

# Cover·More<sup>®</sup> Travel Insurance

## school groups

# Travel Insurance

Combined Financial Services Guide  
and Product Disclosure Statement



Effective 1 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"

My Travel Agent is

**Cover·More<sup>®</sup>**  
Travel Insurance

AGENT VERSION  
This PDS is distributed by  
Cover-More Insurance Services  
ABN 95 003 114 145.  
AFS Licence No. 241713

This is a three part booklet

### PART 1 Product Disclosure Statement

i - vi

The purpose of the Product Disclosure Statement	i
Who is the Insurer	i
Who is Cover-More Insurance Services	i
How you contact us	i
Important information	i-ii
Significant benefits and features	ii
When and how benefits are provided	ii
Significant risks	ii-iii
The amount you pay for this insurance	iii
The amount you pay towards a claim	iii
How to make a claim	iii
How a claim payment is calculated	iv
Duty of Disclosure	iv
How we resolve your complaints	v
Cooling Off	v
We respect your Privacy	vi
Code of Practice	vi

### PART 2 Policy Wording

1 - 10

Schedule of Benefits	1
Amount Payable	1
Emergency Assistance	1
Existing Medical Conditions	1-2
Eligibility	2
Policy Conditions	2-4
Definitions	4-5
Section 1 – Additional Expenses	5-6
Section 2 – Cancellation	6
Section 3 – Luggage and Personal Effects	6
Section 4 – Death by Injury	7
Section 5 – Personal Legal Liability	7-8
Section 6 – Emergency Assistance	8
General Exclusions	8-10

### PART 3 Financial Services Guide

10-11

### Enrolment Form

13

## 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.

Part 1 of this PDS includes general information about this insurance. Part 2 of this PDS is the Policy Wording that sets out the specific terms, conditions and exclusions of the cover that We will provide, which should be read carefully to ensure that it provides the cover you need.

You should keep a copy of this PDS and the Certificate of Insurance in a safe place for future reference, such as at the time of a claim.

### Who Is The Insurer?

This insurance is underwritten by Great Lakes Australia, an authorised Australian insurer, regulated by the Australian Prudential Regulation Authority ('APRA'). References to "Us", "We" and "Our" in this PDS refer to Great Lakes Australia. Great Lakes Australia is a branch of Great Lakes Reinsurance (UK) PLC which is a limited liability company incorporated in England and Wales, and a wholly owned subsidiary of the Munich Reinsurance Company. The Munich Re Group is one of the largest insurance groups in the world.

Great Lakes Australia enjoys a Standard and Poor's financial strength rating of AA- (Very Strong) at the date of this PDS.

### 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 capacity in which they act is displayed in the Financial Services Guide on page 10-11 of this booklet.

### 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: 1300 72 88 22**

**Claims: 1300 36 26 44**

**Email: enquiries@covermore.com.au**

**Fax: (02) 9202 8001**

**Mail: Private Bag 913, North Sydney, NSW, Australia 2059**

You may also contact Us directly by phone on +612 9272 2050, or by writing to Us at Great Lakes Australia, PO Box H35, Australia Square NSW 1215.

### Important information

The insurance We offer you is set out in the PDS and Policy Wording. It is important that you:

- 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 "Definitions" found in the Policy Wording on pages 4-5; and
- are aware of the Maximum Benefit Limits shown in the "Schedule of Benefits" chart on page 1.

### 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 Great Lakes Australia 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 Great Lakes Australia's insurance policies.

### Significant benefits and features

This policy provides coverage for School Excursions within Australia for:

- unused, non-refundable, pre-paid travel and accommodation costs;
- some additional expenses for travel and accommodation expenses in certain circumstances;
- loss or damage to luggage and personal effects;
- fraudulent use of credit cards following accidental loss or theft;
- benefits paid to your estate if you die in certain circumstances; and
- legal liability if you become legally liable to pay for compensation for bodily injury, death or property damage of another person.

This policy does not cover you for any medical or dental expenses.

The policy does not automatically cover you for claims relating to pre-existing medical conditions unless you have met the provisions contained on pages 1 and 2 of the policy brochure, or we have agreed in writing to cover you for that condition. Where we have agreed in writing to cover you, this will be specified on your certificate of insurance and you may be required to pay an additional premium. You are automatically covered for a number of conditions where you satisfy the provisions on pages 1 and 2 of the policy wording.

This summary of the benefits available under the policy is not exhaustive and limitations and conditions will apply. Please refer to the policy wording for further details of this insurance cover.

### 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
- we accept your claim.

After calculating the amount payable, we will either:

- pay for repair or replacement of your personal luggage;
- pay for specified additional expenses;
- pay the person to whom you are legally liable;
- pay your estate; or
- pay you.

### Significant risks

The risks associated with this policy include:

Whether the policy will provide the cover you require. Cover may not be adequate because:

- your luggage and personal effects are not insured for their full replacement value (for example policy limits apply);
- the type or amount of cover you require does not match the cover provided by your policy, because you do not satisfy terms and conditions of cover, your loss is in excess of the Benefits Limits shown on page 1 or an exclusion applies;

- you suffer from a pre-existing medical condition which does not satisfy the provisions on page 1 and 2 of the policy brochure; and
    - we have not agreed in writing to cover you for that condition; or
    - we agree in writing to cover you for that condition under certain circumstances and with special limits;
  - there is limited cover for pregnancy please refer to page 1 and general exculsion on page 9;
  - you travel contrary to the advice of your medical practitioner, or are travelling to receive medical treatment;
  - this policy does not cover any medical or dental expenses.
- If you do not comply with policy terms and conditions, or your duty of disclosure, or your obligation to pay the total amount payable shown on your certificate of insurance, we can refuse to pay part or all of a claim.

### The amount you pay for this insurance

The amount we charge per person for this policy within Australia is \$28 per person. This amount includes GST and any government charges such as stamp duty.

You may also be required to pay an additional premium if you want cover for pre-existing medical conditions that do not satisfy the provisions on pages 1 and 2 of the policy brochure, or you answer yes to any of the declaration questions on the enrolment form. If an additional premium applies we will notify you in writing before the policy is issued.

Once the policy is issued your total premium, including GST and any relevant government charges is shown on the certificate of insurance. If you change your policy in any way you may be entitled to a partial premium refund or required to pay an additional amount.

### The amount you pay towards a claim

You may be required to pay an amount in the event of a claim. This is called an excess. The standard excess of \$25 is as stated in the policy and applies to all sections of the policy.

In some circumstances we may require you to pay an additional excess, if you require cover for a pre-existing medical condition. This excess amount is variable, and it depends on your individual circumstances. We will inform you in writing if this excess applies.

For full details please refer to your policy wording.

### How to make a claim

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

Should an event occur which might give rise to a claim you should:

- visit [www.covermore.com.au](http://www.covermore.com.au) immediately. This will assist in ensuring you have all the necessary information and documentation to support your claim, such as:
  - a) things you should do as soon as an event occurs.
  - b) detailed instructions on how to submit a claim.
  - c) online claim form/s.

In particular you must:

- a) report lost or stolen property to the police or responsible transport provider and obtain a written report.
- b) 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 \$1,000.

Should you require additional assistance you can contact Cover-More by:

Phone: 1300 36 26 44 (from overseas +61 (2) 8907 5007)

Fax: +61 (2) 9202 8098

### 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;
- Reasonable depreciation;
- Policy limit; and
- Terms and conditions of the policy.

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

Your camera worth \$400 is stolen from a hotel room. The amount payable following the claim would be:

\$400 – value of the camera (no depreciation applies because the camera is new)

\$300 – maximum policy limit payable for individual items.

The maximum limit does apply in this case.

The standard excess of \$25 is then deducted, which results in a financial calculation of \$275.

### 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.

#### Your general duty applies to changes

Your general duty applies in full when you, change, extend, or reinstate the insurance policy. If you wish to be insured for longer than the original period you must purchase a new policy through the travel agent prior to the expiry of the original policy. It is not an extension of the previous 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.

#### 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.

## 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 Dispute Resolution Officer or their delegate at Great Lakes Australia. 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 – with the Financial Ombudsman Service Ltd (FOS). This is an independent body and its services are free to you. As a member We agree to accept the FOS's decision. You also have the right to take legal action if you disagree with the FOS's decision.

You must contact the FOS within 3 months of receiving Our final decision. You can contact the FOS by:

Mail: Financial Ombudsman Service Ltd, GPO Box 3,  
Melbourne, Victoria, 3001  
Telephone: 1300 78 08 08  
Facsimile: (03) 9613 6399  
Website: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)

### Cooling Off

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:

- make a claim under the policy; or
- cancel the policy after the commencement of the journey.

We will not refund any of the Amount Payable if notified outside the cooling off period. We may give a partial refund if You change Your policy before You depart for Your Journey.

## 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 travel agent, your insurance broker or our authorised representative, government bodies, loss assessors, claim investigators, reinsurers, other insurance companies, mailing services, 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 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 phone us if you want more information about the Code.

## Policy Wording

## Schedule of Benefits

POLICY SECTION	SUMMARY OF BENEFITS	SUM INSURED	AMOUNT PAYABLE
Section 1	Additional Expenses	\$1,500	\$28 Maximum period of travel - 12 days
Section 2	Cancellation	\$1,500	
Section 3	Luggage and Personal Effects	\$500	
	Item limit	\$300	
	Fraudulent use of credit cards	\$600	
Section 4	Death by Injury	\$2,000	
Section 5	Personal Legal Liability	\$100,000	

## Emergency Assistance

Emergency Assistance operates 24 hours a day, 7 days a week, 365 days a year. In the event of an emergency or for any claim above \$1,000 please contact us reverse charge (via the operator) on +61 (2) 8907 5619 or fax +61 (2) 9202 8220. When you call please have your policy number and contact details ready.

## Existing Medical Condition

If you require cover for pre-existing medical conditions as defined on page 4, you must obtain a Medical Assessment form from your Cover-More Travel Agent. The form must be completed and submitted to us, confirming your or their fitness to travel and pay the appropriate additional amount. However cover is subject to Our approval. **There are some conditions that can be automatically covered and these are listed below and on page 2.**

## 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:

- Additional Expenses and Cancellation cover will only be 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.

## Pre-Existing Medical Condition - automatic cover provisions

You do not need to complete a Medical Assessment form if you have a medical condition listed below and on page 2, however the condition must be stable and you must not be currently under review, or waiting on treatment.

**Acne** – If you have not required treatment by a medical practitioner in the last 60 days.

**Allergies** – 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.

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

**Breast / Prostate / Kidney / Bowel / Colon Cancer** – If you were diagnosed over 6 months ago, have not had any chemotherapy or radiotherapy in the last 6 months, your cancer has not spread beyond the primary site at any time and your journey is less than 6 months. In respect of prostate cancer you must also have a PSA of 10 or less.

**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 6 months ago and have not had any complications in the last 6 months. You must also have a Blood Sugar Level reading between 4 and 12 or a HbA1C score of 9% or less. You must also have not been investigated for or diagnosed with kidney, eye or nerve complications.

**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.

**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 / Gastric Ulcer** – If condition has remained stable for the last 6 months.

**Skin Cancer (excluding Melanoma)** – Provided the skin cancer was excised more than 30 days ago.

**Underactive / Overactive Thyroid** – If not as a result of a tumour.

**This policy is not valid unless the certificate of insurance is attached.**

We will give You the insurance cover described in this policy in return for receiving the Amount Payable.

## Eligibility

This policy is only valid if:

- a) You are a permanent resident of Australia and You will be returning to a place of residence in Australia within the Period of Insurance shown on Your certificate of insurance. However cover may also be offered to You subject to an application being made to and accepted by Our agent, Cover-More Insurance Services Pty Ltd (acting under an authority given by Us); and
- b) You are not aware of, before this policy is issued, any reason why the Journey might be cancelled, disrupted or abandoned or any other circumstances which are likely to give rise to a claim.

## POLICY CONDITIONS

## 1. Excess:

We will not pay the first \$25 for any one event.

## 2. Limits of Liability:

- a) the total limits of liability are shown in the Schedule of Benefits on page 1 of the policy brochure and sublimits are outlined in the policy wording, or
- b) where we have notified You in writing of different limits which apply due to cover for some Pre-Existing Medical

Conditions, or where You have answered yes to any of the declaration questions on the enrolment form.

### 3. Your obligations in the event of a claim:

Upon the happening of any loss or occurrence which is likely to give rise to a claim, You must:

- give written notice to Us within 60 days following completion of Your Journey or within 60 days of the expiry of the Period of Insurance, whichever is the earlier, or should there be claims for cancellation expenses under Section 2, within 30 days of the event which gives rise to cancellation, or delay in completion, of Your Journey.
- not make any offer, promise or payment or admit Your fault to any other party, or become involved in any litigation without Our written approval;
- submit to Us, at Your expense, all information We require in support of Your claim. This includes original medical evidence, medical certificates, signed claim form, receipts, proof of ownership, police reports or any other evidence verified by oath if necessary;
- advise our emergency assistance team on (02) 8907 5619 within 24 hours should Your claim exceed \$1,000.

### 4. Our property upon settlement:

Upon settlement of claims based on loss or replacement of luggage/personal effects the items in respect of which settlement is made will become Our property.

### 5. Legal Proceedings:

We may, at Our expense, take proceedings in Your name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance.

### 6. Currency Applicable:

All claims are payable in Australian dollars only. The rate of exchange will be at the rate prevailing at the time You incurred the expense or loss.

### 7. Jurisdiction:

This policy shall be interpreted in accordance with the law of the State or Territory in which it was issued and whose courts shall have jurisdiction in the event of any dispute.

### 8. Precautions:

You must take all reasonable precautions to avoid Injury, expenses, any loss or damage to property that may result in a claim, and to minimise such losses.

### 9. Riots, Strikes or Civil Commotion:

In the event of any warning of any intended riot, strike or civil commotion through or by the general news media, You must take all reasonable precautions to avoid a claim under the Policy.

### 10. GST:

- All values are inclusive of GST. Tax invoices are available from Your travel agent.
- If We agree to pay a claim under Your policy, this policy covers 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 the policy.
- If You are entitled to an input tax credit for any GST included in the amount You paid, You should inform Us of Your entitlement. You must tell Us if Your entitlement to an input tax credit disclosed to Us:
  - is incorrect; or
  - changes from what You have told Us, when You renew, extend, vary or reinstate Your Policy.

### 11. Refund:

Other than your rights under the Cooling off Period discussed on page ix of the PDS, there is no refund of the Amount Payable once cover under any Section of this policy has become effective.

## 12. Special Conditions Limitations, Excesses and Amount Payable:

If You:

- want cover for an Existing Medical Condition that does not meet the provisions on page 1 and 3, or
- answer yes to any of the declaration questions on the enrolment form;

cover must be separately applied for and accepted by Us, and it may be subject to special conditions, limitations, excesses and amounts payable. We will notify You in writing before We issue the policy.

## DEFINITIONS

Some of the words in this policy have special defined meanings.

**We/Our/Us** means Great Lakes Australia.

**You/Your** means the insured named in the certificate of insurance attached to this Policy.

**Specified Person** means Your spouse, defacto partner, parent, grandchild, brother, sister, son-in-law, daughter-in-law, parent-in-law, grandparent, step-parent, child, brother-in-law, sister-in-law, fiancé(e), step-child, travelling companion or business associate, provided they are resident in Australia.

**Additional Information** 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.

**Amount Payable** means the total amount payable for the insurance in accordance with the rates sets out on page 1 of the policy brochure and any additional amount payable when We have notified You in writing before the policy was issued. It includes administration fees payable to the arranger, GST, stamp duty and the premium payable to Us.

**Journey** means the date of departure to the date of expiry shown in Your certificate of insurance, or when You return to a place of residence in Australia, whichever happens first.

**Period of Insurance** means:

- The Journey stated in Your certificate of insurance for all Sections except Section 2. Section 2 covers You from the time You pay the Amount Payable, until the period of the Journey ends.
- If You are delayed as a result of an event that entitles You to make a claim under this policy, this insurance is automatically extended beyond the period of the Journey stated in the certificate of insurance. The extension lasts until You are capable of travelling to Your final destination or for a period of 30 days, whichever happens first.
- This insurance is only valid for the period of travel stated in the certificate of insurance. That period cannot be changed without Our consent. If You wish to defer or alter the period of travel due to illness or Injury, We may require You to submit a medical assessment form which is available from your travel agent and Our decision whether or not to agree will depend upon Our assessment of that form.

**Disabling Injury, Sickness or Disease** means a severe Injury, sickness, disease or condition which requires treatment by a qualified medical practitioner for which medical treatment is sought and obtained.

**Existing Medical Condition** means any physical defect, condition, illness or disease for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 90 days prior to the issue of the policy; or any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the issue of the policy.

**Accident** means caused solely and directly by violent, external and visible means and which is not the result of an intentional act.

**Injury** means a bodily injury, as a result of an Accident, and which does not result from an illness or disease.

**Insolvency** means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

**Travelling companion** means any person with confirmed bookings to travel with You for the entire Journey.

### SECTION 1 – ADDITIONAL EXPENSES

We will pay the following reasonable travel and accommodation expenses because You suffer a Disabling Injury, Sickness or Disease:

1. a) necessarily incurred by a travelling companion who on the written advice of Your medical practitioner remains with, or escorts, You until completion of the Period of Insurance or until You are able to resume Your Journey or return to a place of residence in Australia, whichever occurs first.
- b) if You are hospitalised as an inpatient, necessarily incurred by a Specified Person who on the written advice of Your medical practitioner travels to and remains with You until You are able to resume Your Journey or return to a place of residence in Australia or until the completion of the Period of Insurance, whichever occurs first.
2. We will also pay reasonable Additional travel and accommodation expenses which are not otherwise recoverable by You and which You have incurred after the commencement of the Journey in returning to Your place of residence (less any refund received for the unused prepaid travel and accommodation arrangements) because either You are unable to complete the Journey on the written advice of a medical practitioner within the period of the validity of Your air ticket as a direct result of a Disabling Injury, Sickness or Disease occurring after You start Your Journey, or as a direct result of the death, Disabling Injury, Sickness or Disease of a Specified Person provided they are resident in Australia. Your Additional travel expenses payable by Us will be the fare for the same class of travel as that which was originally chosen by You.
3. Benefits under Section 1 (2) are only payable if You have purchased a return ticket prior to any occurrence taking place which gives rise to a claim.
4. We will also pay reasonable Additional accommodation and travelling expenses (limited to \$150 per person per day) incurred by You arising out of any unforeseen circumstances resulting from:
  - a) cancellation, curtailment, delay or diversion of Your scheduled transport caused by severe weather conditions, a natural disaster, riot, strike, civil commotion or hijack occurring during the Period of Insurance, provided that if following a warning of any natural disaster, intended riot, strike or civil commotion through or by general news media You must have made every reasonable effort to avoid any additional expenditure;
  - b) loss of passport or travel documents, except where caused by any Government confiscation;
  - c) quarantine regulation, provided You have taken reasonable steps to comply with any necessary regulations or requirements;
  - d) a motor vehicle, railway, aircraft or water craft Accident.
5. **We will not pay** for additional accommodation/ travel expenses when a claim is made for cancelled accommodation/travel expenses covering the same period of time.

No amount is payable in respect of accommodation/travel expenses for periods where You have not forfeited pre-paid accommodation/travel arrangements.

6. This Section is subject to the General Exclusions.

### SECTION 2 – CANCELLATION

1. We will pay You the non-refundable portion of Your unused travel and accommodation arrangements, if You have prepaid all Your travel costs in advance and the Journey is cancelled or cut short because of any of the following:
  - a) the death, or on the written advice of Your medical practitioner, a Disabling Injury, Sickness or Disease of You or Your travelling companion;
  - b) the death, Disabling Injury, Sickness or Disease of a Specified Person;
  - c) any unforeseen circumstances outside Your control, except:
    - i) where caused by delays or rescheduling of the carrier (but this does not include strikes);
    - ii) Your disinclination to proceed with the Journey or the disinclination of any other person with whom You have arranged to travel;
    - iii) Your financial circumstances (but this does not include retrenchment of You or Your travelling companion) or any contractual obligation;
    - iv) the cancellation of Your Journey at the request of a Specified Person;
    - v) the cancellation of Your Journey at the request of an employer other than where You are a member of the Australian Police Force;
    - vi) the negligence of the tour operator, wholesaler or travel agent or the inability of the tour operator, wholesaler or travel agent to complete arrangements for a group tour due to lack in the number of persons required to commence or complete any part of the tour. This does not apply in relation to pre-paid travel arrangements bought separately to reach the departure point for the tour; or
    - vii) any government prohibition or restriction.
2. We will also pay reasonable travel agent's cancellation fees, up to \$500, but not more than the level of commission or service fees normally earned by the agent, had the Journey not been cancelled.
3. No payment shall be made for that part of the Journey which has been undertaken.
4. Our liability under this Section shall not exceed the sum insured as stated under the Schedule of Benefits on page 1 of the policy brochure.
5. This Section is subject to the General Exclusions.

### SECTION 3 – LUGGAGE AND PERSONAL EFFECTS

1. We will reimburse You for loss of or damage to Your luggage and personal effects, during the Period of Insurance.
2. We will not pay more than the original price paid for any article with a maximum payment for any one article or set or pair of articles of \$300.
3. We may at Our option, and after making proper allowance for wear and tear or depreciation, replace or repair the lost or damaged property or pay the cash equivalent.
4. If Your snow skiing equipment is lost or damaged while on the Journey We will pay You the cost of hiring replacement equipment up to the amount of \$200. Any claim made must be supported by receipts.
5. We will pay the financial loss You suffer, limited to \$600, because of the fraudulent use of Your credit cards after they have been accidentally lost or have been stolen. The credit cards must be Your personal items for Your use alone. You must have complied with any conditions of the issuing body.
6. This Section is subject to the exclusions and the General Exclusions.

**Exclusions applying to section 3**

This insurance does not cover:

- 1) any claims where
  - a) You have not kept receipts for items You buy separate from the items themselves; or
  - b) You have not kept any relevant ticket and luggage check tags; or
  - c) You have not provided evidence of the value and Your ownership of the items claimed;
- 2) loss or theft of, or damage to, luggage or personal effects or travel documents left unattended by You in any public place or in any place to which the public has access or left in a motor vehicle unless contained in the locked luggage compartment of the vehicle. A public place for the purpose of this Section, includes but is not limited to shops, airports, streets, hotel foyers and grounds, beaches and any place to which the public has access;
- 3) jewellery, camera/video equipment, mobile phones and personal computers left unattended by You in a motor vehicle;
- 4) loss or theft of, or damage to, luggage or personal effects left unattended overnight in a motor vehicle;
- 5) loss or property where You have failed to take reasonable care to protect it;
- 6) electrical or mechanical breakdown, cracking, scratching or breakage of fragile, or brittle articles, unless caused by fire or collision involving the vehicle or craft in which they are being carried. This exclusion will not apply to spectacle lenses, binoculars, photographic equipment or electronic components, provided that the article of which they form part is destroyed or damaged at the same time;
- 7) jewellery, mobile phones, camera/video equipment and personal computers checked in as luggage or damage to screens at any time;
- 8) surfboards or watercraft of any type, tools of trade or items for sale;
- 9) wear and tear, deterioration, rust, mildew, corrosion, damage caused by atmospheric or climatic conditions, vermin, the action of insects, or any process of cleaning, repairing, restoring, dyeing or alteration;
- 10) cash, bank or currency notes, travellers cheques, cheques or negotiable instruments;
- 11) any articles sent under the provisions of any freight contract or any luggage forwarded in advance or which is sent as unaccompanied luggage or which is unaccompanied by You;
- 12) for loss of or damage to luggage if You are entitled to compensation by a carrier. We will reimburse You for any amount not recovered from the carrier subject to the limitations of the sum insured under the policy;
- 13) loss of luggage, personal effects or travel documents damaged, stolen or mislaid and not reported to the police within 24 hours of the loss, or if lost whilst in an aircraft or vessel not reported to the responsible officer or losses not reported to any credit card issuing authority within 24 hours of the loss.

All reports must be verified in writing.

**SECTION 4 – DEATH BY INJURY**

1. We shall pay to Your estate the benefit stated under the policy if You die either while on the Journey or within 12 calendar months of the completion of the Journey as the direct result of an Injury caused by an Accident while on Your Journey.
2. If the conveyance in which You are travelling sinks, is wrecked or disappears, We will presume that You have suffered loss of life resulting from Injury at the time of such sinking, wrecking, or disappearance if Your body has not been found within one year of that date.
3. This Section is subject to the General Exclusions.

**SECTION 5 – PERSONAL LEGAL LIABILITY**

1. We will indemnify You, if as a result of Your unintentional negligent act during the Period of Insurance, You become legally liable to pay for Injury, death, or loss or damage to property of another person. We will also pay all associated legal and other costs which We give You written authority to incur or which any person can claim from You.
2. We will not protect You for liability for:
  - a) damage to the property of or Injury to any person who is related to You or who is Your employee, or deemed by law to be Your employee or Your travelling companion;
  - b) damage to property in Your legal custody or control;
  - c) damages arising out of the conduct of You of any profession, trade or business other than that of part time temporary care of children as a babysitter;
  - d) damages arising out of Your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle or any aircraft or watercraft;
  - e) damages awarded as a consequence of You passing on an illness or disease to another person;
  - f) damages arising out of Your liability under a contract or agreement unless You would be liable if that contract or agreement did not exist;
  - g) damages to any land or fixed property resulting from vibration, the removal or weakening of or interference with support to land, buildings or any other property;
  - h) damages arising out of Your unlawful, malicious, deliberate or intentional acts;
  - i) exemplary, punitive or aggravated damages.
3. Our maximum liability under this section for one Accident or all Accidents arising out of the one original source or cause is the amount shown in the Schedule of Benefits on page 1 of the policy brochure.
4. This Section is subject to the General Exclusions.

**SECTION 7 – Emergency Assistance**

In the event of an emergency, You can telephone Emergency 24 hours a day, reverse charge on (02) 8907 5008

1. This Section of the policy does not entitle You to payment for any of the services provided and We will not be responsible for expenses arising as a result of the quality of services provided.  
Any entitlement to claim payment for any expenses under this policy must arise under some other Section of this policy.
2. Assistance provided is not an admission of liability to any claims under this policy.
3. This Section is subject to the General Exclusion.

**GENERAL EXCLUSIONS**

These exclusions apply to all Sections of the policy.

1. We will not pay claims under this policy arising directly or indirectly from the following:
  - a) any Existing Medical Condition of You or Your travelling companion. This exclusion and 1(b) will not apply if You have met the Existing Medical Condition provisions on pages 1 and 2, or has an approved medical assessment form that has been completed by the treating medical practitioner or specialist and which was submitted to and accepted by Us, and for which special conditions, limits and excesses may apply if We notify You in writing, before Your policy is issued and the additional amount was paid;
  - b) any Existing Medical Condition of any other person which would cause the cancellation or curtailment of Your Journey;
  - c) attempted suicide, suicide or any self-inflicted Injury or condition;

## PART 2

- d) depression, anxiety, stress, mental or nervous disorder or travel exhaustion. This exclusion does not apply if a medical assessment form is completed and submitted to Us, prior to taking out Your insurance, the cover is agreed to by Us, and You have paid the appropriate additional amount specified by Us;
  - e) any claims as a result of the use or the effects of alcohol or drugs (other than those prescribed by a medical practitioner);
  - f) pregnancy, childbirth or other complications. This exclusion shall not apply to You if You are unaware of the condition at the time of taking out the insurance or if You are aware of the condition when taking out the insurance and a medical assessment form is completed and approved by Us and you have paid the appropriate additional amount (if any) specified by Us. Cover will only apply if You are less than 26 weeks pregnant at completion of the Journey and an unexpected serious medical complication arises; or
  - g) participation or training by You or any travelling companion in racing (other than racing on foot), underwater activity which involves the use of any artificial breathing apparatus (unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor), mountaineering or rockclimbing using ropes or guides, abseiling, or professional sporting activities and hang gliding.
2. We will not pay claims for the following:
- a) You travel even though You know You are unfit to travel; You travel against medical advice; You travel when You know You will have to consult a medical practitioner; You travel for the purpose of obtaining medical advice and/or treatment;
  - b) You arrange to travel when You know of circumstances that could lead to the Journey being disrupted or cancelled.
  - c) any expenses incurred as a result of obtaining any ongoing or continuing medication or treatment.
  - d) any medical or dental expenses or ambulance transportation expenses incurred in Australia.
  - e) in respect of any illness or condition for which a terminal prognosis was given prior to the issue of the Policy.
  - f) any expenses under Sections 1 or 2 of the Policy incurred prior to You being certified unfit to travel by a medical practitioner unless agreed to by Customer Care or Us.
3. This insurance does not cover:
- a) claims in excess of \$1,000 which have not been reported to our Emergency Assistance team within 24 hours of the event occurring;
  - b) claims in respect of all losses, costs or expenses incurred outside the Period of Insurance;
  - c) claims arising out of or in the course of air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air-charter company;
  - d) claims arising as a result of war, invasion, act of a foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power;
  - e) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising from ionising, radiation, or contamination by radioactivity from any nuclear fuel or waste from the combustion of nuclear fuel;
  - f) a loss which is recoverable under some other statutory fund or scheme eg. Medicare, a private health fund, workers compensation scheme, travel compensation scheme, travel compensation, accident compensation scheme or credit card insurance scheme;

## PART 2

- g) claims arising from any unlawful act committed by You;
- h) losses for which insurance is prohibited by law;
- i) consequential loss of any nature, loss of enjoyment, or losses due to currency fluctuations;
- j) liability which arises only because You take liability upon yourself;
- k) claims arising out of You travelling in a private sailing ship or privately registered vessel in international waters;
- l) any costs or losses You incur, arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
- m) any act of terrorism or the threat or perceived threat of terrorism.

## PART 3

### Financial Services Guide

This Financial Services Guide is an important document and is designed to help you decide whether to use the financial services offered. It contains information about how Cover-More Insurance Services Pty Ltd (Cover-More) AFSL 241713, and the business that arranges the policy (Agent) is paid and how any complaints are handled. If you have a complaint about the financial services provided by Cover-More or the Agent you should contact Cover-More on 1300 72 88 22. If you are not satisfied with our response please see page v for details.

#### What financial services are provided?

The Agent is an authorised representative of Cover-More, and is authorised to provide you with general financial product advice about this travel insurance product and to issue these products to you. The Agent acts on behalf of Cover-More and the insurer, and not on your behalf. Cover-More is responsible for the provision of these services.

The Agent is not authorised to give you personal advice in relation to travel insurance. Any advice given to you about travel insurance will be of a general nature only and will not take account of your personal objectives, financial situation or needs.

Cover-More may also provide you with general advice and will issue the travel insurance product to you.

Cover-More acts under a binder authority. This means that Cover-More can enter into these policies and/or handle or settle claims on the insurer's behalf. Cover-More acts for the insurer when providing these services and will not be acting on your behalf. You can find full details of Cover-More and the insurer on page 2 of the PDS.

This FSG does not relate to any similar services provided to you in relation to any other insurance or other financial product. For services relating to other financial products, you will be given another FSG by the Agent that will describe the services and the AFS Licensee who is responsible.

#### How are we paid?

The Agent, and/or its associates, is paid a fee and/or commission by Cover-More for issuing your insurance policy. This amount is paid out of the commission that Cover-More receives from the insurer.

The Agent's employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance and may include all or part of the commission received by the Agent.

If a travel services group is affiliated with the Agent they may be paid a commission out of the commission that Cover-More receives from the insurer for its role in supporting the Agent. The affiliate may also receive non-financial incentives from Cover-More to assist in marketing the travel insurance (e.g. sponsorship of training events and conferences).

Cover-More is paid a commission by the insurer when you are issued with an insurance policy. The commission is included in the premium charged by the insurer and is received after you have paid the premium. This commission is calculated as a percentage of the gross premium (premium including taxes but excluding GST).

Cover-More may also receive a share of profit earned by Great Lakes Australia if Great Lakes Australia makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when Great Lakes Australia exceeds its underwriting target in a given year.

Cover-More's employees are paid an annual salary and may be paid a bonus based on business performance.

For more information about the remuneration or other benefits received for the financial services provided, please ask the Agent within a reasonable time of receiving this FSG and before they provide any financial services to you.

**What professional indemnity insurance arrangements do we have in place?**

Cover-More and the Agent each have their own professional indemnity insurance which covers errors and mistakes relating to their own financial services. Both policies provide cover for claims relating to the provision of financial services by their respective employees even after they cease to be employed, provided that the claim is notified to the insurer when it arises and within the relevant policy period. Cover-More's policy meets the requirements of the Corporations Act.

**Who is responsible for this document?**

Cover-More Insurance Services is responsible for the Financial Services Guide in this document and Great Lakes Australia is responsible for the Product Disclosure Statement in this document.

This Combined FSG and PDS was prepared on 01 June 2009.

# DECLARATION

## NAME OF PERSON FOR WHOM INSURANCE IS REQUIRED

1. \_\_\_\_\_ DOB \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_ Postcode \_\_\_\_\_  
Destination \_\_\_\_\_  
Date of Departure \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Date of Return \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Extra Cover Required Is: \_\_\_\_\_ Please tick (✓) Yes or No  
**EXISTING MEDICAL COVER**  
Do you require cover for a pre-existing illness, infirmity or condition?  Yes  No  
Charge for pre-existing medical conditions: \$38 per application or as advised  
Appraisal Number \_\_\_\_\_  
**All Amounts are inclusive of GST** **TOTAL AMOUNT PAYABLE**

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

## DECLARATION: THE PERSON WHO REQUESTS INSURANCE (YOU) MUST READ, COMPLETE AND SIGN THIS SECTION

In the last five years have you, and/or any other person wishing to be insured:

- a) made three or more travel insurance claims? Yes  No   
b) had insurance declined or cancelled or had a renewal refused or claim rejected? Yes  No   
c) been in prison or had any criminal conviction (other than driving offences)? Yes  No

Do you or any other person wishing to be insured have haemophilia, a heart condition, lung condition (other than asthma satisfying the criteria under the "Existing Medical Condition - automatic cover provisions" section), dementia, reduced immunity (e.g. as a result of medication or a medical condition), kidney failure, metastatic cancer or a condition with a terminal prognosis? Yes  No

If you answered Yes to any questions above please contact the Providing Entity. An additional form will need to be submitted to us. We will then advise whether we can provide a policy, and if so, on what terms.

- I/We acknowledge that a copy of the Product Disclosure Statement and Financial Services Guide were given to Me/Us before I/We applied for this insurance and that I/We have considered them.
- I/We understand that this policy does not automatically cover some existing medical conditions or some known pregnancies as stated in "General Exclusions".
- I/We authorise Great Lakes Australia, Cover-More or any other licensee who arranges this insurance and the Providing Entity, to give or to obtain from any other insurer, an insurance reference bureau, medical provider, lawyer, or recovery agent any information relating to any insurance held or claim made by me/us.
- I/We declare that all information supplied in this enrolment form and any attachments is truthful.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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"