

1 Cover Travel Insurance vs Cover-More Options Travel Insurance

Key Benefits Comparison

The Cover-More Options product offers more generous medical, luggage and travel delay benefits for international travel:

		1 Cover Comprehensive Single (effective 01 June 2006)	Cover-More Options Plan I (effective 01 April 2007)
Travel Services Provider Insolvency	Cover, if due to the insolvency of an airline, hotel, accommodation provider, car rental agency, coach, bus, shipping or railway company, your journey has to be re-arranged or cancelled if it cannot be re-arranged.	No Cover	\$10,000
Overseas Medical Expenses	Cover for hospital, medical, surgical and ambulance expenses.	Unlimited* (Up to 12mths cover from onset)	Unlimited* (Up to 12mths cover from onset)
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.	\$50,000	Unlimited* (Except claims relating to rescheduled transport due to severe weather conditions limited to \$250)
Dental	Cover for emergency dental treatment.	\$500	Unlimited* (Up to 12mths cover from onset)
Amend or Cancel	Cover, if due to unforeseen circumstances outside your control your journey has to be re-arranged, or cancelled if it cannot be re-arranged.	Unlimited*	Unlimited*
Agents cancellation fees		\$1,500	\$4,000
Luggage	Cover for loss, theft or damage.	\$5,000 (excl. Travel Documents)	\$12,000 (incl. Travel Documents)
Total limit (all luggage claims)			
Item limit (incl. pairs and sets)		\$750	\$500
Camera item limit		\$3,000	\$3,500
Laptop item limit		\$3,000	\$3,000
Travel Documents		\$5,000	Travel Documents are included in the \$12,000 Total luggage benefit - see above
Delayed Luggage	Cover for the cost of essential emergency purchases overseas if all your luggage is delayed by a transport provider.	\$250 (12 hr delay)	\$1,000 (\$500 for 24hr delay and \$500 more is paid for a 72 hr delay)
Money	Cover for cash which is lost or stolen from your person.	\$250	\$200
Rental Car 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.	\$3,000	\$4,000
Travel Delay	Cover for additional accommodation expenses if your scheduled transport is delayed for more than 6 hrs.	\$1,000	\$2,000
Special Events/Sports	Covers additional costs for alternative public transport to get you to a special event (as defined) if your journey would otherwise be delayed and you would miss it due to unforeseen circumstances outside your control.	\$5,000	\$2,000
Resumption of Journey	Cover for the cost to return overseas if you have to return to Australia early as a result of the ill-health of a relative or business partner in Australia.	\$3,000	\$3,000
Cash In Hospital	An allowance of \$50 per night if you are confined to a hospital overseas due to a disabling injury or sickness provided you are in hospital for at least 48 hours.	\$5,000	\$8,000
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.	No Cover	\$8,000
Loss of Income	A Loss Of Income benefit is payable if, due to an injury sustained during your journey, you are unable to work on your return to Australia.	\$10,400 (up to \$1,600 per mth)	\$9,000 (up to \$1,500 per mth)
Disability	A Disability Benefit is payable if caused by an injury sustained during your journey which results in total loss of sight in one or both eyes or total loss of the use of a limb.	\$25,000	\$25,000
Accidental Death	A Death Benefit is payable (to your estate) if caused by an injury sustained during your journey.	\$25,000	\$25,000
Personal Liability	Cover for legal liability if your negligent act or omission during the journey causes bodily injury or damage to property of other persons.	\$5,000,000	\$2,500,000

IMPORTANT INFORMATION

* "Unlimited" means that there is no financial limit on what you can claim except it must be the amount of loss you have suffered as a result of the event that gave rise to the claim. The cover is not unlimited as the policy exclusions and conditions will apply.

Your travel agent is an Authorised Representative of Cover-More Insurance Services (ABN 95 003 114 145 AFSL No 241713). Cover-More is an agent of the insurer of the Cover-More Options Travel Insurance Product, Vero Insurance Limited (ABN 48 005 297 807 AFSL No 230859). For details about the insurance services offered by your travel agent and the Cover-More Options Travel Insurance Product, read the Financial Services Guide and Product Disclosure Statement.

This document has been prepared by Cover-More and is current as at May 2007. It compares the key benefits for international travel insurance offered in the 1 Cover Insurance combined FSG and PDS (issued 01 June 2006) and the Cover-More Options Travel Insurance PDS (issued 1 April 2007). It does not cover all benefits offered by each policy or take into account all exclusions, conditions and limits that can impact on the extent of the benefit provided. As the comparison has been prepared without taking account of your personal circumstances, you should consider whether it is appropriate to your situation and review the Product Disclosure Statements before making a decision about whether to acquire or hold insurance.