

step 3 : vary your cover continued

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.

step 4 : buying a policy

1. Ask your agent for a quote and a PDS

The PDS will give you a full rundown of exactly what the policy covers and any limits or exclusions that may apply.

If you require Amendment or cancellation cover or any other extra benefits, your agent can confirm the total price of your insurance.

2. Complete and sign an Enrolment Form

After making sure the policy is right for you, complete the Enrolment Form at the back of the PDS.

3. Pay your premium

Hand your completed Enrolment Form along with payment to the agent.

4. You are covered

Once the policy is issued, the agent will give you a Certificate of Insurance and an Emergency Assistance Card. Don't forget to pack these, if something happens, you may need to contact us.

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.

Level 2, 60 Miller St, North Sydney Private Bag 913, North Sydney NSW 2059 Australia

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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.

travel *sure*
TRAVEL INSURANCE

...with 24hr
emergency
assistance
included!



International Pricing
Guide

arranged by

Cover-More®
Travel Insurance

"...travel insurance you can trust"

effective | 01 October 2010

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".

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	\$6,000
Delayed Luggage Allowance	\$750
Money	\$100
Rental Car Insurance Excess	\$3,000*
Travel Delay	\$1,000
Resumption Of Journey	\$3,000
Special Events	\$1,000
Hospital Incidentals	\$3,500
Hijacking	\$5,000
Loss Of Income	\$6,000
Disability	\$20,000
Accidental Death	\$20,000
Personal Liability	\$2,500,000

Luggage item limits

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

luggage item	limits
Cameras And Video Cameras	\$2,500*
Laptop Computers	\$2,500*
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

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.

AREA 4 Indonesia and South West Pacific Indonesia, South West Pacific, Norfolk Island, New Zealand, Domestic Cruising	age	excess	DAYS												WEEKS					MONTHS				
			2	5	8	11	14	17	20	23	26	29	32	5	6	7	8	9	10	3	4	5	6	12
0-49	\$100	\$ 42	48	50	53	57	65	73	84	90	96	106	124	139	155	166	185	202	237	280	325	369		
	\$NIL	\$ 46	53	55	60	64	74	84	96	104	111	122	143	162	181	194	217	237	279	330	383	435		
50-59	\$100	\$ 43	49	51	55	58	67	76	87	93	99	109	128	144	160	172	192	209	246	290	337	383		
	\$NIL	\$ 47	55	57	61	66	76	86	99	107	115	126	148	168	187	201	224	245	289	342	398	452		
60-69	\$100	\$ 45	52	54	58	62	72	81	93	100	107	118	138	157	174	187	209	228	269	318	369	419		
	\$NIL	\$ 50	58	60	66	70	82	93	107	116	124	137	161	183	204	219	245	268	316	374	435	495		
70-74	\$100	\$ 56	66	69	75	81	95	108	125	135	146	161	190	216	242	261	291	319	377	447	521	593		
Existing Medical Conditions*	\$ 60	62	62	63	66	67	68	69	70	70	71	73	73	74	75	76	77	82	86	91	95			
AREA 3 UK and South East Asia UK, Republic of Ireland, Thailand, Vietnam, Malaysia, Singapore, Philippines and Asia (other than countries in Area 2)	age	excess	DAYS												WEEKS					MONTHS				
			2	5	8	11	14	17	20	23	26	29	32	5	6	7	8	9	10	3	4	5	6	12
0-49	\$100	\$ 43	54	61	66	72	79	85	92	99	106	113	135	149	167	183	202	221	252	296	337	377	613	
	\$NIL	\$ 48	61	69	76	83	91	98	107	115	124	133	158	176	197	216	239	262	300	353	401	450	735	
50-59	\$100	\$ 45	56	64	69	76	82	89	97	104	112	120	143	158	177	194	214	234	267	315	357	401	652	
	\$NIL	\$ 50	64	73	79	87	95	103	113	121	131	140	168	186	209	229	254	278	318	375	426	479	782	
60-69	\$100	\$ 47	60	68	74	81	89	96	105	112	121	129	154	171	192	211	233	255	292	343	390	438	714	
	\$NIL	\$ 53	68	78	85	94	103	111	122	131	142	152	182	202	227	250	277	303	347	410	466	524	856	
70-74	\$100	\$ 61	80	93	102	112	124	135	148	160	172	185	223	249	280	308	342	375	430					
Existing Medical Conditions*	\$ 66	68	70	71	74	76	78	80	83	84	86	87	90	94	97	102	105	111	121	133	145	202		
AREA 2 Worldwide Excluding the Americas and Africa Europe, Middle East, Japan, China, Korea, Hong Kong, Indian Sub Continent	age	excess	DAYS												WEEKS					MONTHS				
			2	5	8	11	14	17	20	23	26	29	32	5	6	7	8	9	10	3	4	5	6	12
0-49	\$100	\$ 44	55	62	67	73	79	86	94	101	108	115	137	151	184	207	238	265	283	341	389	428	668	
	\$NIL	\$ 49	62	70	77	84	92	100	109	117	125	134	161	178	218	246	283	315	337	406	464	511	801	
50-59	\$100	\$ 46	57	64	70	77	83	90	99	106	113	121	145	160	195	220	252	281	300	362	413	455	711	
	\$NIL	\$ 51	65	74	81	89	96	105	115	123	132	142	170	188	231	261	300	334	358	432	493	544	852	
60-69	\$100	\$ 48	61	69	75	82	90	97	107	114	122	131	157	173	212	239	275	306	328	395	451	497	778	
	\$NIL	\$ 54	69	79	87	95	104	113	124	133	143	154	185	205	252	284	327	365	391	472	540	595	934	
70-74	\$100	\$ 81	109	126	140	156	171	188	208	225	243	262	318	354	439	498	575	643	690					
Existing Medical Conditions*	\$ 67	69	71	74	76	78	80	83	85	87	88	91	93	96	100	103	108	113	125	136	145	206		
AREA 1 Worldwide Including the Americas and Africa	age	excess	DAYS												WEEKS					MONTHS				
			2	5	8	11	14	17	20	23	26	29	32	5	6	7	8	9	10	3	4	5	6	12
0-49	\$100	\$ 52	70	81	95	106	116	127	139	151	162	178	216	287	339	395	471	554	682	839	988	1,175	1,731	
	\$NIL	\$ 58	78	91	107	119	131	145	159	172	186	204	248	330	391	456	544	640	790	973	1,146	1,363	2,010	
50-59	\$100	\$ 55	74	86	102	113	125	137	150	163	175	193	234	311	369	429	513	603	743	915	1,078	1,282	1,889	
	\$NIL	\$ 61	83	97	115	129	142	156	172	187	201	221	269	359	426	496	593	698	861	1,061	1,250	1,487	2,193	
60-69	\$100	\$ 59	79	93	110	122	135	148	163	177	190	209	254	339	402	468	559	658	812	1,000	1,178	1,402	2,067	
	\$NIL	\$ 65	89	105	124	139	153	169	186	202	218	240	292	391	464	541	647	762	941	1,160	1,367	1,627	2,400	
70-74	\$100	\$ 108	154	185	222	251	279	310	343	375	405	448	550	741	884	1,034								
Existing Medical Conditions*	\$ 70	73	76	78	83	87	93	101	103	108	113	118	123	130	136	144	152	163	181	205	223	346		

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 6 months: 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

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	\$148	Worldwide Including the Americas and Africa	0-49	\$100	\$215
		\$NIL	\$174			\$NIL	\$255
	50-59	\$100	\$159		50-59	\$100	\$227
		\$NIL	\$187			\$NIL	\$269
60-69	\$100	\$169	60-69	\$100	\$241		
	\$NIL	\$200		\$NIL	\$286		
Existing Medical Conditions*		\$113	Existing Medical Conditions*		\$113		

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.

...more options to vary cover overleaf