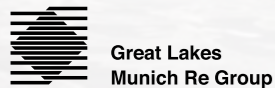


a simple guide...
travelsure
 TRAVEL INSURANCE

step 4: buying a policy

1. Ask your agent for a Travelsure PDS
 This will give you a full rundown of exactly what the policy covers and any limits or exclusions that may apply.
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.

about the underwriter...



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).

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.

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

Level 2, 60 Miller St, North Sydney
 Private Bag 913, North Sydney
 NSW 2059 Australia
 Ph: 1300 72 88 22
 Fax: (02) 9202 8001
 enquiries@covermore.com.au

www.covermore.com.au

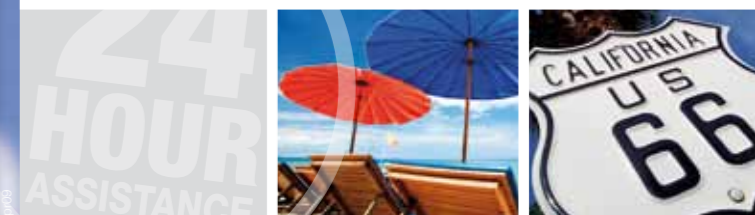
providing entity:

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.

travelsure
 TRAVEL INSURANCE



a simple guide
 ...to getting covered



International Benefits and Pricing Guide

effective | 01 July 2009

arranged by
Cover-More®
 Travel Insurance

a simple guide ...to getting covered!

travelsure
TRAVEL INSURANCE

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	\$500,000
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

^ Medical cover will not exceed 12 months from onset.

* Extra cover available.

Luggage item limits.

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

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

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

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

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	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
Indonesia and South West Pacific <small>Indonesia, South West Pacific, Norfolk Island, New Zealand, Domestic Cruising</small>	0-49	\$100	\$53	\$59	\$65	\$71	\$77	\$86	\$95	\$105	\$112	\$119	\$126	\$146	\$161	\$178	\$193	\$209	\$224	\$263	\$310	\$351	\$394	
		\$NIL	\$59	\$66	\$73	\$80	\$87	\$97	\$108	\$120	\$128	\$136	\$144	\$167	\$184	\$204	\$222	\$241	\$258	\$304	\$359	\$406	\$457	
	\$100	\$59	\$66	\$73	\$80	\$87	\$97	\$108	\$120	\$128	\$136	\$144	\$167	\$185	\$204	\$222	\$241	\$259	\$305	\$360	\$408	\$458		
	\$NIL	\$65	\$74	\$82	\$90	\$98	\$110	\$123	\$137	\$146	\$155	\$165	\$192	\$212	\$235	\$256	\$278	\$298	\$352	\$416	\$472	\$531		
60-69	\$100	\$69	\$78	\$87	\$96	\$105	\$118	\$132	\$147	\$158	\$168	\$178	\$208	\$230	\$255	\$277	\$302	\$324	\$382	\$453	\$514	\$578		
	\$NIL	\$78	\$88	\$99	\$109	\$119	\$135	\$151	\$169	\$180	\$192	\$204	\$239	\$265	\$294	\$320	\$349	\$375	\$443	\$525	\$596	\$670		
70-74	\$100	\$100	\$114	\$129	\$143	\$158	\$179	\$202	\$226	\$242	\$258	\$275	\$323	\$359	\$399	\$436	\$475	\$511	\$605	\$719	\$817	\$920		

area 3	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
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	\$61	\$69	\$77	\$86	\$94	\$103	\$111	\$119	\$128	\$136	\$144	\$166	\$183	\$201	\$218	\$236	\$252	\$286	\$338	\$379	\$425	\$689
		\$NIL	\$67	\$77	\$87	\$97	\$107	\$117	\$126	\$136	\$145	\$155	\$165	\$191	\$210	\$231	\$251	\$272	\$290	\$331	\$390	\$439	\$492	\$800
	\$100	\$67	\$76	\$86	\$96	\$105	\$115	\$124	\$134	\$144	\$153	\$163	\$188	\$207	\$228	\$248	\$268	\$286	\$326	\$385	\$433	\$486	\$789	
	\$NIL	\$74	\$86	\$97	\$108	\$120	\$131	\$142	\$153	\$164	\$176	\$187	\$216	\$238	\$263	\$286	\$309	\$331	\$377	\$446	\$502	\$563	\$918	
60-69	\$100	\$77	\$89	\$101	\$113	\$125	\$137	\$148	\$160	\$172	\$183	\$195	\$226	\$249	\$275	\$299	\$324	\$347	\$396	\$468	\$526	\$591	\$963	
	\$NIL	\$87	\$101	\$114	\$128	\$142	\$156	\$169	\$183	\$197	\$211	\$225	\$261	\$288	\$318	\$346	\$375	\$401	\$458	\$542	\$610	\$686	\$1,120	
70-74	\$100	\$110	\$129	\$148	\$167	\$185	\$204	\$222	\$241	\$259	\$278	\$297	\$346	\$382	\$423	\$461	\$500	\$536	\$613					

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
Worldwide Excluding the Americas and Africa <small>Europe, Middle East, Japan, China, Korea, Hong Kong, Indian Sub Continent</small>	0-49	\$100	\$61	\$70	\$79	\$88	\$97	\$106	\$114	\$123	\$132	\$141	\$150	\$172	\$190	\$225	\$252	\$282	\$312	\$330	\$390	\$442	\$485	\$736
		\$NIL	\$68	\$79	\$89	\$99	\$110	\$120	\$130	\$140	\$151	\$161	\$171	\$198	\$219	\$260	\$290	\$326	\$361	\$381	\$451	\$512	\$562	\$856
	\$100	\$68	\$79	\$89	\$99	\$110	\$120	\$130	\$141	\$151	\$161	\$172	\$198	\$219	\$260	\$291	\$326	\$362	\$382	\$452	\$513	\$564	\$858	
	\$NIL	\$76	\$89	\$100	\$113	\$125	\$137	\$149	\$161	\$173	\$185	\$197	\$228	\$252	\$300	\$336	\$377	\$418	\$443	\$524	\$596	\$654	\$998	
60-69	\$100	\$83	\$97	\$110	\$124	\$137	\$151	\$164	\$178	\$192	\$205	\$218	\$253	\$280	\$334	\$375	\$421	\$467	\$494	\$585	\$665	\$731	\$1,116	
	\$NIL	\$94	\$110	\$125	\$141	\$157	\$173	\$188	\$204	\$220	\$235	\$251	\$292	\$324	\$387	\$434	\$487	\$541	\$573	\$680	\$773	\$849	\$1,299	
70-74	\$100	\$159	\$190	\$218	\$248	\$279	\$309	\$337	\$368	\$398	\$426	\$456	\$533	\$593	\$712	\$801	\$902	\$1,003	\$1,063					

area 1	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
Worldwide Including the Americas and Africa	0-49	\$100	\$76	\$91	\$105	\$120	\$134	\$149	\$163	\$178	\$192	\$207	\$221	\$258	\$334	\$391	\$451	\$524	\$620	\$751	\$909	\$1,064	\$1,249	\$1,834
		\$NIL	\$84	\$101	\$117	\$134	\$150	\$167	\$183	\$200	\$216	\$233	\$249	\$291	\$378	\$443	\$511	\$594	\$704	\$853	\$1,034	\$1,211	\$1,421	\$2,088
	\$100	\$87	\$105	\$122	\$140	\$157	\$174	\$192	\$209	\$227	\$244	\$261	\$305	\$397	\$466	\$537	\$625	\$740	\$897	\$1,087	\$1,273	\$1,495	\$2,197	
	\$NIL	\$97	\$117	\$137	\$156	\$176	\$196	\$216	\$236	\$256	\$275	\$295	\$345	\$450	\$528	\$609	\$709	\$841	\$1,019	\$1,237	\$1,449	\$1,702	\$2,502	
60-69	\$100	\$103	\$124	\$145	\$167	\$188	\$209	\$230	\$252	\$273	\$294	\$316	\$369	\$482	\$566	\$653	\$761	\$902	\$1,094	\$1,327	\$1,555	\$1,827	\$2,687	
	\$NIL	\$114	\$139	\$163	\$187	\$211	\$236	\$260	\$284	\$308	\$333	\$357	\$418	\$547	\$642	\$742	\$864	\$1,025	\$1,244	\$1,510	\$1,770	\$2,080	\$3,061	
70-74	\$100	\$192	\$237	\$281	\$326	\$370	\$415	\$459	\$503	\$548	\$592	\$637	\$748	\$984	\$1,159	\$1,341								

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 between 6 to 12 months: please ask the agent for a quote.

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: 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	\$207	Worldwide Including the Americas and Africa	0-49	\$100	\$286
		\$NIL	\$240			\$NIL	\$334
	\$100	\$239	50-59		\$100	\$339	
	\$NIL	\$278			\$NIL	\$397	
60-69	\$100	\$306	60-69	\$100	\$411		
	\$NIL	\$357		\$NIL	\$482		

The maximum duration of any one trip 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.

step 3: vary your cover

Vary cover to suit your trip.

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.

cover 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.