



Overseas Medical

Overseas Medical Benefits Table		Member Overseas Travel Policy	
Maximum duration per journey (from the departure date shown on insured person's return overseas travel ticket)		3 months	
Benefits	Excess applies	Limits are the combined limit for an insured person and their family per journey and not per person unless specified.	
1 Overseas Emergency Medical Assistance~	\$Nil	Included	
2 Overseas Emergency Medical and Hospital Expenses~	\$250	\$Unlimited	
- Hospital Incidentals		\$7,500 (\$75 per 24 hours)	
- Emergency Dental Expenses		\$1,500 per person	
3 Personal Liability	\$Nil	\$2,500,000	

Overseas Travel Policy

Overseas Travel Policy Benefits Table			Member Overseas Travel Policy	
Maximum duration per journey (from the departure date shown on insured person's return overseas travel ticket)			3 months*	
Benefits	Excess applies	Maximum limits (per journey all claims combined)		
		insured person only	insured person with family	
1 - 3 Overseas Medical benefits included	Yes	Yes. See Overseas Medical Benefits Table above.		
4 Overseas Funeral or Cremation, or Body Repatriation	\$Nil	\$12,500	\$25,000	
5^ Cancellation Costs	\$250	\$10,000	\$20,000	
6^ Additional Expenses	\$250	\$10,000	\$20,000	
7^ Travel Services Provider Insolvency	\$250	\$5,000	\$12,000	
8 Resumption of Journey	\$250	\$5,000	\$10,000	
9 Accidental Death	\$Nil	\$25,000	\$25,000 insured person \$25,000 spouse \$5,000 child	
10^ Loss of Income	\$Nil	\$7,500	\$7,500	
11 Travel Documents, Transaction Cards, Travellers Cheques and Cash	\$Nil	\$500	\$1,000	
12^ Baggage and Personal Goods	\$250	\$10,000	\$20,000	
13 Baggage Delay Expenses	\$Nil	\$500	\$1,000	
14^ Travel Delay Expenses	\$Nil	\$650	\$1,300	
15 Alternative Transport Expenses	\$250	\$3,500	\$3,500	
16 Rental Vehicle Insurance Excess	\$Nil	\$5,000	\$5,000	
17^ Hijack and Kidnap	\$Nil	\$5,000	\$5,000	

* If you intend to be travelling longer than the maximum duration per journey shown in this table (i.e. 3 months), you may apply for an Upgrade - see Extension of period of cover in the Product Disclosure Statement.

Upgrades

Upgrades Benefits Table			Member Overseas Travel Policy	
Benefits	Excess applies	insured person only	insured person with family	
		Maximum limits (per journey all claims combined)		
Snow Extras				
18.1^ Your Snow Sport Equipment	Yes	\$2,000	\$4,000	
18.2 Snow Sport Equipment Hire	Yes	\$2,000	\$4,000	
18.3 Snow Sport Package	Yes	\$1,000	\$2,000	
18.4^ Piste Closure	Yes	\$1,000 (\$100 per 24 hour period)	\$2,000 (\$100 per 24 hour period)	
18.5 Bad Weather and Avalanche Closure	Yes	\$1,000	\$2,000	
18.6 Snow Skiing/Boarding Off-piste and Heli-skiing/Boarding		You can participate in these activities with <i>Snow Extras</i>		
Cruise Extras				
19.1^ Cabin Confinement	-	\$500 (\$50 per 24 hour period)	\$1,000 (\$50 per 24 hour period)	
19.2 Prepaid Shore Excursion Cancellation	Yes	\$1,000	\$2,000	
19.3 Formal Wear Damaged, Lost or Stolen	Yes	\$1,000	\$2,000	
19.4 Delayed Formal Wear	-	\$250	\$500	
19.5^ Marine Rescue Diversions	-	\$500 (\$100 per 24 hour period)	\$1,000 (\$100 per 24 hour period)	

~Medical and dental cover and assistance will not exceed 12 months from onset of the illness or injury. ^Sub-limits apply.

The excess amount will be on your Certificate of Insurance.

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 Product Disclosure Statement and Information Booklet and FSG before deciding to buy this insurance. Information is correct at time of preparation but is subject to change without notice. Please visit covermore.com.au for the most up-to-date information.

Why Cover-More?

We are the leading provider of travel insurance and medical assistance in Australia. With over 35 years of experience protecting Australians around the world, we now have operations in 15 other countries including the UK, USA, Canada, Ireland, Argentina, Brazil and New Zealand.

We help safeguard travellers from the unexpected and support them when medical, travel or security emergencies arise. Our policies include cover for COVID-19, overseas medical expenses, lost luggage, cancellation and more. We proudly provide customers with access to round-the-clock help through an in-house medical team so they can feel empowered to travel further, safely, and with confidence.

We care more. We do more. We support more. We are Cover-More.

How do I call Cover-More?	1300 72 88 22 Ensure you advise our Cover-More customer service team that you are a member of the Qantas Aircrew Club.
Where do I find a copy of the Product Disclosure Statement and Certificate of Insurance?	You can find a copy of the Certificate of Insurance and Product Disclosure Statement on the www.qantasaircrewclub.com.au information page/member information page.
Who is considered an insured person?	Means a person residing in Australia to whom the policyholder has issued a membership number and that person's membership remains current and valid as per the QACC membership terms and conditions. The insured person's family who are a nominated Group A or Group C Staff Travel Beneficiary and who have made arrangements to accompany the insured person for at least one sector of the journey are also included in this definition of "insured person". The insured person's travel buddy who is a nominated Group A Staff Travel Beneficiary and who has made arrangements to accompany the insured person for at least one sector of the journey is also included in this definition of "insured person".
Are there any age limits or restrictions based on age?	There is an age limit of 79. Once the traveller is 80 years old and above, they will need to contact Cover-More to apply for a leisure policy.
What is the maximum duration for per journey?	This cover applies for a maximum duration of 3 months for an overseas journey commencing from the departure date shown on the insured person's return overseas travel ticket. If you intend to be travelling longer than the maximum duration per journey (i.e. 3 months), you may apply for an Upgrade.
What upgrades can I make to my Group Policy?	You can: <ul style="list-style-type: none">• Apply and add Existing Medical Conditions• Increase rental vehicle insurance excess• Adventure activities• Motorcycle, motorscooter, quadbiking• Snow cover• Extend the Period of Insurance over 3 months
How do I upgrade my policy with addons?	Please call Cover-More customer service to make any amendments to your policy and pay any required additional premium. Ensure you advise our Cover-More customer service team that you are a member of the Qantas Aircrew Club.
How do I make a claim?	<ol style="list-style-type: none">1. Download a travel insurance claim form: Claim Form Medical Form2. Make a copy Whilst we may require you to send originals to us, we highly recommend that you keep copies of all relevant documentation as a back-up.3. Send it in: Cover-More Travel Insurance Claims Dept Private Bag 913 North Sydney NSW 2059

Cover-More
TRAVEL INSURANCE

Limits, sub-limits, conditions and exclusions apply. Standard excess may 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). For further information see Zurich's financial strength rating. Any advice provided is general advice only. Please consider your financial situation, needs and objectives and read the Product Disclosure Statement and Information Booklet and FSG before deciding to buy this insurance. Visit www.covermore.com.au for a copy of the Target Market Determination for our products and the most up-to-date information. Information is correct at time of preparation but is subject to change without notice.