Credit Card Travel Insurance Checklist



Not all travel insurance is the same. As unique as you are, so are your travelling preferences and travel insurance requirements. Make sure you understand what you are covered for so you can keep travelling, no matter what life throws at you.

Help protect yourself and your holiday by asking the following questions before travelling on your 'free' credit card travel insurance.

☐	Does your policy have 24 hour global emergency assistance? Do they have on-site medical experts for timeous medical intervention in an emergency?
☐	Will your travel insurer provide you with access to an English speaking GP at no extra cost, wherever you are in the world?
☐	What standard of medical care is stipulated in your policy? Is it First World Care or Reasonable Care? This may make a difference depending on where you are travelling
☐	What is the activation requirement for your credit card policy? You may have to pay for part or all of your trip on the card to be covered.
☐	Does your credit card cover Cruising? Are there restrictions to the number of consecutive days at sea to ensure coverage?
☐	Is the type of cover determined by level of credit card you have? Do you have to pay up-front on your card & then be reimbursed?
☐	What is the maximum length of time you will be covered for? Are you allowed to extend your travel insurance?
☐	Do you have a policy number to provide hospitals or other parties in an emergency? Are you aware of where to locate your policy documentation and what the process is for making a claim
☐	Do you know what excess is applied? Do you have the ability to change this? Does it change depending on what you're claiming for?
☐	Are your travelling companions or family members covered or only you as the primary cardholder?
☐	Is there an age limit on the policy for yourself and non-travelling relatives?
☐	How often are you entitled to use the free policy?
☐	Does your policy cover any Existing Medical Conditions? Do they provide the option to apply for additional Existing Medical Condition(s) cover?
☐	Will the policy cover non-travelling relatives if something unexpected was to happen at home? If so, is there an age limit?
☐	Do you have to pay extra to be insured for travel to Africa or Americas?
☐	Who will assist with your claim? Travel agents can assist with submitting a claim and work with the insurance company to make the process easier

Wherever you are in the world, let Cover-More be your travel companion.

Cover·More
TRAVEL INSURANCE





Emergency assistance is just a call away

No matter what your emergency, Cover-More's emergency assistance team offer:

- 24/7 medical assistance and medical evacuations to first world medical care, when appropriate*
- Experienced doctors, nurses and case managers
- Easy click to call using the Cover-More app
- Passport replacement
- Travel advice
- Emergency or natural disasters updates



Virtual Care Services

We have partnered with world-class virtual care providers to provide our customers with access to telehealth consultations within 73 countries to give calm and clear advice, whether it's an e-script or finding the nearest suitable medical facilityˆ.



Tailored cover

One-size doesn't fit all! That's why we offer comprehensive cover with a unique set of optional extras to choose from to suit your specific holiday such as cruise, snow, adventure and motorcycle cover.

The Cover-More App

From the big to the small things – sometimes holidays do not go to plan. The Cover-More app uses geo location technology to provide potentially life-saving assistance and critical information wherever you are in the world, all in the palm of your hand.

With the Cover-More app, so you can check your:

- Destination risk ratings
- Up-to-date travel advice
- 24/7 emergency assistance

Available at the Google Play and App Store



Online claims 24/7

- Travel agents can assist with submitting a claim and work with you to make the process easier
- Our online claims portal makes it easy to submit your claim on the go. Just visit claims.covermore.com.au.
- An in-house claims department ensures your claims handled quickly and professionally

Insurance administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) and issued by 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. ˆVirtual Care Services do not form part of your travel insurance policy. It is offered to customers at Cover-More's cost and at our sole discretion. Your circumstances including age, location, medical condition or issue, proximity to appropriate medical care and medical history will be considered. *Subject to approval. For the TMDs for Cover-More's products, visit covermore.com.au/tmd.

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