

step 4 | buying a policy

1. Ask the agent for a quote and a PDS.
2. Complete and sign the Enrolment Form at the back of the PDS.
3. Return the Enrolment Form to the agent with payment.

travel insurance you can trust...

Cover·More® Travel Insurance

"...travel insurance you can trust"

Cover-More is an Australian based travel insurance services group with operations also in New Zealand and the UK.

The group, which was founded in 1986:

- manages the travel insurance arrangements for over 1.5 million travellers per annum,
- manages in excess of \$280m in travel insurance premiums per annum,
- manages approximately 70,000 travel insurance claims a year, and
- employs approximately 280 travel insurance and emergency assistance specialists, including doctors and nurses.

This experience enables us to provide comprehensive yet competitive travel insurance products supported by excellent service.

CustomerCare™ EMERGENCY ASSISTANCE SERVICES

Cover-More emergency assistance is provided by one of the region's leading assistance providers, our sister company, Customer Care, with its own medical and technical people based in Australia and overseas.

Customer Care is also a member of the global International Assistance Group (IAG) which:

- provides travel assistance services for over 125 million policyholders per annum,
- manages over 350,000 travel assistance cases per annum,
- manages nearly 18,000 traveller evacuations each year, and
- employs over 5,000 travel emergency assistance specialists including doctors, nurses and case managers.

Munich RE

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

Great Lakes Australia is part of the Munich Re Group, one of the largest insurance groups in the world.

The Munich Re Group operates worldwide with:

- a premium income of around \$68 billion
- investments of around \$340 billion
- 33 million clients in 25 countries

the travel insurance checklist...

Some policies appear to be the same, but it's not until disaster strikes that you really know the value of quality cover. Here are just a few examples of the unforeseen events this policy covers.

when the following service providers go under...

airlines, hotels, car rental companies, shipping lines. ✓

riots and strikes...

eg. bangkok airport, athens and paris riots. ✓

natural disasters...

eg. asian tsunamis, fiji flooding. ✓

injuries from a terrorist attack...

eg. mumbai, bali, london, madrid, new york. ✓

Please read the PDS for conditions, limits and exclusions.

arranged by

Cover·More® Travel Insurance

...trusted by over 1,200,000 travellers each year

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providing entity:

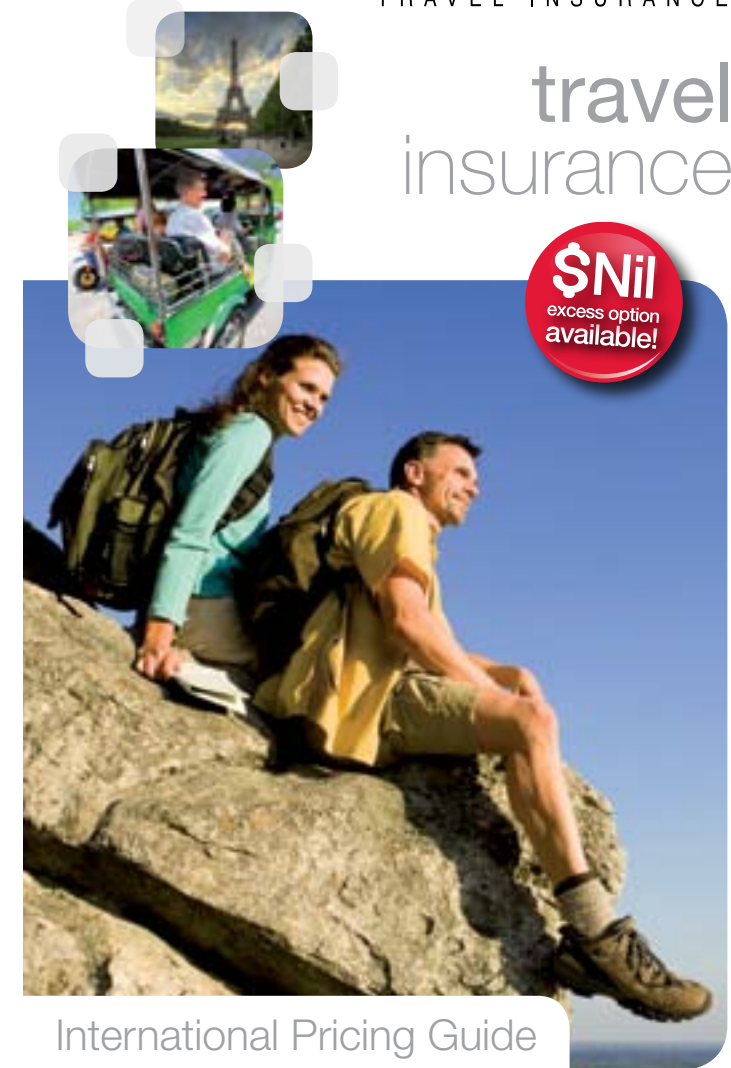
Conditions, limits and exclusions apply. The Issuer of the travel insurance is Great Lakes Reinsurance (UK) PLC ARBN 127 740 532, ABN 18 964 580 576 AFSL 318603 trading as Great Lakes Australia a member of the global Munich Re Group. This brochure contains general advice, you should consider your personal circumstances and the Product Disclosure Statement (available from us) in making a decision about the travel insurance. Administered by Cover-More Insurance Services Pty Ltd. ABN 95 003 114 145 AFSL 241713.



TRAVELLERS CHOICE
TRAVEL INSURANCE

travel
insurance

\$Nil
excess option
available!



International Pricing Guide

code
CO-0

Cover·More® Travel Insurance

Arranged by Cover-More Travel Insurance

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The insurance is underwritten by Great Lakes Reinsurance (UK) PLC (ARBN 127 740 532, ABN 18 964 580 576, AFSL No. 318 603), trading as "Great Lakes Australia". Effective: 01 October 2010.

TRAVELLERS CHOICE
A WORLD OF EXPERIENCE

step 1 | the cover

great cover for international travellers

benefits	limits
Travel Services Provider Insolvency	\$10,000
Overseas Medical And Dental Expenses	\$Unlimited ⁺
Additional Expenses	\$Unlimited
Amendment Or Cancellation Costs	Cover Chosen !
Luggage And Travel Documents	\$12,000
Delayed Luggage Allowance	\$1,000
Money	\$200
Rental Car Insurance Excess	\$4,000*
Travel Delay	\$2,000
Resumption Of Journey	\$3,000
Special Events	\$2,000
Hospital Incidentals	\$8,000
Hijacking	\$8,000
Loss Of Income	\$9,000
Disability	\$25,000
Accidental Death	\$25,000
Personal Liability	\$2,500,000

Luggage item limits

These limits apply to any one item (including accessories):

luggage item	limits
Cameras And Video Cameras	\$3,500*
Laptop Computers	\$3,000*
Other Items	\$500*

! Only pay for what you need. The amount of cover chosen applies per policy.

+ Medical cover will not exceed 12 months from onset.

***** Additional cover available.

domestic travellers: we have domestic cover available. Please ask the agent for details.

This is only a summary of the benefits provided. Please read the PDS carefully to understand what this policy covers. Importantly, please note that exclusions and limits apply.

Prices are indicative only and may change with fluctuations in currencies and claims experience. Charges may vary depending on your age, destination, durations, how far in advance of your trip you require this cover or the excess chosen. Please ask the agent for a quote.

step 2 | single trip prices

code
CO-0

simply select the Area you will be spending the most time in. Prices per adult

Area 1 is compulsory if more than 20% of your time is spent in the Americas and/or Africa.

		DAYS												
AREA 4	age	excess	2	5	8	11	14	17	20	23	26	29	32	
Indonesia and South West Pacific	0-49	\$100	\$38	50	53	59	65	81	95	114	124	135	151	
		\$NIL	\$46	59	63	71	78	96	113	135	148	161	181	
Indonesia, South West Pacific, Norfolk Island, New Zealand, Domestic Cruising	50-59	\$100	\$40	52	55	62	68	84	98	118	129	141	159	
		\$NIL	\$48	62	65	74	81	100	117	141	154	168	189	
	60-69	\$100	\$44	57	60	68	75	92	108	130	142	155	174	
		\$NIL	\$52	68	72	81	89	110	129	155	169	184	208	
	70-74	\$100	\$63	82	87	98	108	133	156	187	204	223	250	
		Existing Medical Conditions*	\$106	110	110	112	116	118	120	122	124	124	126	
AREA 3 UK and South East Asia	0-49	\$100	\$41	60	73	82	93	104	115	129	140	153	166	
		\$NIL	\$50	73	88	99	112	125	138	155	169	184	200	
UK, Republic of Ireland, Thailand, Vietnam, Malaysia, Singapore, Philippines and Asia (other than countries in Area 2)	50-59	\$100	\$44	64	78	87	99	111	123	137	149	163	177	
		\$NIL	\$53	77	94	105	119	133	148	165	180	196	213	
	60-69	\$100	\$49	71	85	96	108	122	134	150	164	179	194	
		\$NIL	\$58	85	103	116	131	146	162	181	198	215	234	
	70-74	\$100	\$73	107	129	145	164	184	203	227	248	270	293	
		Existing Medical Conditions*	\$116	120	124	126	130	134	138	142	146	148	152	
AREA 2 Worldwide Excluding the Americas and Africa	0-49	\$100	\$42	62	74	84	95	105	117	131	143	155	168	
		\$NIL	\$51	75	89	101	114	127	141	158	172	187	203	
	50-59	\$100	\$45	66	79	89	101	112	125	140	152	165	180	
		\$NIL	\$55	80	95	108	122	135	150	168	183	199	216	
Europe, Middle East, Japan, China, Korea, Hong Kong, Indian Sub Continent	60-69	\$100	\$50	73	86	98	111	123	137	153	167	182	197	
		\$NIL	\$60	88	104	118	133	149	165	185	201	219	238	
	70-74	\$100	\$108	159	188	214	241	269	298	334	364	395	429	
		Existing Medical Conditions*	\$118	122	126	130	134	138	142	146	150	154	156	
AREA 1 Worldwide Including the Americas and Africa	0-49	\$100	\$58	88	108	133	152	170	190	212	233	252	281	
		\$NIL	\$67	102	126	154	176	197	221	246	270	294	326	
	50-59	\$100	\$63	96	118	145	166	185	207	231	254	276	307	
		\$NIL	\$73	112	137	169	193	216	241	269	295	321	356	
	60-69	\$100	\$69	105	129	159	181	203	227	253	278	302	336	
		\$NIL	\$80	122	150	185	211	236	264	295	323	351	390	
	70-74	\$100	\$156	238	292	359	410	459	514	573	629	683	759	
		Existing Medical Conditions*	\$124	128	134	138	146	154	164	178	182	190	200	

cancellation cover: these premiums do not include cover for cancellation or amendments, however for an additional premium you can add the amount of cancellation cover that suits you.

kids go FREE: your adult premium includes free cover for your children/grandchildren under 21 who are travelling with you.

travellers 75 and over: please ask the agent for details.

durations over 32 days: please ask the agent for a quote.

* The additional **Existing Medical Condition** premiums for single and annual multi-trips apply for each person who wants to be covered for Existing Medical Conditions or a pregnancy which is not listed as automatically covered in the PDS. If your condition requires approval, the premium may be higher than these amounts.

annual multi-trip prices

code
CO-0

the annual multi-trip option

If you plan on getting away a few times over the next 12 months, taking an annual policy for multiple trips may be the cheaper option.

AREA 2	age	excess		AREA 1	age	excess	
Worldwide Excluding the Americas and Africa	0-49	\$100	\$227	Worldwide Including the Americas and Africa	0-49	\$100	\$346
		\$NIL	\$274			\$NIL	\$417
	\$100	\$246	50-59		\$100	\$367	
	\$NIL	\$296			\$NIL	\$442	
	60-69	\$100	\$265		60-69	\$100	\$392
		\$NIL	\$319			\$NIL	\$472
Existing Medical Conditions*			\$200	Existing Medical Conditions*			\$200

The maximum duration for any one trip, for prices above, is 30 days. Longer durations are available. Area 1 is compulsory if more than 20% of your time is spent in the Americas and/or Africa. For family and 70 and over prices, ask the agent for a quote.

step 3 | vary your cover

Add Cancellation Cover

Only pay for what you need **!**

International Plan I does not automatically include cancellation cover, however for an additional premium, you can add the amount of the cancellation cover that suits you.

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

The level of cover you choose will be the total amount covered under the Amendment or Cancellation Costs benefit on a per policy basis and will be shown on your Certificate of Insurance.

choose your excess

Most other policies have an excess of \$100 or higher. With Cover-More, you can choose a \$Nil, \$100 or \$250 excess. The higher the excess you choose, the lower the premium. Most of our policyholders choose the \$Nil excess option.

other extras

- Increase the luggage cover for any special items you're taking
- Increase the rental car insurance excess cover
- Add cover for motorcycling, snow skiing, snowboarding or snowmobiling.

existing medical conditions

We automatically cover many existing medical conditions (refer to the Policy Disclosure Statement for a list and whether cover is FREE or an additional premium required).

If your condition falls outside the auto cover criteria, cover can be applied for by completing a medical assessment form and paying an additional premium.