

Cancellation Plus Cover ... how does it work?



We get it - life happens sometimes and it can really suck. What's worse than that is needing to cancel your dream holiday (we are tearing up thinking about it). For those "didn't see that coming" moments that aren't covered by the standard Cancellation Cover, Cancellation Plus Cover can have you covered when cancelling is unavoidable so you can worry less (at least about your trip cancellations).

Here's a few scenarios that are not otherwise covered by the standard Cancellation Cover that may make your holiday plans take an exit ramp (and can be covered by Cancellation Plus Cover):



You've cut ties with your travel buddy and don't want to travel with them anymore



Your visa application wasn't approved



You've changed your mind about travelling



You were too eager booking your trip before getting your leave approved. Oops!



You're worried about your friend's health and wouldn't want to go away if their health deteriorated



Cost of living has stung you and you can't afford to travel at the moment

Cancellation Plus Cover covers a portion of your prepaid, non-refundable costs - not all of them. It covers **the lesser** of 75% of the non-refundable unused portion of your coverable prepaid travel costs or 75% of the Cancellation Cover sum. In any case, we will not pay more than \$10,000 per policy. You can only buy Cancellation Plus Cover at the same time as buying your travel insurance policy.

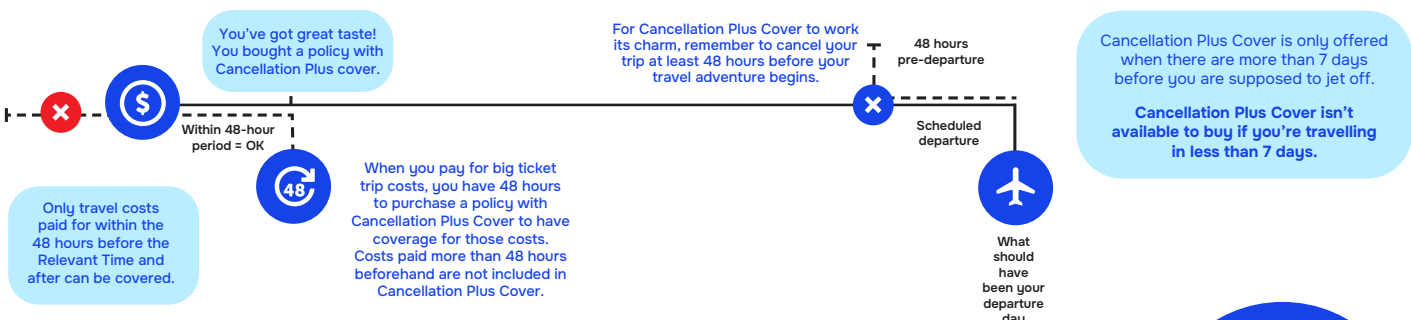
So what's off the table?

Cancellation Plus Cover does not apply:

- to costs you paid towards your trip more than 48 hours before purchasing your policy with Cancellation Plus Cover (if you've paid for your trip more than 48 hours ago, Cancellation Plus Cover is not suitable for you).
- if you cancel your trip within 48 hours of you jetting off (to claim Cancellation Plus Cover, you must cancel your trip **more** than 48 hours before you were supposed to travel)
- Cancellation Plus Cover isn't available for policies including travel to certain destinations (Iran, Syria, North Korea, Israel, Ukraine, Occupied Palestinian Territories, Belarus, Russia).
- If travel is prevented because of:
 - **Widespread physical disruption** at the destination(s) you were going to due to an act of war, civil war, act of terrorism or nuclear meltdown
 - **Disrupted transport:** a major disruption to the transport you were going to use due to volcanic ash not allowing planes to fly, or closure of sea lanes stopping movement of ships
 - **Government imposed restrictions on traveller movements** due to border closures to non-essential travel or airspace closures.

When does Cancellation Plus Cover stop completely?

Cancellation Plus Cover coverage ceases from the time when the event preventing travel occurs due to the reasons above, no matter the reason for your claim. **Important!** You may be able to claim under other benefits included in your policy, just not under Cancellation Plus Cover.



Chat with your travel consultant about Cancellation Plus Cover today!

Cancellation Plus Cover is an optional add-on: an additional premium must be paid. Eligibility criteria applies. Cover is available up to the lesser of 75% of the non-refundable portion of your unused prepaid travel costs or 75% of the Cancellation Cover you added. We will not pay more than \$10,000 per insured policy. Cancellation Plus Cover must be purchased at the same time as the policy is issued. Limits, sub-limits, conditions and exclusions apply. Insurance administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) on behalf of the product issuer, Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507). Any advice is general advice only. Please consider your financial situation, needs and objectives and read the Combined FSG/PDS before deciding to buy this insurance. For information on the Target Market and Target Market Determinations for this product, contact Cover-More on 1300 72 88 22.

