

Australia's first choice for **travel insurance**

Cover-More Insurance Services Pty Ltd

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Cover•More[®]

Corporate Travel Insurance



Product Disclosure Statement
Effective 1 January 2008



This insurance is issued by Vero Insurance Limited
ABN 48 005 297 807 AFSL 230859

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Welcome

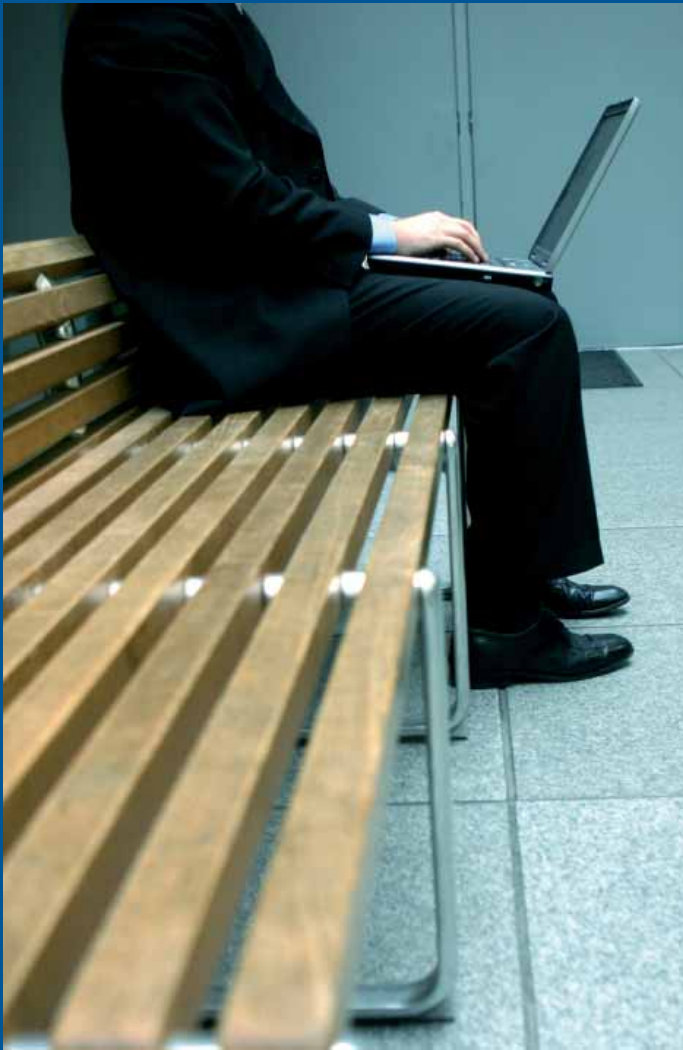
As your organisation expands, so may your requirements for keeping staff on the move.

Medical emergencies and incidents are generally unexpected and can result in repercussions on not only your organisations productivity, but also its financial status.

The Cover-More Corporate Travel Insurance policy is designed to protect organisations with multiple staff on the move throughout the year.

Quick Quote

For a 'Quick Quote' to see how Cover-More Corporate Travel Insurance can work for your organisation, complete and fax the form on page 17 to your travel agent/broker or directly to Cover-More on (02) 9202 8054.



Over 1,000,000
travellers each
year choose
to travel with a
Cover-More
Travel Insurance
policy.

Part 1: Product Disclosure Statement

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 benefits and features of this Corporate Travel Insurance policy. You still need to read the Policy Wording for a full description of the terms and conditions of this policy.

Who Is The Insurer

Vero Insurance Limited, ABN 48 005 297 807, AFS Licence No. 230859, is the insurer and issuer of this 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 Providing Entity will also provide you with a Financial Services Guide.

How You Contact Us

You may contact us via the Providing Entity. Alternatively you may contact Cover-More, who we have appointed to administer the policy:

Cover-More Insurance Services Pty Ltd

Customer Service: Private Bag 913,
1300 72 88 22 North Sydney, NSW, Australia 2059

Claims: Email: claims@covermore.com.au
1300 36 26 44 Fax: (02) 9202 8001

You may also contact us directly by telephone on 1300 79 41 33, or by writing to us at Vero Insurance Limited, Travel, Locked Bag 9000, Chatswood NSW 2057.

How To Obtain A Quote

Please complete the quick quote form on page 17 and return to your travel agent/broker or directly to Cover-More on fax (02) 9202 8054 or email corporate@covermore.com.au

Important Information

The insurance we offer you is set out in this Product Disclosure Statement (PDS) and Policy Wording. It is important that you:

- consider all of the PDS and Policy Wording before you buy it to make sure that it gives you the protection you need;
- keep the policy booklet and Certificate of Insurance together in a safe place;
- 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 8-9; and
- are aware of the Maximum Benefit Limits shown in the “Schedule of Benefits” chart on page 3.

Change Of Terms And Conditions

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

Commissions

Cover-More Insurance Services and certain other licensees who arrange for the issue of this policy, 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.

Your Duty Of Disclosure

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

What You Must Tell Us

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

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

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

If You Do Not Tell Us

If you do not answer our questions honestly or do not

properly disclose to us, we may reduce or refuse to pay a claim or may cancel the policy. If you act fraudulently in answering our questions or not disclosing to us, we may refuse to pay a claim or treat the policy as never having existed.

Your General Duty Applies To Changes

Your general duty applies in full when you change or reinstate the insurance policy.

Your General Duty Is Limited For New Policies

When you apply for a new policy your duty of disclosure applies, but you do not need to disclose something to us unless we specifically ask you about it. However, you must be honest in answering any questions we ask you. You have a legal duty to tell us anything you know, and which a reasonable person in your circumstances would include in answering the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who Needs To Tell Us

It is important that you understand you are disclosing to us and answering our questions for yourself and anyone else you want to be covered by the policy.

Significant Benefits And Features Of This Policy

The levels of benefits are outlined on page 3. Please refer to the Policy Wording section for further details of this insurance cover, including the terms and conditions that may apply.

Schedule Of Benefits

Policy Section	Benefit	Summary of the Feature/Benefit	Maximum Benefit Limits
1	Overseas Medical And Dental Expenses	Cover for overseas hospital, medical, surgical, nursing, ambulance and emergency dental expenses.	\$Unlimited Medical cover will not exceed 12 months from onset.
2	Additional Expenses	Cover for additional accommodation and transportation expenses as a result of certain events including injury, sickness, disease, natural disasters, collisions, strikes and lost travel documents.	\$Unlimited
3	Amendment Or Cancellation Costs	Cover, if due to unforeseen circumstances outside your control, a journey has to be re-arranged or cancelled. e.g. illnesses, accidents, extreme weather conditions.	\$Unlimited
4	Luggage And Travel Documents	Cover for lost, stolen or damaged luggage and personal effects. Travel documents - cover for replacement cost if lost or stolen.	\$15,000 Item limits apply - see page 4.
5	Delayed Luggage Allowance	Cover for the cost of essential emergency purchases overseas if all your luggage is delayed by a transport provider.	\$2,000
6	Money	Cover for cash which is lost or stolen from your person.	\$1,000
7	Rental Car Insurance Excess	Cover for any rental car insurance excess you become liable to pay as a result of damage to, or theft of, a rental car.	\$4,000
8	Travel Delay	Cover for additional accommodation expenses if your scheduled transport is delayed for more than 6 hours.	\$2,000
9	Alternative Staff	Cover for the cost of a replacement employee to complete the original assignment if it is necessary for you to return to Australia as a result of your bodily injury or illness.	\$15,000
10	Kidnap And Ransom	Reimbursement for ransom monies paid if you are kidnapped during the journey.	\$250,000
11	Cash In Hospital	An allowance of \$100 per night should you be confined to a hospital overseas as a result of a disabling injury or sickness provided you are in hospital for at least 48 hours.	\$5,000
12	Hijacking	An allowance of \$1,000 for each 24 hour period you are forcibly detained on a means of public transport which has been hijacked.	\$10,000
13	Loss Of Income	A Loss Of Income Benefit is payable if, due to an accidental injury sustained during your journey, you are unable to work on your return to Australia. Limit of \$3,000 per month. 12 month limit applies.†	\$36,000
14	Disability	A Disability Benefit is payable if an accidental injury sustained during your journey causes certain disabilities.†	\$50,000*
15	Accidental Death	A Death Benefit is payable (to your estate) if caused by an accidental injury sustained during your journey.†	\$50,000*
16	Personal Liability	Cover for legal liability if your negligence causes bodily injury or damage to property of other persons.	\$5,000,000
17	Extra Territorial Workers Compensation	Covers insured employer's legal liability to pay compensation for personal injury sustained by an employee engaged in other than manual duties outside their state of domicile in Australia or in an overseas country. Weekly compensation is limited to \$500 per week, per traveller.	\$500,000

This table should be read in conjunction with the policy wording for full details of sub limits and aggregate limits that apply to particular benefits.

*Additional cover is available on request.

† Your entitlement under Sections 13, 14 and 15 combined is limited to \$50,000 unless an additional amount of cover has been approved.

Options To Vary Cover

Existing Medical Conditions (Your 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 refer to page 8 to review this special meaning.

You should carefully consider whether any condition, including a condition which you have previously been treated for is an existing medical condition. If you are unsure whether you have an existing medical condition please phone Cover-More. If you have an existing medical condition you should read on.

"Self Assessment" Existing Medical Conditions (no extra premium)

Subject to certain requirements this policy can automatically cover the existing medical conditions shown below. This means the existing medical condition exclusion does not apply to these conditions in these circumstances (therefore, no prior approval for extra cover is required from us).

In the following, references to time are applied to the 'Relevant Time'.

Asthma – If no exacerbation requiring treatment by a medical practitioner in the last 12 months. You must also be under 60 years of age.

Cataracts / Glaucoma – If you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days.

Coeliac Disease – If the condition has not required treatment by a medical practitioner in the last 6 months.

Diabetes / Glucose Intolerance – If you were diagnosed over 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 and also be under 50 years of age.

Ear Grommets – With no current infection.

Epilepsy – If there are no underlying medical conditions (e.g. previous head trauma, stroke) and you have not required treatment by a medical practitioner for a seizure in the last 2 years.

Gastric Reflux – If the condition does not relate to another underlying diagnosis (e.g. Hernia/Gastric Ulcer).

Gout – If the gout has remained stable for the last 6 months.

Hay Fever (Allergic Rhinitis) – If the condition has not required treatment by a medical practitioner in the last 6 months and you have no known respiratory conditions e.g. Asthma.

Hiatus Hernia – If no surgery is planned.

Hip / Knee Replacement – If performed more than 6 months ago and less than 10 years ago.

Hypercholesterolaemia (High Cholesterol) – If you have no known heart conditions.

Hypertension (High Blood Pressure) – If you have no known heart conditions and your current blood pressure reading is lower than 165/95.

Menopause – Provided you do not suffer from Osteoporosis.

Peptic Ulcer – If condition has remained stable for the last 6 months.

Underactive Thyroid – If not as a result of a tumour.

Existing Medical Conditions Requiring Approval And Extra Premium

If you wish to be covered for a condition that is not automatically covered:

- ▷ Apply online at www.covermore.com.au/assessments; or
- ▷ Obtain an Assessment Form from the above web address or 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):

Cameras and Video Cameras	Portable Computers	Other Items
\$4,000	\$4,000	\$1,000

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

For a single item you may increase the limit to \$10,000.

Receipts or valuations must be attached to your Enrolment Form. The extra amount payable is 4% of the increase in item limit.

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

To increase the item limit by \$1,000 from \$4,000 to \$5,000 the cost is \$40.

Increase Rental Car Insurance Excess Cover

Up to \$4,000 cover for rental car insurance excess is automatically provided. This amount can be increased by up to \$2,000 by paying an additional premium as follows:

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

Travellers 70 Years Or Over

This policy does not automatically cover travellers 70 years or over. To find out if this policy can cover you, please phone Cover-More's Corporate team on (02) 8907 5136.

Additional Information

When And How Benefits Are Provided

The benefits for which you are insured under this policy are payable:

- When an insured event occurs during the period of insurance causing you to suffer loss or damage or incur legal liability; and
- your claim is accepted by us.

After calculating the amount payable we will either:

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

The Amount You Pay For This Insurance

Some factors that we take into consideration when calculating The Company's premium include:

- the estimated number of Journeys per annum to both overseas and domestic locations; and
- the average duration per trip (total travel days).

The premium will be detailed on the Certificate of Insurance. Premiums include any relevant Government charges (such as GST and stamp duty).

An additional premium will be applied where special approval for an existing medical condition is required.

At the end of each annual renewal period, premiums may be adjusted depending on the actual travel undertaken.

The Amount You Pay Towards A Claim

You are required to pay the first \$60 arising from any one event on each Journey in respect of Sections 1 through to 6 of the policy. Please note for each separate claimable event, a separate excess will be applied.

In some circumstances we may require you to pay an additional excess for some medical conditions. We will inform you in writing if this excess applies.

How A Claim Payment Is Calculated

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

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

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

- Your new video camera worth \$4,500 is stolen from a hotel room.
- You have not paid an additional amount to increase the standard item limit.

The amount payable following the claim would be calculated as follows:

- Consider the value of the video camera – \$4,500 (No depreciation applies because the video camera was new).
- Consider the maximum policy limit payable for cameras and video equipment – \$4,000. The maximum limit does apply in this case.
- As you have not increased the item limit to \$4,500, the amount payable would be \$4,000.

Cooling Off Period

You have the right to cancel the policy by notifying the Providing Entity in writing within 15 working days (i.e. Monday to Friday excluding public holidays where you are) 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.

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, 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 contact Cover-More if you want more information about the Code.

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 a Cover-More representative face to face, please call and Cover-More will arrange an appointment.

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 the General Manager or their delegate 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 raise your complaint directly with the Insurance Ombudsman Service Ltd (IOS) of which Cover-More and Vero are both members. This is an independent body and its services are free to you. We agree to accept the IOS's decision. Again, you have the right to take legal action if you disagree with the IOS's decision.

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

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

Insurance Ombudsman Service Ltd
PO Box 561, Collins Street West,
Melbourne VIC 8007.

24 Hour Emergency Assistance

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.

Where relevant, all services are subject to a claim being accepted under the policy.

Please ensure all employees carry an Emergency Assistance Card whenever they travel.

To Obtain Emergency Assistance

You should have this policy brochure and your Emergency Assistance Card with you at all times when travelling.

Before calling for assistance, please read the information on page 16 as well as Policy Condition 4 on page 9.

When you call please advise us of your:

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

Please call Australia

DIRECT and TOLL FREE from:

UK: 0800 892 014 **USA:** 1800 937 9763

Canada: 1800 645 8714 **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

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 \$4,000. 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.

Claims

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

Should an event occur that might give rise to a claim you should follow the instructions described in Policy Condition 4 on page 9.

For more information visit www.covermore.com.au

Claim Forms

Claim forms are available:

- online at www.covermore.com.au
- from the Providing Entity, or
- by contacting Cover-More on:
Ph: 1300 36 26 44 Fax: 61 (2) 9202 8098

Part 2: Policy Wording

Underwritten by Vero Insurance Limited
ABN 48 005 297 807 AFS Licence No. 230859

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

Subject to the payment of premium which includes stamp duty and fees payable to the agent, We will provide the protection detailed under the heading “THE BENEFITS” subject to the terms and conditions of this policy.

Most Important

This Policy will only operate if all of the following conditions are satisfied:

- You are not aware of any circumstance which is likely to give rise to a claim.
- You are a permanent resident of Australia and will be returning to Your Home at the completion of each Journey and within 6 months of the commencement of each Journey.
- You are employed by The Company operating within Australia and You are travelling at the request of or with the approval of The Company and for a purpose connected with The Company’s business, including approved pre and post business leisure up to 6 weeks.
- Your Journey will include International Travel, Interstate Travel or Intrastate Travel, more than 100 kilometres from Home or business.

Words With Special Meanings

In this Policy the following words have the following meanings:

“**We**”, “**Our**”, “**Us**” means Vero Insurance Limited – the Insurer.

“**You**”, “**Your**” means each employee of The Company insured. This insurance automatically extends to include Your accompanied spouse or defacto and Accompanied Children whilst travelling with You on Journeys of less than six weeks as if they were You. The number of Accompanied Children is limited to six.

“**The Company**” means the principal corporate entity referred to in the Certificate of Insurance.

“**Accompanied Children**” means Your dependent children or grandchildren not in full-time employment and under the age of 21 years who are travelling with You on the Journey.

“**Act Of Terrorism**” means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

“**Additional**” means the cost of the accommodation or transport You actually use less the cost of the

accommodation or transport You expected to use had the journey proceeded as planned.

“**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:

- 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 Relevant Time; or
- Any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the Relevant Time.

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

“**Insolvency**” means bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

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

“**Kidnapped or Kidnapping**” means You being illegally seized by force and held captive by a previously unknown and unrelated party for the purpose of demanding payment or concessions in return for Your release.

“**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 each Journey, to the time You complete each Journey or to the expiry date shown on Your Certificate of Insurance, or to the completion of 6 months from the commencement of each Journey, whichever occurs first. Cover under Section 3 begins from the time the policy is issued.

“**Permanent**” in respect of Section 14 means a period of time lasting 12 consecutive months after the expiry of which, there is no reasonable prospect of improvement.

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

“**Relative**” means Your spouse, defacto, parent, grandchild, brother, sister, son-in-law, daughter-in-law, parent-in-law, grandparent, child, step-parent, brother-in-law, sister-in-law, fiancé(e), first cousin, aunt, uncle, niece and nephew.

“**Relevant Time**” means the first time at which any part of the relevant trip is paid for or the time at which the policy is issued, whichever occurs last.

“**Rental Car**” means a rented sedan, campervan, hatchback or station-wagon (including 4WDs) rented from a licensed motor vehicle rental company.

“**Terminal Illness**” means any medical condition which is likely to result in death.

“**Transport Provider**” means a properly licensed coach operator, airline, shipping line or railway company.

Policy Conditions

1. Excess

We will not pay the first \$60 arising from any one event on each Journey in respect of Sections 1 through to 6 of the policy. An additional excess may apply in certain circumstances such as cover for an Existing Medical Condition where You do not meet the provisions on page 4. If an additional excess applies We will notify You in writing.

2. Limits Of Liability

The total limits of Our liability inclusive of Accompanied Children and Your spouse or defacto combined shall be the amounts shown in the Schedule Of Benefits for each Section of the Policy, unless otherwise agreed in writing by Us or in respect to where additional luggage and/or Rental Car cover has been effected.

3. Refund Of Premium

We and The Company understand and agree that at the end of the Period Of Insurance, should the travel days vary from the original estimated days, it will be necessary to adjust the premium. Any additional payments due to Us apply to both renewals and expired policies. Credits apply only to renewal policies, and will not exceed 50% of the total proposed premium.

4. Claims

- a) The loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police or responsible Transport Provider and a written report must be obtained at that time.
- b) If You are admitted to hospital or You anticipate Your medical expenses and Additional Expenses combined are likely to exceed A\$4,000 You must phone the emergency assistance number as soon as 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 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 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.

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

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

6. You Must Help Us To Make Any Recoveries

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

7. Claims Payable In Australian Dollars

All premiums and claims are payable in Australian dollars at the rate of exchange applicable at the time the expenses were incurred.

8. Policy Interpretation

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

9. Emergency Assistance

- a) Where Your claim is excluded or falls outside the policy coverage, the giving of emergency assistance will not in itself be an admission of liability.
- b) The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control cannot be accepted by the emergency assistance network, Cover-More Insurance Services or Us.

10. Free Extension Of Insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to travel Home or to Your normal place of business in Australia by the quickest and most direct route. The Period of Insurance will not be extended for any other reason.

11. Automatic Reinstatement Of Sums Insured

In respect of the individual cover applying to any one employee, the sums insured will be reinstated on the completion of each Journey.

Policy Conditions Applying To Sections 1 And 2 Only

1. We have the option of returning You to Australia if the cost of medical and/or Additional Expenses overseas are likely to exceed the cost of returning You to Australia subject always to medical advice. We also have the option of evacuating You to another country.
2. In all cases the cost of evacuation or to bring You back to Australia will only be met if it was arranged by and deemed necessary by the emergency assistance network.
3. Payment of hospital room rates will be limited to a public room or a semi-private room where a public room is not available unless otherwise authorised by Us.
4. If You do not hold a return airline ticket an amount equal to the cost of an economy class one way ticket will be deducted from Your claim for repatriation expenses.

Policy Condition Applying To Section 10 Only

You must take all reasonable precautions to protect the confidentiality of this insurance. This Policy is a reimbursement Policy only. We will not act as negotiator or intermediary or furnish advice in dealing with the kidnappers. In the event of any Kidnapping occurring any local law enforcement authorities must be informed of the ransom demand within 24 hours or as soon as possible. These authorities must be also informed of the serial numbers of any currency paid to secure Your release and any other relevant details of property or security used to meet a demand.

Policy Conditions Applying To Sections 13, 14 And 15 Only

1. If the conveyance You are travelling in disappears, sinks or crashes and Your body has not been found after 12 months You will be presumed to have died.
2. Where You and any number of other people insured by this policy are entitled to claim under this Section as a result of any one occurrence or event, Our maximum accumulated liability for all policy holders collectively will be limited to \$4,000,000. In this instance, We will be entitled to reduce the amount payable on a pro-rata basis if Our maximum accumulated liability would otherwise be exceeded.
3. 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.
4. Our maximum liability under Section 13, 14 and 15 combined will not exceed \$50,000 in respect to any one person unless an additional amount of cover has been approved.

Policy Conditions Applying To Section 17 Only

1. In the event of any occurrence giving rise to indemnity under this Section, We shall be entitled to exercise any right of recovery against any third party in Your name or The Company's name and for Our own benefit and You and/or The Company shall give Us all such assistance as We may reasonably require.
2. You and/or The Company shall, if required by Us, make available to Us such information and documentation with

respect to any claim including medical reports, report of injury forms, claims forms and any other documentation which comes into Your or The Company's possession and You and/or The Company shall, if required by Us, authorise Us to have access to the files and information held by any Workers' Compensation Insurer with whom The Company has effected 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 or emergency dental cover will not exceed a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

We Will Not Pay For:

1. medical treatment, dental treatment or ambulance transportation which is provided in Australia. This exclusion does not apply to medical treatment provided whilst on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within Australian territorial waters. This additional benefit does not apply to any medical treatment provided on Australian inland waterways or whilst the ship is tied up in an Australian port.
2. medical and/or dental treatment including hospitalisation caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
3. the continuation of treatment (including medication) started prior to Your Journey.

SECTION 2: Additional Expenses

1. If You Become Sick

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

- a) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your travelling companion who remains with or escorts You until the completion of the Period of Insurance or until You are able to resume Your Journey or travel Home, whichever occurs first. This benefit is only payable on the written advice of the overseas medical practitioner;
- b) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your Relative who travels to and remains with You following You being hospitalised as an inpatient. The benefit ceases when You are able to continue Your Journey, travel Home or on completion of the Period of Insurance, whichever is the earlier, and is subject to the written advice of the overseas medical

practitioner and acceptance by the emergency assistance network;

- c) reasonable Additional hotel accommodation and Additional transport expenses incurred by You and at the same fare class as originally booked, if You are unable to complete the Journey on the written advice of the overseas medical practitioner;
- d) reasonable expenses incurred in returning a hired motor vehicle to the nearest depot provided that, on the written advice of the overseas medical practitioner, You are unfit to drive it.

2. If You Die

If You die during the Period Of Insurance We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to Australia. 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 hotel accommodation and transport expenses incurred by You to return directly to Your Home due to the sudden serious injury, sickness, disease or death of a Relative or business partner in Australia.

4. If Your Home Is Damaged By Fire, Earthquake Or Flood

We will pay for reasonable, Additional transport expenses incurred by You to return directly to Australia if Your Home is rendered uninhabitable by fire, earthquake or flood while You are on Your Journey.

5. Other Circumstances

We will pay Your reasonable Additional hotel accommodation and Additional transport expenses incurred on the Journey resulting from:

- a) disruption of Your scheduled transport because of riot, strike or civil commotion occurring after the commencement of the Journey provided You act reasonably in avoiding additional costs;
- b) loss of passport or travel documents except involving government confiscation or articles sent through the mail;
- c) a quarantine regulation You unknowingly breach;
- d) a natural disaster;
- e) a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling;
- f) Your scheduled transport being delayed for at least 12 hours due to severe weather conditions.

SECTION 3: Amendment Or Cancellation Costs

If due to unforeseen circumstances outside Your control:

1. You have to re-arrange Your Journey We will pay the reasonable cost of doing so (We will not pay more for re-arranging the Journey than the cancellation costs which would have been incurred had the Journey been cancelled).
2. You have to cancel the Journey (because You cannot rearrange it) We will pay You:

- a) 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 \$4,000 or the amount of commission the agent had earned on the pre-paid refundable amount of the cancelled travel arrangements).
- b) for frequent flyer or similar flight reward points lost following cancellation of Your airline ticket. The amount We will pay is calculated as follows:
 - (i) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket multiplied by
 - (ii) the total amount of points lost divided by
 - (iii) the total amount of points used to obtain the airline ticket.

We Will Not Pay For:

Claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes;
2. the disinclination of You or any other person to proceed with the Journey;
3. Your financial circumstances or any contractual or business obligation;
4. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
5. a request by Your Relative or employer unless You are a member of the Australian Armed Services or Police Force and Your leave is revoked;
6. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator;
7. any government regulation, prohibition or restriction;
8. the death, injury sickness or disease of any person living outside Australia.

SECTION 4: Luggage And Travel Documents

1. Loss, Theft Or Damage

If during the Period Of Insurance Your luggage or personal effects are lost, stolen or damaged We will replace, repair or pay You the value in cash of the luggage/personal effects. It is Our choice which of these We do. If We pay You the value in cash, We will deduct reasonable depreciation from the amount We pay You. If We replace, We will deduct reasonable depreciation from the amount We pay the supplier and the amount deducted must be paid by You to the supplier.

Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of \$1,000

or \$4,000 for portable computer, camera and video camera equipment.

The limit can be increased by up to \$10,000 per single item if the item is separately specified and the appropriate additional amount paid.

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 or card 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 whilst on Your Journey.

We Will Not Pay For:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. items left unattended in any motor vehicle unless stored in the boot and forced entry is gained.
3. items left unattended in any motor vehicle overnight (even if in the boot).
4. jewellery, camera and video camera equipment, sound equipment, mobile telephones or portable computer equipment left unattended in any motor vehicle at any time (even if in the boot).
5. more than \$2,000 in total for all items left unattended in any motor vehicle.
6. jewellery, camera and video camera equipment, sound equipment, mobile telephones or portable computer equipment 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.
11. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles, photographic and video camera lenses or binoculars.
12. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
13. electrical or mechanical breakdown.
14. negotiable instruments or any items described in Section 6 Money.

SECTION 5: Delayed Luggage Allowance

If all Your luggage is delayed by a Transport Provider

during the Journey for more than 12 hours We will pay You up to \$1,000 for essential emergency items of clothing and toiletries You purchase. This limit will be doubled if You still have not received Your luggage after 72 hours.

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:

1. loss or theft which is not reported to the 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.

SECTION 6: Money

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

We Will Not Pay For:

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

SECTION 7: Rental Car Insurance Excess

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

The maximum amount We will pay is limited to the excess You are liable to pay or the sum insured shown in the Schedule Of Benefits, whichever is the lesser.

We Will Not Pay For:

1. any damage or theft, arising from the operation of the 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 8: Travel Delay

If Your pre-booked transport is temporarily delayed for at least 6 hours due to an unforeseeable circumstance outside Your control, We will reimburse You up to \$200 for reasonable additional hotel accommodation expenses. We will also reimburse up to these limits again for each full 24 hour period that the delay continues beyond initial 6 hour delay. You must claim from the Transport Provider first, and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the hotel accommodation expenses incurred.

SECTION 9: Alternative Staff

We will pay the reasonable costs for a replacement employee to complete the original assignment if, as a result of a Disabling Injury, Sickness or Disease for which a claim is recognised under Section 1 of this Policy, a registered medical practitioner and the emergency assistance network deem it necessary that You return to Your Home.

The replacement person will for the purposes of this Travel Insurance be deemed to be entitled to benefits under this policy whilst on the replacement Journey, subject to the terms and conditions of the policy and provided he/she complies with the requirements of the Duty of Disclosure.

SECTION 10: Kidnap And Ransom

If You are Kidnapped during the Journey We will reimburse the following:

- a) The actual value of cash securities or property delivered for the purpose of securing Your release.
- b) Reasonable fees and expenses of trained and accredited negotiators retained to assist in securing Your release.

Monies paid by way of interest on loans arranged specifically to meet a ransom demand but only for amounts in respect to the principal amount actually paid as ransom and provided the loan is taken out no more than thirty (30) days before payment of the ransom and repaid within seven (7) days of receiving reimbursement. The rate of interest shall not exceed by more than two percent (2%) the maximum prevailing rate of lending set by ANZ for loans made in Australia by way of trading overdraft in the amount of the loan.

We Will Not Pay For:

1. any claim if prior to the issue of the Policy, You, The Company or any associated company have:
 - a) had kidnap insurance declined, cancelled or issued with special conditions in the past.
 - b) suffered a Kidnapping or attempted Kidnapping in the past.
 - c) been subject to an extortion demand.
2. any claim arising from any Kidnapping occurring in Mexico or any country located in Central or South America.
3. any legal liability for damages and costs, and any legal expenses incurred as a result of any suit, legal claim or proceedings brought by any person and arising out of a Kidnapping or the manner in which it is responded to or dealt with.
4. any losses or expenses arising from the interruption of or interference with business activity.

SECTION 11: Cash In Hospital

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

SECTION 12: Hijacking

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

SECTION 13: Loss Of Income

If during the Period of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in You being unable to attend Your usual work in Australia, We will pay You up to \$3,000 per month for Your monthly net of income tax wage, but not in respect of the first 30 days after You originally planned to resume Your work in Australia. The benefit is only payable if Your disability occurs within 30 days of the accident. No benefit is payable for any Accompanied Child. Cover for loss of income is limited to 52 weeks.

SECTION 14: Disability

If during the Period of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease):

- a) resulting in Your Permanent total loss of sight in one or both eyes or the Permanent total loss of or 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 Benefits Table. The maximum limit in respect of Accompanied Children is \$20,000 each;
- b) resulting in Your Permanent total loss of hearing in one or both ears, we will pay You 50% of the amount shown in the Benefits Table. The maximum limit in respect of Accompanied Children is \$20,000 each;
- c) resulting in third degree burns and/or resultant disfigurement received from fire or chemical reaction which extends to cover more than 40% of Your entire external body, We will pay You 50% of the amount shown in the Benefits Table. The maximum limit in respect of Accompanied Children is \$20,000 each.

SECTION 15: Accidental Death

If during the Period of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your death, We will pay Your estate the amount shown in the Benefits Table provided Your death occurs within one year of the accident. The maximum liability in respect of Accompanied Children is \$20,000 each.

In the event that Your estate qualifies for this benefit, there is no entitlement to claim benefits under Section 13 or 14 or any payments already made under these Sections will be deducted from any payment due under this Section.

SECTION 16: Personal Liability

We will provide cover if, as a result of Your negligent act or omission 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. Your liability to pay somebody related to You or someone in Your employ or deemed to be in Your employ.
2. liability arising from loss of or damage to property which is in Your legal custody or control.
3. liability arising from the conduct by You of any profession, trade or business or the use or ownership by You of any firearm, aircraft, waterborne craft or mechanically propelled vehicle.
4. liability arising out of occupation or ownership of any land, buildings or immobile property.
5. liability arising out of any wilful or malicious act.
6. liability arising out of the transmission of any sexually transmittable disease.
7. liability involving punitive, exemplary or aggravated damages or any fine or penalty.
8. Your liability under a contract or agreement unless You would be liable if that contract or agreement did not exist.

SECTION 17: Extra Territorial Workers Compensation

This Section Applies:

1. If You are employed by The Company or if You are deemed by any applicable Workers' Compensation Legislation to be employed by The Company and You are employed or engaged within Australia in a managerial, clerical, administrative or a sales capacity and Your employment or engagement is to be performed substantially within Australia; and
2. The Company maintains in force during the currency of this Policy within Australia, Workers' Compensation Insurance as required by the law of any State or Territory which applied to the employment of employees by The Company or The Company is licensed under such laws as a self-insurer; and
3. You are working on a temporary basis (but not exceeding in any event ninety (90) days, unless otherwise agreed in writing by Us), outside the State or Territory in which Your usual place of employment or employment base is located.

We Will Indemnify The Company Against:

1. The Company's liability arising during the Period of Insurance to pay compensation benefits payable under any Workers' Compensation Legislation which provides compensation to injured workers or their dependants for death, personal injury or occupational disease arising out of or in the course of employment;
2. Damages at common law (but not where entitlement arises solely under any statute) arising out of the death, personal injury or occupational disease suffered

by You as a result of an accident or occurrence happening during the Period of Insurance in the circumstances set out above.

The Indemnity Provided Under This Section Shall Be Limited As Follows:

1. In the case of a claim for compensation benefits to the difference between the amount so payable and the amount which You or Your dependants are entitled to claim under any Workers' Compensation Insurance which The Company was required to effect as described above, but not to exceed the amounts stated in the Benefits Table.
2. In the case of a claim for damages at common law, the difference between the damages and law costs payable by The Company and the amount of indemnity to which You would have been entitled under any Workers' Compensation Insurance which The Company was required to effect as described above, but not to exceed the amount shown in the Benefits Table.
3. The Limit per week for weekly compensation for You shall not exceed \$500.
4. The aggregate Limit of Liability for all compensation, damages, costs and expenses for all occurrences, events and accidents occurring during any one Period of Insurance, whether involving one or more persons insured by this policy shall not exceed \$500,000.

Any benefits otherwise payable under Sections 1, 2, 3, 13, 14 and 15 of this Policy with respect to You shall be reduced by the amount of any compensation payable to The Company under this Section.

We Will Not Pay For:

1. Any claim for exemplary, punitive or aggravated damages.

We Will Not Under Any Section Pay For:

1. claims for costs, liability or expenses incurred outside the Period of Insurance.
2. claims involving air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company.
3. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
4. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
5. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
6. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim.
7. claims arising from any government prohibition, regulation or intervention.

8. claims under Sections 2 or 3 in respect of any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
9. claims in respect of travel booked or undertaken against the advice of any medical adviser or after a Terminal Illness had been diagnosed.
10. loss or theft of 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 or mutation of either.

This exclusion will be waived when cover is separately applied for by You in respect of Your or Your travelling companion's condition/s from the time We accept Your application and the appropriate additional premium has been paid to Us.

12. claims directly or indirectly arising from any Existing Medical Condition:
 - a) You or Your travelling companion has. This exclusion will be waived:
 - (i) in the circumstances set out under the heading "Self Assessment" Existing Medical Conditions on page 4; or
 - (ii) from the time the appropriate additional premium 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 whose serious injury, sickness, disease or death would cause the cancellation or curtailment of Your Journey.
13. claims directly or indirectly arising from:
 - a) pregnancy or childbirth involving You or any other person if You are aware of the pregnancy prior to the Relevant Time and,
 - (i) where complications of this pregnancy or any previous pregnancy have occurred prior to this time; or
 - (ii) where the conception has been medically assisted.

This exclusion will be waived from the time the appropriate additional premium 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 if You are aged 70 years or over at the time of the issue of the Policy. This exclusion will be waived if You separately apply to Us for cover and We approve cover.
15. claims involving suicide, attempted suicide, self inflicted injury or condition, stress, mental or nervous disorder, travel exhaustion, depression or anxiety, the effect of alcohol or drugs or the transmission of any sexually transmittable disease or virus.
16. claims involving participation by You or any travelling companion in hunting, racing (other than on foot), polo playing, hang gliding, off-piste snow skiing or snowboarding, rodeo riding, BASE jumping, para gliding, parachuting, gliding, sports activities in a professional capacity, mountaineering or rock climbing using ropes or guides, abseiling, or scuba diving unless the diver holds an Open Water Diving Certificate or is diving with a qualified instructor.
17. claims involving participation by You or Your travelling companion in motor cycling for any purpose except involving the use of a hired motor cycle with an engine capacity of 200cc or less, provided that the driver holds a current Motor Cycle Licence issued by an Australian State or Territory.
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. any costs or losses arising, directly or indirectly, from the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other Transportation Provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, travel agent, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Insolvency or the Insolvency of any person, company or organisation with whom or with which they deal.
21. claims under Sections 3, 8 or 16 arising directly or indirectly from any Act of Terrorism or the threat or perceived threat Act of Terrorism.
22. losses in respect to which insurance is prohibited by law.
23. claims under Sections 2 (sub-sections 3 and 5), 3 and 8 arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

When To Contact Us

Claims And Other Non-Emergency Assistance

Please submit your claim form within **60 days of completing your journey**. Refer to the claims procedures outlined on page 7 in this brochure.

If you need further help:

Phone: from Australia 1300 36 26 44

Fax: +61 (2) 9202 8098

from overseas +61 (2) 8907 5007

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 combined are likely to exceed \$4,000.

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

24 Hour Emergency Assistance

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

USA 1800 937 9763

Canada 1800 645 8714

UK 0800 892 014

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

IMPORTANT: Please ensure all employees carry an Emergency Assistance Card whenever they travel



Cover-More[®]
Travel Insurance

emergency assistance card

Emergency assistance can be arranged around the world, 24 hours a day, for emergency services related to:

- Medical
- Evacuation
- Repatriation
- Hospital
- Travel
- Legal

Name MR I N SURE
Policy Number 0009 2614
Expiry Date 10/2009

Cover-More® Corporate Travel Insurance

Corporate Quick Quote

Multiple Travellers - Multiple Journeys

Intended Commencement Date Of Policy

Annual Travel Estimates

For your convenience, a worksheet is provided overleaf.

Destination	Estimated Number Of Journeys	Average Days Per Journey
USA, Canada, Central And South America		
UK/Europe		
Middle East, China, Japan, Indian Sub-Continent and all other destinations not stated		
Asia (excluding China and Japan)		
Indonesia, South West Pacific, Norfolk Island and New Zealand		
Australia		

Company Contact Details

Company Name

Company Contact Name

Company Contact Email

Company ABN

Company Contact Fax

Company Contact Phone

Agent Contact Details

Travel Agency/Broker Name

Travel Agency/Broker Contact Name

Travel Agency/Broker Address

Travel Agency/Broker Phone

Travel Agency/Broker Contact Email

Fax this form to your Travel Agency/Broker or if dealing direct with Cover-More on (02) 9202 8054 or by email to corporate@covermore.com.au

Cover-More Insurance Services Pty Ltd

ABN 95 003 114 145 AFSL No. 241713

Level 3, 60 Miller Street, North Sydney, NSW 2060 Private Bag 913, North Sydney, NSW Australia 2059

T 1300 72 88 22 F 02 9202 8054 E corporate@covermore.com.au www.covermore.com.au

Adelaide • Brisbane • Melbourne • Perth • Sydney • London • Auckland

Quick Quote Worksheet

For your convenience we have provided the worksheet below to assist in your travel estimation for quoting purposes.

Destination	Who travels to this area?	Number of nights per year (approx)
<ul style="list-style-type: none"> • USA • Canada • Central America • South America 	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>
<ul style="list-style-type: none"> • UK • Europe 	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>
<ul style="list-style-type: none"> • Middle East • China • Japan • Indian Sub-Continent • all other destinations not stated 	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>
<ul style="list-style-type: none"> • Asia (excluding China and Japan) 	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>
<ul style="list-style-type: none"> • Indonesia • South West Pacific • Norfolk Island • New Zealand 	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>
<ul style="list-style-type: none"> • Australia 	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>..... Total (insert overleaf)</p>

Handy Information - 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 needs 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 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.