

travel insurance you can trust...

Cover-More® Travel Insurance

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 million travellers per annum,
- manages in excess of \$200m in travel insurance premiums per annum,
- manages approximately 60,000 travel insurance claims a year, and
- employs approximately 200 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.



Great Lakes
Munich Re Group

Great Lakes Australia, a wholly owned subsidiary of the Munich Re Group, is the insurer. This group operates worldwide with:

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

GLA enjoys the Standard and Poor's financial strength rating of AA- (Very Strong).

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 what this policy covers.

when service providers go under...

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

civil unrest...

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. ✓

arranged by

Cover-More® Travel Insurance

...trusted by over 1,000,000 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.

ahm®
Australian Health Management



"Options"

Travel Insurance

International Benefits and Pricing Guide



Effective: 01 July 2009

This PDS is issued by Great Lakes Reinsurance (UK) PLC (ARBN 127 740 532, ABN 18 964 580 576, AFSL No. 318 603), trading as "Great Lakes Australia"

arranged by

Cover-More®
Travel Insurance

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	\$Unlimited
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

[^] Medical cover will not exceed 12 months from onset.
* Extra cover available.

This is a summary of cover. For full details including limits and exclusions refer to the PDS.

Luggage item limits.

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

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

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

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.

		days											
area 4	age	excess	2	5	8	11	14	17	20	23	26	29	32
Indonesia and South West Pacific <small>Indonesia, South West Pacific, Norfolk Island, New Zealand, Domestic Cruising</small>	0-49	\$100	\$ 41	49	56	64	71	82	94	106	115	123	131
		\$NIL	\$ 48	57	65	74	83	96	109	124	134	144	153
	50-59	\$100	\$ 48	57	66	74	83	96	110	124	134	144	154
		\$NIL	\$ 56	66	77	87	97	112	128	145	156	168	179
	60-69	\$100	\$ 61	73	84	95	106	122	140	158	171	183	196
		\$NIL	\$ 72	85	98	110	123	143	163	184	199	214	229
70-74	\$100	\$ 99	117	135	153	171	197	225	255	276	296	316	

		days											
area 3	age	excess	2	5	8	11	14	17	20	23	26	29	32
UK and South East Asia <small>UK, Republic of Ireland, Thailand, Vietnam, Malaysia, Singapore, Philippines and Asia (other than countries in Area 2)</small>	0-49	\$100	\$ 50	61	71	82	92	103	113	123	133	144	154
		\$NIL	\$ 59	71	83	95	108	120	131	143	156	168	180
50-59	\$100	\$ 58	70	82	94	106	118	129	141	153	166	178	
	\$NIL	\$ 68	82	96	110	124	138	151	165	179	193	207	
60-69	\$100	\$ 71	86	101	115	130	145	159	173	188	203	218	
	\$NIL	\$ 83	100	117	135	152	169	185	202	220	237	254	
70-74	\$100	\$ 112	135	159	182	205	229	250	274	297	320	344	

		days											
area 2	age	excess	2	5	8	11	14	17	20	23	26	29	32
Worldwide Excluding the Americas and Africa <small>Europe, Middle East, Japan, China, Korea, Hong Kong, Indian Sub Continent</small>	0-49	\$100	\$ 51	62	73	84	95	106	117	128	139	150	161
		\$NIL	\$ 60	73	85	98	111	124	136	149	162	175	188
50-59	\$100	\$ 60	73	85	98	111	124	137	150	163	175	188	
	\$NIL	\$ 70	85	100	115	130	145	160	175	190	204	220	
60-69	\$100	\$ 79	96	112	129	146	163	179	196	213	229	246	
	\$NIL	\$ 92	112	130	150	170	190	209	229	248	267	287	
70-74	\$100	\$ 173	210	246	283	321	358	394	431	469	504	542	

		days											
area 1	age	excess	2	5	8	11	14	17	20	23	26	29	32
Worldwide Including the Americas and Africa	0-49	\$100	\$ 70	88	106	124	142	160	178	196	214	232	250
		\$NIL	\$ 80	100	121	141	162	182	203	223	244	264	285
50-59	\$100	\$ 84	105	127	149	170	192	213	235	256	278	300	
	\$NIL	\$ 95	120	145	169	194	219	243	268	292	317	342	
60-69	\$100	\$ 103	129	155	182	208	235	261	288	314	341	367	
	\$NIL	\$ 117	147	177	207	238	268	298	328	358	388	418	
70-74	\$100	\$ 214	269	324	379	435	490	545	600	655	710	766	

kids go FREE: your adult premium includes free cover for your children 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.

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 <small>Europe, Middle East, Japan, China, Korea, Hong Kong, Indian Sub Continent</small>	0-49	\$100	\$234	Worldwide Including the Americas and Africa	0-49	\$100	\$334
		\$NIL	\$273			\$NIL	\$390
	50-59	\$100	\$274		50-59	\$100	\$401
		\$NIL	\$320			\$NIL	\$468
	60-69	\$100	\$359		60-69	\$100	\$491
		\$NIL	\$418			\$NIL	\$573

The maximum duration of 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. Family and 70 and over prices, ask the agent for a quote.

3 vary your cover

the 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 policy holders 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 or snowboarding

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.

4 buying a policy

1. Ask the agent for a quote.
2. Complete and sign the enrolment form
3. Pay your premium