

BENEFITS TABLE

This is a summary of the benefits provided only.
Please read this PDS carefully to understand what this policy covers.
Importantly, please note that conditions, exclusions, limits and sub-limits apply.

| Policy benefits | |
|-----------------|--|
| | Overseas medical and dental |
| 1* | - Overseas medical expenses (including emergency repatriation/evacuation) |
| | - Emergency dental expenses |
| | - Ongoing overseas medical care |
| 2* | Additional expenses |
| 3* | Amendment or cancellation costs |
| 4* | Luggage and travel documents |
| | Luggage |
| | Phone or smart watch - limit per item |
| | Camera or video camera - limit per item |
| | Laptop computer - limit per item |
| | Tablet computer - limit per item |
| | Drone (with or without camera) - limit per item |
| | Artificial limb, removable dental appliance, dentures or medical device e.g. hearing aids, CPAP machine - limit per item |
| | Jewellery, Watch or any other item - limit per item |
| | Skis, snowboards and sporting equipment - limit per item |
| | Travel documents |
| 5* | Delayed luggage allowance |
| 6 | Money |
| 7 | Rental Car Insurance Excess |
| 8* | Travel delay |
| 9* | Hijacking |
| 10* | Hospital incidentals |
| 11* | Loss of income |
| 12* | Personal liability |
| 13* | COVID-19 |

| | International Plan | Medical Only Plan |
|-------------------|--|-------------------|
| | Single Trip | Single Trip |
| Excess applies? | Limit per adult | Limit per adult |
| Yes | | |
| | \$Unlimited | \$Unlimited |
| | \$2,000~ | \$2,000~ |
| | \$1,000~ | \$1,000~ |
| Yes | \$Unlimited | - |
| Yes | \$10,000 | - |
| | | - |
| | \$8,000 | - |
| | \$1,000 | - |
| | \$3,500 | - |
| | \$3,000 | - |
| Yes | \$3,000 | - |
| | \$1,000 | - |
| | \$1,000 | - |
| | \$1,000 | - |
| Yes | \$1,100 | - |
| No | \$100 | - |
| No | \$4,000 | - |
| No | \$1,000 | - |
| No | \$2,000 | - |
| No | \$8,000 | - |
| No | \$10,000 | - |
| No | \$2,500,000 | - |
| yes-as applicable | See pages 49-55 for details of what is and isn't covered | |

~Cover will not exceed 12 months from onset of the illness, conditions or injury.

*Sub-limits apply. Refer to the Policy Wording.

INSURANCE PLAN PRICING:

Medical Only - Including Snow Sports Cover

12 Months - \$1100.00 AUD

18 Months - \$1450.00 AUD

24 Months - \$1800.00 AUD

Comprehensive - Including Snow Sports Cover

12 Months - \$1219.00 AUD

18 Months - \$2173.00 AU

24 Months - \$2756.00 AUD

EXCESS: Excess is the price you will need to pay if you make an insurance claim. The \$250 excess cannot be removed on these policies.

SNOW SPORTS ADD ON: Please make sure you read the Covermore PDS including the Snow Sports section which is also outlined below. The Snowsports is an additional add on that we include in all of our quotes. It will show up once the policy is issued.

Snow skiing, snowboarding and snowmobiling Claims involving participation by You (during the Journey) in snow skiing, snowboarding or snowmobiling are specifically excluded from this policy. If You wish to be covered for these activities during your Journey, You must pay an extra premium. Please ask for a quote. Even if You pay the extra premium, You will only be covered if: • You are skiing or snowboarding On-Piste; • You are not racing; and • You are not participating in a Professional capacity.

BENEFITS TABLE

This is a summary of the benefits provided only.
Please read this PDS carefully to understand what this policy covers.
Importantly, please note that conditions, exclusions, limits and sub-limits apply.

| Policy benefits | | International Plan | Medical Only Plan |
|-----------------|--|--|-------------------|
| | | Single Trip | Single Trip |
| | | Limit per adult | Limit per adult |
| | Overseas medical and dental | | |
| 1* | - Overseas medical expenses (including emergency repatriation/evacuation) | \$Unlimited | \$Unlimited |
| | - Emergency dental expenses | \$2,000~ | \$2,000~ |
| | - Ongoing overseas medical care | \$1,000~ | \$1,000~ |
| 2* | Additional expenses | | |
| 3* | Amendment or cancellation costs | | |
| 4* | Luggage and travel documents | | |
| | Luggage | \$8,000 | - |
| | Phone or smart watch - limit per item | \$1,000 | - |
| | Camera or video camera - limit per item | \$3,500 | - |
| | Laptop computer - limit per item | \$3,000 | - |
| | Tablet computer - limit per item | \$3,000 | - |
| | Drone (with or without camera) - limit per item | \$1,000 | - |
| | Artificial limb, removable dental appliance, dentures or medical device e.g. hearing aids, CPAP machine - limit per item | \$1,000 | - |
| | Jewellery, Watch or any other item - limit per item | \$1,000 | - |
| | Skis, snowboards and sporting equipment - limit per item | \$1,000 | - |
| | Travel documents | \$1,000 | - |
| 5* | Delayed luggage allowance | | |
| 6 | Money | | |
| 7 | Rental Car Insurance Excess | | |
| 8* | Travel delay | | |
| 9* | Hijacking | | |
| 10* | Hospital incidentals | | |
| 11* | Loss of income | | |
| 12* | Personal liability | | |
| 13* | COVID-19 | | |
| | Excess applies? | | |
| | Yes | \$Unlimited | \$Unlimited |
| | Yes | \$10,000 | - |
| | Yes | \$3,000 | - |
| | Yes | \$1,000 | - |
| | Yes | \$1,000 | - |
| | Yes | \$1,000 | - |
| | Yes | \$1,000 | - |
| | Yes | \$1,000 | - |
| | Yes | \$1,100 | - |
| | No | \$100 | - |
| | No | \$4,000 | - |
| | No | \$1,000 | - |
| | No | \$2,000 | - |
| | No | \$8,000 | - |
| | No | \$10,000 | - |
| | No | \$2,500,000 | - |
| | yes-as applicable | See pages 49-55 for details of what is and isn't covered | |

~Cover will not exceed 12 months from onset of the illness, conditions or injury.

*Sub-limits apply. Refer to the Policy Wording.

INSURANCE PLAN PRICING:

Medical Only - Including Snow Sports Cover

12 Months - \$1100.00 NZD

18 Months - \$1450.00 NZD

24 Months - \$1800.00 NZD

Comprehensive - Including Snow Sports Cover

12 Months - \$1150 NZD

18 Months - \$2050 NZD

24 Months - \$2600 NZD

EXCESS: Excess is the price you will need to pay if you make an insurance claim. The \$250 excess cannot be removed on these policies.

SNOW SPORTS ADD ON: Please make sure you read the Covermore PDS including the Snow Sports section which is also outlined below. The Snowsports is an additional add on that we include in all of our quotes. It will show up once the policy is issued.

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