

- online at www.covermore.com.au
- from the Providing Entity, or
- by contacting Cover-More on:

Ph: 1300 36 26 44 Fax: 61 (2) 9202 8098

How A Claim Payment Is Calculated

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

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

The following example illustrates how we will calculate the amount payable for a claim.

Your new video camera worth \$4,000 is stolen from a hotel room. You have not paid an additional amount to increase the standard item limit. The amount payable following the claim would be calculated as follows:

Consider the value of the video camera – \$4,000 (No depreciation applies because the video camera was new).

Consider the maximum policy limit payable for cameras and video equipment – \$3,500.

The maximum limit does apply in this case.

The \$60 excess is deducted, which results in an amount payable of \$3,440.

Important Information

The insurance we offer you is set out in the policy brochure and wording.

It is important that you:

- read all of the policy brochure before you buy it to make sure that it gives you the protection you need;
- 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 PB 9 – 10; and
- are aware of the Maximum Benefit Limits shown in the “Schedule of Benefits” chart on page PB 3.

Change Of Terms And Conditions

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

Commissions

Cover-More Insurance Services and certain other licensees who arrange for the issue of Vero’s insurance policies, have authority from Vero to do so and will receive remuneration for providing a financial service.

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

Duty Of Disclosure

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

What You Must Tell Us

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

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

- that reduces the risk to be undertaken by us;
- that is generally well known;

- that we know or, in the ordinary course of our business, ought to know; or
- in respect of which we have waived your duty.

Your General Duty Applies To Renewals and Changes

Your general duty applies in full when you renew an insurance policy or change an existing policy including when you reinstate it.

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.

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.

How We Resolve Your Complaints

Resolving Your Complaints

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

You Can Tell Us...

By phone

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

In writing

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

In person

If you would like to come in to talk to Cover-More face to face, please call and Cover-More will arrange an appointment for a meeting.

What We Will Do To Resolve Your Complaint

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

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

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

If you are not satisfied with the Operational Manager's decision, then it will be referred to our General Management at Vero. We will send you our final decision within 15 working days from the date you first made your complaint.

What If You Are Not Satisfied With Our Final Decision?

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

You can also raise your complaints directly with Insurance Enquiries and Complaints Ltd (IEC). This is an independent body and its services are free to you. We agree to accept the IEC's decision. Again, you have the right to take legal action if you disagree with the IEC's decision.

You must contact the IEC within 3 months of receiving our final decision.

You can phone the IEC from anywhere in Australia on 1300 780 808 or write to them at:

Insurance Enquiries and Complaints Ltd

PO Box 561,

Collins Street West

Melbourne VIC 8007.

Taxation Information

The Annual Rate Policy is subject to GST and stamp duty.

The Daily Rate Policy is subject to stamp duty.

If you are registered for GST purposes, you may be able to claim an input tax credit in respect of the GST we collect from you. For more information on GST please refer to page PB 12 of the policy wording.

Stamp duty is imposed by every state and territory in Australia and the amount payable by you varies, depending on the applicable state or territory as well as whether you selected an Annual Rate or Daily Rate policy.

If you are unsure about the taxation implications of your policy, you should seek advice from your accountant or tax professional.

Cooling Off Period

You have the right to cancel the policy by notifying the Providing Entity in writing within 20 days of the date the policy was issued to you (“cooling off period”). Provided the circumstances specified in paragraphs (a) or (b) below do not apply, you are entitled, during the cooling off period, to a complete refund of the amount you have paid for the policy. You are not entitled to a complete refund if, during the cooling off period, you:

- (a) make a claim under the policy; or
- (b) cancel the policy after the commencement of the journey, where the period of insurance is 14 days or less.

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

We Respect Your Privacy

Privacy Statement

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

Purpose Of Collection

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

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

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

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

Disclosure

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

Consequences If Information Is Not Provided

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

Access

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

Code Of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is designed to promote good relations and good insurance practice between insurers, authorised representatives and consumers.

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

Travel Tips

LUGGAGE TIPS

- ▶ Never leave luggage unattended in a public place.
- ▶ Label all your luggage carefully and clearly.
- ▶ Always keep receipts for any items you purchase overseas and wherever possible keep them separate from the items themselves.
- ▶ Do not put money, jewellery, cameras, video cameras or portable computers in checked luggage.
- ▶ Check your luggage immediately on arrival overseas and on your return to Australia. Should your luggage be damaged or personal effects missing, report it immediately to the airline at the airport and seek relevant compensation from them first along with written confirmation of the loss.
- ▶ Travellers cheques should only be cashed on an immediate need basis. Unlike cash, they can be cancelled and fully refunded.
- ▶ Do not leave cash, passports or travellers cheques in your room unattended. Utilise the hotel safety deposit box in the hotel.
- ▶ Motor vehicles are targets for theft and are normally not a safe place to store or leave luggage.
- ▶ Loss or theft of items whilst overseas must be reported to the police or relevant authority within 24 hours of the loss and a written report obtained.
- ▶ If possible, don't take expensive items when travelling. Wearing or carrying valuable items can attract unwanted attention.
- ▶ Carry valuables in a front pocket or hidden money belt, not in a hip pocket. Consider carrying a "dummy" wallet holding a small amount of cash.
- ▶ Whilst sightseeing, carry cameras around your neck or hidden from view.
- ▶ When sleeping on a train, at an airport or anywhere public, clip or fasten your suitcase to the chair.
- ▶ Ensure all personal items are taken from a taxi before paying the fare.
- ▶ Include a change of clothing and spare toiletries in your carry-on luggage.
- ▶ Don't offer to carry anyone's luggage through customs.
- ▶ Photocopy your tickets and valuable travel documents including your passport. Leave a copy at home and another in a separate part of your luggage.
- ▶ Always keep your credit card in sight during transactions to avoid fraudulent transactions being made.

MEDICAL TIPS

- ▶ To assist in avoiding Deep Vein Thrombosis (DVT) when flying, drink plenty of fluids, exercise regularly and avoid alcohol.
- ▶ If you need a doctor, dentist or to go to hospital, obtain a recommendation from friends, relatives or contact us. Obtain a report stating the nature and cause of the condition and keep receipts.
- ▶ Check early any special health requirements (vaccinations etc.) for your destinations.
- ▶ Have any vaccinations you have had recorded on a vaccination certificate and remember to take it with you. Some countries may deny entry without it.
- ▶ If you are on prescribed medication take an extra supply and keep it in a separate bag. Bring copies of any matching prescriptions. You may need a statement from your doctor if you are carrying insulin syringes or narcotics.
- ▶ Carry a basic first aid kit. Don't forget the sunscreen and insect repellent.
- ▶ Don't drink or brush teeth with tap water and avoid ice in drinks if you are unsure of the water quality.
- ▶ Beware of peeled fruits and vegetables that may have been washed in water.

GENERAL TIPS

- ▶ Dress simply when exploring the sights so as not to attract attention.
- ▶ If you need directions, go into a shop to inquire rather than ask a stranger in public.
- ▶ If you take a taxi, note the number and the picture ID of the driver as you step in.
- ▶ Avoid travelling alone after dark in an unknown area.
- ▶ When taking tours or when doing organised activities ensure you only deal with a licensed operator.
- ▶ Where additional transport or accommodation costs have been incurred, original accounts/receipts are required to support your claim.
- ▶ Leave details of your travel agent and itinerary with a family member or friend.
- ▶ Make sure your passport is valid for at least 6 months.
- ▶ Take a copy of the address of your nearest Australian Embassy or Consulate.
- ▶ Carry two or more forms of identification including at least one photo ID. Never carry these all together.
- ▶ Claims should be made within 60 days.

Cover·More™

"Business"

Travel Insurance

Policy Brochure

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Effective: 1 March 2004

This Insurance is issued by
Vero Insurance Limited
ABN 48 005 297 807
AFSL No. 230859



Part 2 – Policy Brochure

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Schedule Of Benefits

Policy Section	Benefit	Summary of the feature/benefit	Maximum Benefit Limits
			Gold Plan
1	Overseas Medical And Dental	Cover for overseas hospital, medical, surgical, nursing, ambulance and emergency dental expenses.	\$Unlimited Medical cover will not exceed 12 months from onset.
2	Additional Expenses	Cover for additional accommodation and transportation expenses as a result of certain events including injury, sickness, disease, natural disasters, collisions, strikes and lost travel documents.	\$Unlimited
3	Amendment Or Cancellation Costs	Cover, if due to unforeseen circumstances outside your control, your journey has to be re-arranged, or cancelled if it cannot be re-arranged. e.g. illnesses, accidents, extreme weather conditions or retrenchment.	\$Unlimited
4	Luggage And Travel Documents	Cover for lost, stolen or damaged luggage, personal effects (including dentures, glasses and contact lenses) and travel documents.	\$15,000 Extra cover available – see page PB 6.
5	Delayed Luggage Allowance	Cover for the cost of essential emergency purchases overseas if all your luggage is delayed by a transport provider.	\$300
6	Money	Cover for cash which is lost or stolen from your person.	\$1,000
7	Rental Car Insurance Excess	Cover for any rental car insurance excess you become liable to pay as a result of damage to, or theft of, a rental car.	\$2,000 Extra cover available – see page PB 6.
8	Travel Delay	Cover for additional accommodation expenses if your scheduled transport is delayed for more than 6 hours.	\$1,000
9	Alternative Staff	Cover for the cost of a replacement employee to complete the assignment for which you were originally sent if it is necessary for you to return to Australia as a result of your bodily injury or illness.	\$15,000
10	Special Events	Covers additional costs to get you to a special event (as defined) if your journey would otherwise be delayed and you would miss it due to unforeseen circumstances outside your control.	\$2,000
11	Cash In Hospital	An allowance of \$100 per night should you be confined to a hospital overseas as a result of a disabling injury or sickness provided you are in hospital for at least 48 hours.	\$5,000
12	Hijacking	An allowance of \$1,000 for each 24 hour period you are forcibly detained on a means of public transport which has been hijacked.	\$10,000
13	Loss Of Income	A Loss Of Income benefit is payable if, due to an injury sustained during your journey, you are unable to work on your return to Australia. Limit of \$1,500 per month. 6 month limit applies.	\$50,000
14	Disability	A Disability Benefit is payable if caused by an injury sustained during your journey which results in total loss of sight in one or both eyes or total loss of the use of a limb.	
15	Accidental Death	A Death Benefit is payable (to your estate) if caused by an injury sustained during your journey. No benefit is payable for any accompanied children.	
16	Personal Liability	Cover for legal liability if your negligence causes bodily injury or damage to property of other persons.	\$2,500,000

Amounts Payable (Base Policy)

Annual Rate Policy (Multiple Journeys)

For Individuals Who Travel Frequently

Covers any number of the following journeys:

- International
- Interstate
- Intrastate Air

Also covers - Up to 6 weeks holiday travel

- Automatic reinstatement of all sums insured under each section of the policy, once on each journey in the event of a claim, and again on completion of each journey

Cover is limited to a maximum of 3 months per journey

	Excess	Single	Family
Gold Plan – Area 1 WORLDWIDE COVER (Includes Area 2 Destinations)	\$60	\$450	\$525
Gold Plan – Area 2 AUSTRALIA, NEW ZEALAND & SOUTH WEST PACIFIC ONLY	\$60	\$325	\$375

Daily Rate Policy (Single Journeys)

For Individual Journeys

Covers one-off International Journeys

Also covers automatic reinstatement of all sums insured under each section of the Policy once on each journey in the event of a claim

	Excess	Single	Family
Gold Plan – Area 1 WORLDWIDE COVER (Includes Area 2 Destinations)	\$60	\$10 per day Min \$70 Per Journey	\$20 per day Min \$140 Per Journey
Gold Plan – Area 2 NEW ZEALAND & SOUTH WEST PACIFIC ONLY	\$60	\$8 per day Min \$56 Per Journey	\$16 per day Min \$112 Per Journey

Activities Included

The following activities are covered:

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

Non-Travellers' Existing Medical Conditions

Cover is automatically provided for claims due to non-travellers' existing medical conditions in certain circumstances.

Please see exclusion 12 b) on page PB 20 for full details.

Travellers 70 Years Or Over

This policy is not available to travellers 70 years or over.

Extra Cover Options

Existing Medical Conditions (Yours Or Your Travelling Companion's)

This policy does not automatically cover all existing medical conditions. The term "Existing Medical Condition" has a special meaning. Please turn to page PB 10 and read this special meaning.

If you or your travelling companion have an existing medical condition you should read on.

"Self Assessment" Existing Medical Conditions (no cost)

Subject to certain requirements this policy automatically covers the existing medical conditions shown below. This means the Existing Medical Condition exclusion does not apply to these conditions in these circumstances (therefore, no application for extra cover is required).

In the following, references to time are applied to the date on which each journey is booked.

Asthma If no attack requiring treatment by a medical practitioner in the last 12 months.

Cataracts 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.

Cerebrovascular Accident (CVA/Stroke) If CVA episode was more than 12 months ago, and no further rehabilitation or specialists review is planned.

Diabetes – Non Insulin Dependent If you were diagnosed over 12 months ago and have not had any complications in the last 12 months. You must also have a Blood Sugar Level reading between 4 and 10.

Ear Grommets With no current infection.

Epilepsy If there are no underlying medical conditions 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 (ie. Hernia/Gastric Ulcer).

Gout If the gout has remained stable for more than 6 months.

Hiatus Hernia If no surgery is planned.

Hip 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 BP reading is lower than 165/95.

Menopause Provided you do not suffer from Osteoporosis.

Peptic Ulcer If condition has remained stable for more than 6 months.

Prostate Cancer If you have a Gleason Score P.S.A. (Prostate Specific Antigen) of 3.0 or less.

Underactive Thyroid If not as a result of a tumour.

Other Existing Medical Conditions (extra cost)

If you wish to be covered for a condition that is not automatically covered please apply using our Assessment Form available from the Providing Entity.

Pregnancy

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

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

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

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

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

Increase Luggage Item Limits

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

Portable Computers	Cameras and Video Cameras	Other Items
\$3,500	\$3,500	\$1,000

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

For a single item you may increase the limit by \$4,500.

For multiple items the overall increase in limits cannot exceed \$15,000. Receipts or valuations must be attached to your Enrolment Form.

Item Limit Increase	\$ 500	\$ 1,500	\$ 2,500	\$ 3,500	\$ 4,500
Extra Amount Payable	\$ 20	\$ 60	\$ 100	\$ 140	\$ 180

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

To increase the item limit by \$1,500 from \$3,500 to \$5,000 the cost is \$60.

Increase Rental Car Insurance Excess Cover

Up to \$2,000 cover for rental car insurance excess is automatically provided. This amount can be increased by up to \$3,000 by paying an additional premium as follows:

Extra Cover	\$ 500	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000
Extra Amount Payable	\$ 25	\$ 50	\$ 75	\$ 100	\$ 125	\$ 150

24 Hour Emergency Assistance

A Cover-More 24 Hour Assistance Centre



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

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

The emergency assistance team will assess your situation and co-ordinate the assistance necessary to resolve it. All assistance and payments are facilitated within the cover provided under this policy.

To Obtain Emergency Assistance

You should have this policy brochure, your policy number and your Cover-More Emergency Assistance Card with you at all times when travelling.

Before calling for assistance, please read the information on the inside back cover as well as Policy Condition 4 on page PB 12.

When you call please advise us of your:

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

Please call Australia

DIRECT and TOLL FREE from:

UK: 0800 892 014

USA: 1800 937 9763

Canada: 1800 645 8714

Indonesia: 0018 036 1543

NZ: 0800 445 524

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

Other Countries: Please call reverse charge via operator:

61 (2) 8907 5619



Claims And Non-Emergency Assistance

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

Should an event occur that might give rise to a claim you should follow the instructions described in Policy Condition 4 (Claims) on page PB 12 of this Policy Brochure.

N.B. You must phone the emergency assistance number as soon as physically possible if you are admitted to hospital or if you anticipate that any of your medical or related expenses are likely to exceed \$2,000. Subject to medical advice, the insurer has the option of returning you to Australia or evacuating you to another country, if the cost of your overseas medical and additional expenses is likely to exceed the cost of returning you to Australia.

Claim Forms

Claim forms are available:

- online at www.covermore.com.au
- from the Providing Entity, or
- by contacting Cover-More on:

Ph: 1300 36 26 44 Fax: 61 (2) 9202 8098

Cover-More And Your Information

Cover-More may provide information to you regarding other insurance products. Cover-More may also provide your contact details to the Providing Entity so that they can provide information to you regarding certain products. If you do not wish to receive this information please contact Cover-More quoting your policy number so this information will not be sent to you.

Extending Your Journey

If you have chosen a daily rate policy and 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.



Insured and issued by Vero Insurance Limited
ABN 48 005 297 807 AFSL No. 230859

THIS POLICY IS NOT VALID UNLESS THE CERTIFICATE OF INSURANCE IS ATTACHED

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

This policy is issued on the basis that, and 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 permanent resident of Australia and will be returning to Your Home at the completion of each Journey and within 3 months of the commencement of each Journey.
- You are employed by or are a member of the Australian Company or Firm named on the Enrolment Form/Certificate of Insurance and You are travelling on Business. If You have chosen an Annual Policy Your cover will also include holiday travel for a period not exceeding six weeks for any one Journey.
- if You purchase an Annual Rate Policy Your Journey will include International Travel, Interstate Travel or Intrastate Air Travel and no single Journey will exceed 3 months in duration.
- if You purchase a Daily Rate Policy for Area 1 Your Journey includes travel outside of Australia.
- if You purchase a Daily Rate Policy for Area 2 Your Journey is to New Zealand and/or the South West Pacific only.
- if You purchase an Annual Rate Policy for Area 2 Your Journey is to New Zealand and/or the South West Pacific only.

Words With Special Meanings

In this policy the following words have the following meanings:

"We", "Our", "Us" means Vero Insurance Limited.

"You", "Your" means the insured referred to in the Certificate of Insurance and includes Accompanied Children. If You select a Family Policy this insurance extends to include Your spouse or defacto whilst accompanying You on the Journey.

The number of Accompanied Children is limited to two on a Single Policy and six on a Family Policy. In respect of organised groups each child not travelling with their usual guardian must purchase a separate travel insurance policy.

"Accompanied Children" means children not in full-time employment and under the age of 21 years who are travelling with You on the Journey.

"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 amount payable for the insurance in accordance with the rates set out on page PB 4 and PB 6 for extra cover options. It includes administration fees payable to the arranger, stamp duty, GST if applicable and the premium payable to Us.

"Business" means travel at the request of or with the approval of the Australian Company or Firm named on the Enrolment Form/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 adviser in the 30 days prior to the first date on which the potential exists for any cancellation penalty to be imposed on any pre-paid travel arrangements for each Journey, or the date of departure for each Journey, whichever occurs first; or
- b) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the first date on which the potential exists for any cancellation penalty to be imposed on any pre-paid travel arrangements for each Journey, or the date of departure for each Journey, whichever occurs first.

"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, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

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

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

"Period of Insurance" means:

- a) In respect of Daily Rate Policies from the time You commence the Journey or the departure date shown on Your Certificate of Insurance (whichever is the latter) until the time You complete the Journey or the return date shown on Your Certificate of Insurance (whichever is the earlier).
The dates on Your Certificate of Insurance can only be changed with Our consent.
- b) In respect of Annual Rate Policies from the time You commence each Journey to the time You complete each Journey, or the completion of 3 months from the commencement of each Journey, or 12 months from the departure date shown on Your Certificate of Insurance, whichever of the three occurs first.

Cover under Section 3 begins from the time the policy is issued.

"Permanent" in respect of Section 14 means a period of time lasting 12 consecutive months after the expiry of which We consider there is no reasonable prospect of improvement.

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

"Relative" means Your spouse, defacto, parent, grandchild, brother, sister, son-in-law, daughter-in-law, parent-in-law,

grandparent, child, step-parent, brother-in-law, sister-in-law, fiancé(e), first cousin, aunt and uncle.

“Rental Car” means a rented sedan, campervan, hatchback or station-wagon 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 and 10 of the policy only.

The excess is \$60.

An additional excess may apply in certain circumstances, such as cover for Existing Medical Conditions where You do not meet the provisions on pages PB 5 or where You have answered yes to any of the declaration questions on the enrolment form. If an additional excess applies We will notify You in writing.

2 Limits Of Liability

The limits of Our liability for each section of the policy are the amounts shown in the Maximum Benefits Limits table (page PB 3) except:

- where additional luggage cover has been effected, or
- the maximum liability collectively for Sections 13, 14 and 15, shall not exceed \$50,000, or
- where You have paid an additional amount to increase the level of Rental Car Insurance Excess cover, or
- under Section 5 if You have paid the family Amount Payable, Your spouse/defacto is accompanying You on the Journey and both of Your luggage is delayed, or
- where We have notified You in writing of different limits which apply due to cover for Existing Medical Conditions where You do not meet the provisions on page PB 5, or where You have answered yes to any of the declaration questions on the enrolment form.
- where the sum insured has been re-instated in accordance with Policy Condition 12.

3 Cooling Off Period/Refund Of Amount Payable

You have the right to cancel the policy by notifying the Providing Entity in writing within 20 days of the date the policy was issued to You (“cooling off period”). Provided the circumstances specified in paragraphs (a) or (b) below do not apply, You are entitled, during the cooling off period, to a complete refund of the amount You have paid for the policy. You are not entitled to a complete refund if, during the cooling off period, You:

- make a claim under the policy; or
- cancel the policy after the commencement of the Journey, where the period of insurance is 14 days or less.

We will not refund any of the Amount Payable if notified

outside the cooling off period. We may give a partial refund if You change Your policy before You depart for Your journey.

4 Claims

- 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.
- If You are admitted to hospital or You anticipate Your medical expenses and additional expenses are likely to exceed A\$2,000 You must phone the emergency assistance number as soon as physically possible.
- You must take all reasonable steps to prevent or minimise a claim.
- You must not make any offer, promise of payment or admit any liability without Our written consent.
- 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.
- You must at Your own expense, supply any documents in support of Your claim which We may request, such as original police reports, receipts, valuations and/or medical certificates and You must co-operate fully in the assessment or investigation of Your claim.
- Where You are a registered entity for GST purposes, and have paid an Annual Rate Amount Payable 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.
- If We agree to pay a claim under Your policy We will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant policy limit). However, We will reduce any claim payment by any input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this policy.

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

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

6 You Must Help Us To Make Any Recoveries

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

7 Claims Payable In Australian Dollars

All 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) While considerable effort is made to locate, assess and re-assess medical facilities and other services worldwide, the medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. As it is not possible to have any control over these factors, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control cannot be accepted by the emergency assistance network, Cover-More Insurance Services or Us.

10 Free Extension Of Insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to travel Home 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 which does not satisfy the provisions set out on pages PB 5 – 6, or
- b) answer yes to any of the declaration questions on the enrolment form;

cover must be separately applied for and accepted by Us, and it may be subject to special conditions, limitations, excesses and amounts payable. We will notify You in writing of these before we issue the policy.

12 Automatic Reinstatement Of Sums Insured

The sums insured under each section of the policy are automatically reinstated once on each Journey in the event of a claim and, on an Annual Policy, again on completion of each Journey.

Policy Conditions applying to Sections 1 and 2 only

- 1 We have the option of returning You to Australia if the cost of medical and/or additional expenses overseas are likely to exceed the cost of returning You to Australia subject always to medical advice. We also have the option of evacuating You to another country.
- 2 In all cases the cost of evacuation or to bring You back to Australia will only be met if it was arranged by and deemed necessary by the emergency assistance network.
- 3 If You are hospitalised We will pay for a share room. If a share room is not available We will, at Our discretion and that of Our medical advisers, pay to upgrade You to a single room.
- 4 If You do not hold a return airline ticket an amount equal to the cost of an economy class one way ticket will be deducted from Your claim for repatriation expenses.

Policy Conditions applying to Sections 13, 14 and 15 only

- 1 If the conveyance You are travelling in disappears, sinks or crashes and Your body has not been found after 12 months You will be presumed to have died.
- 2 You must obtain and follow advice and treatment given by a qualified doctor as soon as possible after suffering a disabling injury, during the Period Of Insurance.

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.

We Will Not Pay For:

- 1 medical treatment, dental treatment or ambulance transportation which is provided in 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 of treatment (including medication) started prior to Your Journey.

SECTION 2 Additional Expenses

1 If You Become Sick

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

- a) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your travelling companion who remains with or escorts You until the completion of the Period of Insurance or until You are able to resume Your Journey or travel Home, whichever occurs first. This benefit is only payable on the written advice of the overseas medical practitioner;
- b) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your Relative who travels to and remains with You following Your 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 doctor, You are unfit to drive it.

Policy

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 Australia due to the sudden serious injury, sickness, 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 Australia if Your Home 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 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.

SECTION 3 Amendment Or Cancellation Costs

If due to unforeseen circumstances outside Your control:

1. You have to re-arrange Your journey We will pay the reasonable cost of doing so (We will not pay more for re-arranging Your journey than the cancellation costs which would have been incurred had the journey been cancelled).
2. You have to cancel the journey (because You cannot re-arrange it) We will pay You the non-refundable unused portion of all travel costs prepaid in advance including a travel agent's cancellation fee (the travel agent's cancellation fee is limited to the lesser of \$1,000 or 15% of the refundable amount of the cancelled travel arrangements).

We Will Not Pay For

claims caused by:

- 1 Transport Provider cancellations, delays or rescheduling other than when caused by strikes.
- 2 The disinclination of You or any other person to proceed with the Journey.
- 3 Your financial circumstances or any contractual or business obligation.
- 4 the failure of Your travel agent or Our agent who issued this policy to pass on monies to operators or to deliver promised services.

Wording

- 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.

SECTION 4 Luggage And Travel Documents

1 Loss, Theft Or Damage

We will pay for the value of lost, stolen or damaged luggage and personal effects after allowing for reasonable depreciation. We also have the option to repair or replace the luggage and personal effects.

Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of \$1,000 or \$3,500 for portable computers or camera and video camera equipment. 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 \$15,000.

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.

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 telephones or portable computer equipment left unattended in any motor vehicle at any time (even if in the boot).
- 5 more than \$2,000 in total for all items left unattended in any motor vehicle.
- 6 more than \$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.

Policy

- 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 apply to spectacles, or to lenses in cameras, video cameras or binoculars.
- 12 damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
- 13 electrical or mechanical breakdown.
- 14 negotiable instruments or any items described in Section 6 Money.

SECTION 5 Delayed Luggage Allowance

If all Your luggage is delayed by a Transport Provider during the Journey for more than 24 hours We will pay You up to \$300, or up to \$600 on a Family Policy if Your spouse or defacto is accompanying You on the Journey, but limited to \$300 per person, for essential emergency items of clothing and toiletries You purchase overseas.

The original receipts for the items and written confirmation of the delay from the Transport Provider must be produced in support of Your claim. If Your luggage is not ultimately returned to You any amount claimable under this benefit will be deducted from any entitlement under Section 4 of this policy.

We Will Not Pay For:

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

SECTION 6 Money

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

We Will Not Pay For:

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

SECTION 7 Rental Car Insurance Excess

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

We Will Not Pay For:

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

Wording

SECTION 8 Travel Delay

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

SECTION 9 Alternative Staff

We will pay the reasonable costs for a replacement employee to complete the assignment for which You were originally sent if, as a result of Your Disabling Injury, Sickness or Disease for which a claim is recognised under Section 1 of this policy, a registered medical practitioner and the emergency assistance network deem it necessary that You return to Your place of residence in Australia. The replacement person will for the purposes of this policy be deemed to be entitled to benefits under this policy whilst on the replacement journey regardless of whether or not his/her name appears on the schedule of insured persons but subject to the conditions, limitations and exclusions of the policy and provided he/she complies with the requirements of the Duty of Disclosure.

SECTION 10 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.

SECTION 11 Cash In Hospital

We will pay You \$100 for each night You are confined to a hospital overseas as a result of a Disabling Injury, Sickness or Disease occurring during the Period of Insurance, provided that the period of confinement exceeds 48 hours.

SECTION 12 Hijacking

If whilst on the Journey You are detained on a means of public transport due to it being hijacked by persons using violence or threat of violence We will pay You \$1,000 for each 24 hour period You are forcibly detained by the hijackers.

SECTION 13 Loss Of Income

If during the Period of Insurance You suffer an injury caused solely

and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in You being unable to attend Your usual work in Australia, We will pay You up to \$1,500 per month for Your monthly net of income tax wage, but not in respect of the first 30 days after You originally planned to resume Your work in Australia. The benefit is only payable if Your disability occurs within 30 days of the accident. No benefit is payable for any Accompanied Child. Cover for loss of income is limited to six months.

SECTION 14 Disability

If during the Period of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your Permanent total loss of sight in one or both eyes or the Permanent total loss of use of one or more Limbs within one year of the date of the accident, We will pay You \$50,000. The maximum limit in respect of Accompanied Children is \$10,000 for each child.

SECTION 15 Accidental Death

If during the Period of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your death, We will pay Your estate \$50,000 provided Your death occurs within one year of the accident. Our limit in respect of Accompanied Children is \$1,000 for each child.

SECTION 16 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.

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 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, water borne 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.

We Will Not Under Any Section 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 under Sections 2 or 3 in respect of any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
- 9 claims in respect of travel booked or undertaken against the advice of any medical adviser or after a Terminal Illness had been diagnosed.
- 10 claims arising from loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care.
- 11 claims arising directly or indirectly from Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or any derivative of either.
- 12 claims directly or indirectly arising from 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 "Self Assessment" Existing Medical Conditions on page PB 5; 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.
 - b) of any other person unless the person is hospitalised or dies in Australia after the date the journey is booked and at the time of booking the journey 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.

Policy Wording

13 claims directly or indirectly arising from:

- a) pregnancy involving You or any other person if You are aware of the pregnancy prior to the date of issue of the policy and,
 - (i) where complications of this pregnancy or any previous pregnancy have occurred prior to this date; or
 - (ii) where the conception was medically assisted.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; or
- b) pregnancy involving You or any other person after the 26th week of pregnancy; or
- c) pregnancy involving You or any other person where the problem arising is not an unexpected serious medical complication; or
- d) childbirth or the health of a newborn child whatever the proximate cause of the claim is. This exclusion applies irrespective of the stage of pregnancy at which the child is born.

14 claims involving suicide, attempted suicide, self inflicted injury or condition, stress, travel exhaustion, the effect of alcohol or drugs or the transmission of any sexually transmittable disease or virus.

15 claims directly or indirectly arising from anxiety, depression or mental or nervous disorders. 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, sports activities in a professional capacity, mountaineering or rock climbing using ropes or guides, or scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.

17 claims involving participation by You or Your travelling companion in motor cycling for any purpose except involving the use of a hired motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current Australian Motor Cycle Licence.

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 claims under Sections 3, 8 and 10 arising from acts of terrorism or the threat or perceived threat of terrorism.

22 losses for which insurance is prohibited by law.

Attach
certificate of
insurance here

CLAIMS & OTHER NON-EMERGENCY ASSISTANCE

Please submit your claim form within 60 days of completing your journey. Refer to the claims procedures outlined on page PB 12 in this brochure. If you need further help:

Phone: from Australia 1300 36 26 44 from overseas 61 (2) 8907 5007
Fax: 61 (2) 9202 8098 email: claims@covermore.com.au

WHEN YOU MUST PHONE THE EMERGENCY NUMBER

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

- you are admitted to hospital or;
- you anticipate that any of your medical or related expenses are likely to exceed \$2,000.

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

24 HOUR EMERGENCY ASSISTANCE

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

USA	1800 937 9763	Canada	1800 645 8714
UK	0800 892 014	Indonesia	0018 036 1543
NZ	0800 445 524		

(the cost of a local call may be required if calling from a pay phone)
From other countries call Australia reverse charge via the operator on:
Phone 61 (2) 8907 5619 Fax 61 (2) 9202 8220

**The Providing Entity
will temporarily
insert your
Emergency
Assistance
Card
here**

IMPORTANT:

Please ensure that you carry your emergency assistance card with you at all times while on your journey.

Your Enrolment Form – Please Do Not Detach

Traveller's Details

NB 1. This policy is only available to travellers under 70 years of age
 NB 2. Annual Rate policy expires 12 months from departure date and cover is limited to 3 months for each journey

MR/MRS MISS/MS		/	/		
TRAVELLERS	SURNAME	FIRST NAME	INITIAL	D.O.B	AGE
COMPANY/FIRM NAME					
COMPANY ADDRESS					
POST CODE			NO. OF CHILDREN TRAVELLING		
TELEPHONE					
AH()			BUS()		
E-MAIL					

MAJOR DESTINATION YOU WILL SPEND THE MOST TIME IN (TICK ONE ONLY)

- Australia
 Hong Kong
 Indian Sub-Cont.
 Africa
 New Zealand
 China (other)
 Middle East
 Canada
 SW Pacific
 Japan
 United Kingdom
 USA
 Indonesia
 SE Asia
 Americas (other)
 Europe

Amount Payable Calculation

DEPARTURE DATE	RETURN DATE	PERIOD OF TRAVEL
/ /	/ /	
PLAN:	Gold <input checked="" type="checkbox"/>	
AREA:	1 <input type="checkbox"/>	2 <input type="checkbox"/>
POLICY TYPE:	Annual Rate <input type="checkbox"/>	Daily Rate <input type="checkbox"/>
	Single <input type="checkbox"/>	Family <input type="checkbox"/>

BASE AMOUNT PAYABLE

EXTRA COVER OPTIONS

1. Existing Medical Conditions and Known Pregnancies
 (pages PB 5 – 6)

Prior approval must be obtained from Cover-More.

Approval Number

2. Increase Luggage Item Limits

Specified Items (attach valuations /receipts). Item Limit Increase

\$

3. Increase Rental Car Insurance Excess Cover

(max. extra cover \$3,000 – \$25 per \$500)

Total Amount Payable

Amount Payable

\$	<input type="text"/>
\$	<input type="text"/>
\$	<input type="text"/>
\$	<input type="text"/>
\$	<input type="text"/>

Declaration

In the last five years have you and/or any other person wishing to be insured:

- a. made three or more travel insurance claims? No Yes
- b. had insurance declined or cancelled or had a renewal refused or claim rejected? No Yes
- c. been in prison or had any criminal conviction? No Yes

If you answered Yes to any questions above please contact the Providing Entity. An additional form will need to be submitted to us. We will then advise whether we can provide a policy, and if so, on what terms.

- I/We acknowledge that a copy of the Product Disclosure Statement and policy wording was given to Me/Us before I/We applied for this insurance and that I/We have read it carefully and understand it.
- I/We understand that this policy does not automatically cover some existing medical conditions or some known pregnancies as stated in "We Will Not Under Any Section Pay For".
- I/We acknowledge that a Financial Services Guide was given to me/us before applying for this insurance.

- I/We acknowledge that where advice was given it was given from a general advice script which included a general advice warning.
- I/We authorise Vero Insurance Limited, Cover-More or any other licensee who arranges this insurance and the Providing Entity, to give or to obtain from any other insurer, an insurance reference bureau, medical provider, lawyer, or recovery agent any information relating to any insurance held or claim made by me/us.
- I/We declare that all information supplied in this enrolment form and any attachments is truthful and nothing has been withheld which may influence Vero Insurance Limited in its assessment of the proposed risk.
- I/We have read "Cover-More And Your Information" on page PB 8.

APPLICANT'S SIGNATURE

DATE

<input type="text"/>	/ /
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COMPANY SECRETARY'S SIGNATURE

DATE

<input type="text"/>	/ /
----------------------	-----

N.B. – Required if a company Daily Rate Policy is chosen with more than one applicant - attach schedule.

Brochure Number: **999,999**

N.B. The insurer and issuer of this policy is Vero Insurance Limited and not Cover-More Insurance Services.

Enrolment Form Instructions

- Do not detach this enrolment form.
- Once completed please return this entire booklet to the Providing Entity.
- The Providing Entity will remove the enrolment form, attach the certificate of insurance to this booklet and return it to you.
- No cover will apply until your insurance certificate has been issued.
- All cheques should be made payable to the Providing Entity (unless advised otherwise).

Enrolment Form Overleaf

Enrolment Form Overleaf

Features Check List

The following is a check list of just some of this product's benefits and features for some travel plans. This is a summary only. The Policy Wording contains full details of the benefits and features.

Cover for loss or theft of cash	✓
An in-house 24 hour emergency assistance service	✓
Auto acceptance of many existing medical conditions at no extra cost	✓
Cover for claims arising from many non traveller's existing medical conditions	✓
Cover for Travel Delay	✓
A 10 working day claims target	✓
Children under 21 years at no extra cost	✓
Cover if you are injured as a result of terrorism	✓
An option to increase luggage item limits	✓
An option to increase your rental car insurance excess cover	✓
Cover for white water rafting, bungy jumping, parasailing, ballooning and working holidays at no extra cost	✓
An accidental death benefit	✓
A cash in hospital benefit	✓
An alternative staff benefit	✓

The Providing Entity is not authorised to compare this policy with any other on your behalf.

Cover-More™ Insurance Services Pty Ltd

ABN 95 003 114 145 AFSL No. 241713

Lvl 3/60 Miller St, North Sydney,
Private Bag 913, NSW 2059
Australia

Ph: 1300 72 88 22

(local call cost only)

Fax: (02) 9202 8001

www.covermore.com.au

enquiries@covermore.com.au

Providing Entity:

You may arrange travel insurance with any insurer of your choice.