

# Cover•More™

## "Essentials"

# Travel Insurance

Product Disclosure Statement  
and Policy Brochure



### Choices of cover include:

- Basic cover for travel to or from Australia
- Cover for Australians travelling in Australia

**Effective: 1 March 2004**

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



## 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 – 23

PB 1 – 23

Includes:

- **Benefits** PB 2 – 3 & 6 – 10
- **Amounts Payable** PB 4 – 8
- **Policy Wording** PB 11 – 23
- **Enrolment Form** Attached to back cover

See Table Of Contents PB 1

## Also includes

Pages

#### Handy Information HI 1 – 3

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

### Table Of Contents

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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 International and Domestic Plans.

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

### 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, either directly or through the appointment of authorised representatives. Alternatively, another financial services licensee or its authorised representatives may arrange for the issue of this insurance.

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 Plans Available

### International Travel – Plan IB

Plan IB is for international travel (see pages PB 2 – 3).

This Plan is only available to travellers under 70 years of age.

### Domestic Travel – Plan D Or DA Plans

You have a choice of:

- Plan D which provides a higher level of cover (see pages PB 2 – 3), or
- one of the DA Plans (Alternate Domestic Plans) which only cover additional expenses and amendment or cancellation costs (see page PB 6).

## Significant Benefits And Features Of Each Policy Plan

The level of benefits payable for each Plan are outlined in the Policy Brochure under the heading 'Maximum Benefit Limits' on page PB 3 for Plan IB and Plan D, or on page PB 6 for DA Plans.

The following is a summary of significant benefits and features and shows which policy plans they apply to.

Benefit/Feature	Policy Plan		
	IB	D	DA
• access to the Emergency Assistance service;	✓	✓	✓
• overseas medical expenses, including emergency dental treatment;	✓	X	X
• 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 costs and travel agent's cancellation fees;	✓	✓	✓
• loss or damage to luggage and personal effects after allowing for reasonable depreciation;	✓	✓	X
• loss or theft of travel documents or illegal use of your credit cards;	✓	✓	X
• additional accommodation expenses due to travel delays where delayed for more than 6 hours;	X	✓	X
• cash allowance paid while you are in hospital for more than 48 hours;	✓	X	X
• benefit to your estate should you die in certain circumstances;	✓	✓	X
• legal liability if you become legally liable to pay compensation for bodily injury, death, or property damage.	✓	✓	X

If you take out Plan IB – Area 5 Australia inbound cover, you may be covered for certain medical expenses incurred within Australia.

This summary of the benefits available under the plans 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 plan you choose. Examples include:

### Benefit Limits And Sub Limits

Certain limits and sub limits apply and these also differ between policy plans 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 7 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 8 and PB 22 – 23 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 page PDS 9.

### Different Plans

The coverage also differs between plans. Before purchasing the plan, you should determine that the cover is sufficient for your needs. For example, among other things, the DA Plans do not cover luggage, but International Plan IB and Domestic Plan D, do cover luggage.

### Some People Are Not Covered For Certain Medical Expenses

If you are travelling to or within Australia, and are an eligible person within the meaning of the Australian Health Insurance Act, medical expenses incurred within Australia are not covered by this policy. Please see pages PB 4 – 5 for further details.

## 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 pages PB 4 – 5 or PB 6, and to the optional Extra Cover Options on pages PB 7 – 8 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 7.

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 the plan, the area to which you are travelling, the excess, 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, costs more than the domestic plans
- **Area** – higher risk areas cost more
- **Excess** – the higher the excess the lower the cost
- **Duration** – the longer your trip the more it usually costs
- **Extra Cover Options** – these cost more. See page PB 8 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 amount of excess varies depending on the travel plan chosen. In the case of International Plan IB no excess applies for durations less than 5 weeks, however for durations five weeks or longer you can choose a nil excess, or a \$100 excess.

The excess for Plan D is \$50 and the excess for DA Plans is \$25.

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 5 (Claims) on pages PB 13 – 14 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](http://www.covermore.com.au)
- from the Providing Entity, or
- by contacting Cover-More on:

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

## 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 camera worth \$400 is stolen from a hotel room. You are travelling on the International Plan IB, you have chosen the nil excess option and 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 – \$400 (No depreciation applies because the camera was new).

Consider the maximum policy limit payable for luggage items – \$200.

The maximum limit does apply in this case.

As you have chosen the nil excess option, no excess is deducted, which results in an amount payable of \$200.

## 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 11 – 12; and
- are aware of the Maximum Benefit Limits shown in the “Schedule of Benefits” chart on page PB 3 for Plans IB and D or PB 6 for the DA Plans.

### 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, or change an insurance policy.

### **What You Must Tell Us**

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

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

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

### **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.

### **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 Domestic Plan D and DA Plans (Alternate Domestic Plans) are subject to GST and stamp duty.

The International Plan IB, is subject to stamp duty. The international Plan IB, if travel is to area 5 (Australia inbound) is also subject to GST.

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 14 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 are travelling internationally or domestically.

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™

## "Essentials"

### Travel Insurance

Policy Brochure



**January 2004**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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**February 2004**

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29						

**March 2004**

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**April 2004**

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**May 2004**

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**June 2004**

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**July 2004**

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**August 2004**

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**September 2004**

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**October 2004**

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**November 2004**

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**December 2004**

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**January 2005**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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**February 2005**

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**March 2005**

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**April 2005**

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**May 2005**

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**June 2005**

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**July 2005**

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**August 2005**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

**September 2005**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

**October 2005**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31				1	
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

**November 2005**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

**December 2005**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

**Choices of cover include:**

- Basic cover for travel to or from Australia
- Cover for Australians travelling in Australia

**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	
			International Plan IB	Domestic Plan D
1	Overseas Medical And Dental	Cover for hospital, medical and emergency dental expenses. No cover for expenses incurred in Australia or your country of residence.	\$10,000,000 Medical cover will not exceed 12 months from onset.	\$Nil
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.		\$10,000
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.	\$10,000	
4	Luggage And Travel Documents	Cover for lost, stolen or damaged luggage, personal effects and travel documents. One free reinstatement of sum insured for this section.	\$3,000 Extra cover available – see page PB 8.	\$3,000 Extra cover available – see page PB 8.
5	Delayed Luggage Allowance	Cover for the cost of essential emergency purchases outside your country of residence if all your luggage is delayed by a transport provider.	\$200	\$Nil
6	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.	\$Nil Unless purchased as an extra cover option – see page PB 8	\$2,000 Extra cover available – see page PB 8.
7	Travel Delay	Cover for additional accommodation expenses if your scheduled transport is delayed for more than 6 hours.	\$Nil	\$750
8	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.	\$Nil	\$2,000
9	Cash In Hospital	An allowance of \$20 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.	\$1,000	\$Nil
10	Hijacking	An allowance of \$200 for each 24 hour period you are forcibly detained on a means of public transport which has been hijacked.	\$2,000	\$Nil
11	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 from your journey.	\$Nil	\$1,500 Up to \$250 per month.
12	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.	\$Nil	\$10,000
13	Accidental Death	A Death Benefit is payable (to your estate) if caused by an injury sustained during your journey. Limit of \$1,000 for each accompanying child.	\$10,000	\$10,000
14	Personal Liability	Cover for legal liability if your negligence causes bodily injury or damage to property of other persons.	\$1,000,000	\$200,000
15	Medical Expenses In Australia	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.	Only for Area 5 \$1,000,000 Medical cover will not exceed 12 months from onset.	\$Nil

# Amounts Payable – Per Adult (Includes up to 2 accompanied dependent children (under 21) per adult)

**Step 1:** Select the area which you will spend the most time in (**Area 1 is compulsory if more than 20% of your time is in the Americas / Africa**).

**Step 2:** Plan IB is only available to travellers under 70 years.

If you are travelling for 31 days or less (or selected Plan D) please skip Step 3 and go to step 4.

**Step 3:** Choose the excess you would like. The higher the excess the lower the Amount Payable.

**Step 4:** Choose the right duration for the length of your trip. Your amount payable is shown in this duration column.

**Step 5:** Choose any extra cover you require (see pages PB 7 – 8).

**Step 6:** Complete the Enrolment Form attached to the back cover.

International	AGE	EXCESS	DAYS					WEEKS					MONTHS											
			5	8	12	16	23	31	5	6	7	8	9	10	3	4	5	6	7	8	9	10	11	12
<b>Plan IB AREA 1</b> <i>USA, Canada, Central America, South America &amp; Africa</i>	0-69	<b>\$NIL</b>	\$ 84	91	104	122	161	205	270	303	335	388	399	444	515	608	687	781	873	971	1080	1132	1219	1312
		<b>\$100</b>	\$						250	281	310	359	369	411	477	563	636	723	808	899	1000	1048	1129	1215
<b>Plan IB AREA 2</b> <i>U.K., Europe, Mid.East, Japan, China, Korea, Hong Kong &amp; Indian Sub Cont.</i>	0-69	<b>\$NIL</b>	\$ 75	81	94	107	134	165	194	221	252	282	310	326	339	388	437	491	554	612	678	729	777	815
		<b>\$100</b>	\$						180	205	233	261	287	302	314	359	405	455	513	567	628	675	719	755
<b>Plan IB AREA 3</b> <i>Thailand, Vietnam, Malaysia, Singapore, Philippines &amp; Asia (other)</i>	0-69	<b>\$NIL</b>	\$ 56	61	74	85	104	122	149	174	198	221	243	264	323	381	430	483	544	602	667	717	764	801
		<b>\$100</b>	\$						138	161	183	205	225	244	299	353	398	447	504	557	618	664	707	742
<b>Plan IB AREA 4</b> <i>Indonesia, Sth West Pacific, Norfolk Is. &amp; New Zealand</i>	0-69	<b>\$NIL</b>	\$ 51	53	64	74	90	106	130	151	172	192	212	229	281	332	383	435						
		<b>\$100</b>	\$						120	140	159	178	196	212	260	307	355	403						
<b>Plan IB AREA 5</b> <i>Australia Inbound</i>	0-69	<b>\$NIL</b>	\$ 82	89	101	117	155	193	234	262	289	322	349	369	406	464	530	594	672	748	820	891	955	1020
		<b>\$100</b>	\$						217	243	268	298	323	342	376	430	491	550	622	693	759	825	884	944

Domestic	AGE	EXCESS	DAYS					WEEKS					MONTHS											
			5	8	12	16	23	31	5	6	7	8	9	10	3	4	5	6	7	8	9	10	11	12
<b>Plan D</b>	ALL	<b>\$50</b>	\$ 46	51	57	64	76	83	87	93	102	110	119	127										

## Non-Australian Residents Travelling To Australia

Section 15 provides some cover for medical expenses for overseas residents coming to Australia for their journey.

**Warning:** If you are an eligible person within the meaning of the Australian Health Insurance Act 1973, medical expenses incurred within Australia are not covered by this policy. It is illegal for this cover to be provided in these circumstances.

Eligible persons include, but are not limited to, travellers from countries which have a Reciprocal Health Agreement with Australia.

Reciprocal Health Agreements currently exist with:

- New Zealand • Italy • the Netherlands • Sweden • Finland
- Malta • the Republic of Ireland • United Kingdom

*NB As it is possible the countries with which an agreement exists may change after the time of printing this brochure we recommend you check with your local Medicare office whether or not the traveller's country of residence has a Reciprocal Health Agreement at the time of taking out this policy.*

Schedule Of Benefits (Alternate Domestic Plans)			Maximum Benefit Limits				
Policy Section	Benefit	DA Plans					
		DA2	DA4	DA6	DA8	DA15	
2	Additional Expenses*	\$200	\$400	\$600	\$800	\$1,500	
3	Amendment or Cancellation Costs*						
		Amounts Payable – Per Person (any duration)					
Domestic	AGE	EXCESS	DA2	DA4	DA6	DA8	DA15
DA Plans	ALL	\$25	\$ 9	17	23	30	34

On DA Plans no cover applies under any section of the policy other than Sections 2 & 3 as shown above e.g. no medical or luggage cover.



## Activities Included

The following activities are covered under all Plans.

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

## 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 22 for full details.

## International Travellers 70 Years Or Over

International Plan IB is not available to travellers 70 years or over.

## Extra Cover Options (International and Domestic)

### 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 pages PB 11 – 12 and read this special meaning. Based on the special meaning, the following are two examples of existing medical conditions:

1. If you have seen a doctor or taken medication for a condition in the 90 days prior to the issue of the policy.
2. A chronic or ongoing condition medically documented prior to the issue of the policy.

*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 an application for cover is made.*

**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 your journey is 6 months or less, 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 and your journey is 6 months 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):

	Item Limit
Plan IB	\$ 200
Plan D	\$ 300

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 \$7,000. 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: An engagement ring is worth \$2,700.

To increase the Plan IB standard item limit by \$2,500 from \$200 to \$2,700 the cost is \$100.

### Increase Rental Car Insurance Excess Cover

Plan IB does not automatically provide rental car insurance excess cover. Plan D automatically provides up to \$2,000 cover. Cover can be bought under Plan IB, or increased for Plan D, 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 5 on pages PB 13 – 14.

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 5 (Claims) on pages PB 13 – 14 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](http://www.covermore.com.au)
- from the Providing Entity, or
- by contacting Cover-More on:

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

## 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 – we promise this information will not be sent to you.

## 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.



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, or a non-resident of Australia travelling on International Plan IB Area 5 cover, and will be returning to Your country of residence at the completion of the Period of Insurance and within 12 months of the Journey commencing.

## 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 except on DA Plans in which case cover applies on a separate Amount Payable per person basis only. Where two adults have paid the Amount Payable on a per adult basis and only one certificate has been issued, all benefits, limitations, conditions and exclusions will be interpreted as if two separate policies were issued 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.

The number of Accompanied Children on Plan IB and Plan D is limited to two per adult. In respect of organised groups each child not travelling with their usual guardian must purchase a separate 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 pages PB 4 – 5 (in the case of Plan IB or Plan D), on page PB 6 (in the case of DA Plans), and PB 8 for extra cover options. It includes administration fees payable to the arranger, stamp duty, GST if applicable and the premium payable to Us.

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

**“Existing Medical Condition”** means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has

- been received or prescribed by a medical or dental adviser in the 90 days prior to the issue of the policy; or
- b) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the issue of the policy.

**“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 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.

**“Period Of Insurance”** means 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). Cancellation Charges cover 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.

**“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, fiance(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, 8 and 15 of the policy only.

For Plan IB policies the excess is the amount shown in the applicable Amounts Payable table which corresponds with the Amount Payable selected. For Plan D policies the excess is \$50. For Plan DA policies the excess is \$25. 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 7 – 8 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 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 5, 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) DA Plans (alternate domestic plans), only Section 2 and Section 3 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 (page PB 3 for Plan IB and Plan D, page PB 6 for the DA Plans) except:

- a) where additional luggage cover has been effected, or
- b) Plan D and DA Plans where the maximum liability collectively shall not exceed in total the sum insured stated under the policy plan selected for Sections 2 and 3, or
- c) the maximum liability collectively for Plan D for Sections 11, 12 and 13, shall not exceed \$10,000, or
- d) the maximum liability collectively for Sections 1 and 2 shall not exceed \$10,000,000 on Plan IB, or
- e) where You have paid an additional amount to increase the level of Rental Car Insurance Excess cover, or
- f) 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 pages PB 7 – 8 or where You have answered yes to any of the declaration questions on the enrolment form.

## 4 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:

- (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.

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.

## 5 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 A\$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 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 Plan D or DA Plan or on the international Plan IB if travel is to area 5, You may be entitled to an input tax credit for Your Amount Payable and/or for things covered by this policy. You must disclose these entitlements to Us if You make a claim under Your policy.
- h) If We agree to pay a claim under Your policy We will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant policy limit). However, We will reduce any claim payment by any input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this policy.

## 6 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.

## 7 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.

## 8 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.

## 9 Policy Interpretation

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

## 10 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.

### 11 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.

### 12 Special Conditions, Limitations, Excesses And Amounts Payable

If You:

- want cover for an Existing Medical Condition which does not satisfy the provisions set out on pages PB 7 – 8, or
- 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.

### 13 Non-Australian Residents Travelling To Australia – Area 5 International Plan IB

This policy condition applies if You have paid the International Plan IB – Area 5 Amount Payable and You are a non-Australian resident. In this policy wording (other than in this policy condition, the second bullet point on page PB 11, Section 1 and Section 15):

- the word “Australia” should be replaced with Your country of residence; and
- the word “overseas” should be interpreted to mean a place outside Your country of residence.

### Policy Conditions applying to Sections 1 and 2 only

- 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.
- 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.
- 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.
- 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 11, 12 and 13 only

- 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.
- 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:

- medical treatment, dental treatment or ambulance transportation which is provided in Australia.
- dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
- the continuation of treatment (including medication) started prior to Your Journey.
- medical treatment, dental treatment or ambulance transportation which is provided in Your country of residence.

### 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:

- 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;
- 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;
- 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;
- 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.

## 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:

- 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;
- loss of passport or travel documents except involving government confiscation or articles sent through the mail;
- a quarantine regulation You unknowingly breach;
- a natural disaster;
- a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling;
- 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:

- 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).
- 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:

- Transport Provider cancellations, delays or rescheduling other than when caused by strikes.

- The disinclination of You or any other person to proceed with the Journey.
- Your financial circumstances or any contractual or business obligation.
- the failure of Your travel agent or Our agent who issued this policy to pass on monies to operators or to deliver promised services.
- a request by Your Relative or employer unless You are a member of the police force and Your leave is revoked.
- 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.
- any government regulation, prohibition or restriction.
- 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 \$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 Re-instatement Of Sum Insured

In the event that a claimable loss, or damage to Your luggage and personal effects is incurred, We will allow You one automatic re-instatement of the sum insured stated in the Plan selected.

### We Will Not Pay For:

- 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.
- items left unattended in any motor vehicle unless stored in the boot and forced entry is gained.
- items left unattended in any motor vehicle overnight (even if in the boot).
- 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).

## Policy

- 5 more than \$1,000 in total on Plan IB and \$2,000 in total on Plan D 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.
- 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 including cash, bank or currency notes or postal or money orders.
- 15 sunglasses, spectacles, contact lenses or dentures.

### 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 \$200 on a Plan IB 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 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.

### 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

## Wording

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 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.

### SECTION 9 Cash In Hospital

We will pay You \$20 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 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.

### 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.

### 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.

### 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

## Policy

death occurs within one year of the accident. Our limit in respect of Accompanied Children is \$1,000 for each child.

### 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.

#### 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.

### SECTION 15 Medical & 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.

#### 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 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).

### 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

## Wording

- 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 7; 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 You purchase a Plan IB or D and the person is hospitalised or dies in Australia after the date the policy is issued and at the time of issue of the policy 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.
  - 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

## Policy Wording

(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, 7 and 8 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 pages PB 13 – 14 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 your country of residence 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 your country of residence.

### 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

MR/MRS MISS/MS	1.	/	/		
TRAVELLER	SURNAME	FIRST NAME	INITIAL	D.O.B.	AGE
MR/MRS MISS/MS	2.	/	/		
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**

MAJOR MODE OF TRANSPORT ONCE AT DESTINATION (TICK ONE ONLY)

- Coach Tour**
 **Hire Car**
 **Rail**
 **Cruise**
 **Other**

ON YOUR JOURNEY WILL YOU DEFINITELY BE PARTICIPATING IN ANY OF THE FOLLOWING ACTIVITIES? (TICK WHICH ONES)

- Snow skiing**
 **Snowboarding**

## Amount Payable Calculation

DEPARTURE DATE	RETURN DATE	PERIOD OF TRAVEL
/ /	/ /	
PLAN CHOSEN	AREA (1, 2, 3, 4 OR 5) (INTERNATIONAL ONLY)	

	EXCESS APPLICABLE	Amount Payable
TRAVELLER 1.	\$	\$
TRAVELLER 2.	\$	\$
EXTRA COVER OPTIONS		
1. Existing Medical Conditions and Known Pregnancies (pages PB 7 – 8) 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)		
		\$
<b>Total Amount Payable</b>		\$

## Declaration

1. 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 10.

APPLICANT'S SIGNATURE

DATE

1.	/	/
N.B. – Sponsor to sign if non-Australian resident is unable to.		
2.	/	/

Brochure Number: **999,998**

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.

- |  |   |
|--|---|
| 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                               | ✓ |
| A choice of premiums and excesses  | ✓ |
| A 10 working day claims target   | ✓ |
| Children under 21 years on international Plan IB or domestic Plan D policies at no extra cost                | ✓ |
| Cover if you are injured as a result of terrorism  | ✓ |
| An option to extend the period of cover  | ✓ |
| An option to increase luggage item limits  | ✓ |
| An option to cover your rental car insurance excess  | ✓ |
| An accidental death benefit  | ✓ |
| A cash in hospital benefit   | ✓ |
| Cover for white water rafting, bungee jumping, parasailing, ballooning and working holidays at no extra cost | ✓ |

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

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

## Providing Entity:

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

PDS Issue 1. Date Prepared: 18/02/04 CME

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