

Important

This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase this insurance policy, you should read the current Product Disclosure Statement and Policy (PDS), having regard to your personal circumstances.

This brochure is a general description and summary of cover only. Full details are set out in the Product Disclosure Statement and Policy (PDS).

You have twenty-one (21) days to read the policy after we have accepted your application and you have received your certificate of insurance. If you change your mind about the cover during this time the cooling-off period allows you to cancel your policy within 21 days and receive a full refund of premium paid, provided you have not started your journey and do not have a claim to make.

What you must tell us when you apply to take out this policy

When applying to take out insurance, we will ask you certain questions. When answering these questions, you must be honest, and you have a duty under the *Insurance Contracts Act 1984* to tell us anything

- known to you, and
- which a reasonable person in the circumstances would include in answer to any question.

We will use your answers to help us decide whether to insure you and anyone else under this policy, and on what terms.

Who you are answering the questions for

It is important that you understand you are answering the questions in this way on behalf of yourself and anyone else that you want to be covered by the policy.

Your duty does not require disclosure of anything that

- diminishes the risk to be undertaken by us
- is of common knowledge
- we know or, in the ordinary course of business, ought to know, or
- is a matter that we indicate your duty has been waived by us.

If you do not comply with your duty of disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim, or we may cancel the policy.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

If you have a pre-existing medical condition or you are 70 years of age or over

Please read the information below before you apply for insurance cover.

Do you have a pre-existing medical condition?

Claims for most pre-existing medical conditions are specifically excluded from this policy.

Automatic cover is provided for specific medical conditions that meet certain requirements.

The pre-existing medical condition exclusion does not apply to these conditions; therefore no application for additional cover is required. Please refer to the PDS for a full list of medical conditions and the cover limitations that apply.

Are you 70 years of age or over before your departure date or during your journey?

You are not automatically covered for your medical or medical-related losses on any International Plan.

However:

You may still be able to obtain cover in these situations, subject to approval. Contact us to apply for a medical assessment

Please refer to the PDS for further information.

Cover is not available to non-Australian residents or persons who are not travelling on this policy.

Plan your trip from cover to cover

You can enjoy your travels more if you're less worried about all the things that could go wrong, and our policies can cater for most of your travel insurance needs. For your peace of mind, we offer various levels of cover. To make it easier for you to compare our great policy features we have set them out in the table on the reverse page.

You'll also have peace of mind with these policy benefits:

21-day cooling-off period	✓
Cancellation of journey	✓
Travel agent's cancellation fee	✓
Travel Delay	✓
Overseas medical and dental expenses*	✓
Overseas evacuation costs*	✓
Resumption of overseas journey*	✓
Accidental death	✓
Disability cover	✓
Luggage loss or damage	✓
Personal liability	✓
Rental vehicle excess waiver	✓
Return of hire car	✓

*International Travel Plans only.

Worldwide 24-hour emergency hotline

If you find yourself in difficulty during your trip anywhere in the world, you can rest assured that CGU Insurance will be by your side.

Your emergency hotline card, which you'll find inside your PDS, gives you 24-hour access to First Assistance, our emergency travel assistance provider.

Refer to your PDS for further information on its benefits.

Claims and enquiries

CGU Insurance Limited

GPO Box 9902 in your capital city.

Claims tel. 1800 112 449

Enquiries tel. 13 15 32

Email. travelclaims@iag.com.au

Website: www.cgu.com.au

Effective 22-06-2010

Travel Insurance is issued by CGU Insurance Limited ABN 27 004 478 371.

You can get a Product Disclosure Statement (PDS) for the product from any office of CGU or its intermediary. You should consider the PDS in deciding whether to buy or hold the product.



Insurer
CGU Insurance Limited
ABN 27 004 478 371
AFS Licence No. 238291

travel
insurance information



Step 1

Choose your destination and select your travel plan (the Super Plus Plan is compulsory if your destination is USA, Canada or Japan)

Cover is only available to permanent Australian residents

Limits of Cover

	Super Plus Plan Worldwide cover, compulsory for travel to USA, Canada and Japan.		Super Plan Minimum cover for travel to UK, Europe, South America, Russia, India, Africa or the Middle East.		Standard Plan Minimum cover for travel to Asia, including Bali.		Economy Plan For travel to New Zealand, Norfolk Island and the South Pacific Islands.		Australian Plan For travel within Australia only.	
	Single	Doubles	Single	Doubles	Single	Doubles	Single	Doubles	Single	Doubles
Overseas medical & dental	Medical unlimited* Dental \$1,000	Medical unlimited* Dental \$2,000	Medical unlimited* Dental \$1,000	Medical unlimited* Dental \$2,000	Medical \$300,000 Dental \$1,000	Medical \$600,000 Dental \$2,000	Medical \$100,000 Dental \$1,000	Medical \$250,000 Dental \$2,000	Travel Expenses Only \$10,000	Travel Expenses Only \$20,000
Cancelled or rescheduled travel	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs
Resumption of overseas journey	\$3,000	\$6,000	\$3,000	\$6,000	\$1,500	\$3,000	\$1,500	\$3,000	-	-
Luggage & travel documents	\$12,000	\$24,000	\$10,000	\$20,000	\$5,000	\$10,000	\$3,500	\$7,000	\$2,500	\$5,000
Hire vehicle excess waiver	\$3,000	\$3,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Accidental death & disability	\$25,000	\$50,000	\$25,000	\$50,000	\$15,000	\$30,000	\$10,000	\$20,000	\$10,000	\$20,000
Personal Liability	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million	\$2 million	\$2 million	\$1 million	\$1 million	\$1 million	\$1 million

Cancellation Plan Only	For Australia, Norfolk Island and New Zealand travel only Single only policy	Sum Insured: \$1,000 Sum Insured: \$2,000 Sum Insured: \$3,000
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Excess
An excess applies to all travel plans, please refer to the PDS for further information.

Premium variables
Pre-existing medical conditions
If cover for pre-existing medical conditions has been accepted, an additional premium is applicable.
Premium loading for people aged 60 and over applies.
Medical approval is required for travellers aged 70 and over on International Plans.



Step 2

Application form

Complete this application form

Name 1:

Gender 1: M F Date of birth 1: / /

Name 2:

Gender 2: M F Date of birth 2: / /

Address:

State: Postcode: Tel:

Destination: USA Canada Japan

India Africa South America Middle East

UK Europe China Russia

Asia Bali New Zealand Pacific Islands

Australia Other (please specify)

Period of journey: Days Weeks Months

Departure date: / / Return date: / /

Plan selected: Double or Single No. of travellers

Super Plus Super Standard Economy

Australian

Cancellation: Australia Norfolk Is. New Zealand

\$1,000 \$2,000 \$3,000

Please record names and date of birth of dependant children travelling with adults.

Name Date of birth / /

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THESE QUESTIONS MUST BE ANSWERED

Do you have a pre-existing medical condition? Yes No

Do you require cover for your pre-existing medical condition? Yes No

Pre-existing conditions approval no/s:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Premium: Single/Doubles \$
 Age loading \$
 Pre-existing medical condition (if applicable) \$
 Total payable..... \$

Declaration

I/We have received and read the Product Disclosure Statement and policy wording and if I/we do not understand the cover provided, I/we will ask the travel adviser or CGU Insurance. If, within twenty one (21) days of arranging cover, I/we am/are not satisfied with the policy, and have not started my/our journey, and do not want to claim, I/we will ask for a refund. To the best of my/our knowledge and belief, the information in this application is true and correct and I/we have not withheld any information.

I/we authorise CGU Insurance to collect or disclose any personal information relating to this insurance to/from any other insurers or insurance reference service.

If you do not wish to receive any marketing material directly from us (such as special offers and discounts), tick this box.

Applicant's signature _____ Date / /

Applicant's signature _____ Date / /

If traveller is under 18 years of age, a parent or guardian must sign on their behalf.

Forward application together with cheque/remittance to:

For MasterCard and Visa payments, please complete:

Credit card no:

Expiry: /

Name on card:

Signature:

* For expenses incurred within 12 months of disablement.