

CANCEL FOR ANY REASON (ANY REASON AT ALL)



With Cover-More's Comprehensive Care international travel insurance, you can add cover that lets you cancel your trip for any reason at all, and claim some of your prepaid, non-refundable costs back!

WHAT DOES "CANCEL FOR ANY REASON" REALLY MEAN?

When you buy these policies, you can add an amount of cancellation cover that suits you. That cancellation cover is subject to the terms, conditions and exclusions in the PDS.

When you add and pay for the Cancel For Any Reason cover, if you need

to or want to CANCEL YOUR TRIP FOR ANY REASON, you don't have to worry about the claim being excluded*.

There are rules around when you must buy your policy/book your trip/ make further travel bookings which we explain below.

Cancel for any reason could include:

- If you haven't had your leave approved at work, but want to book your holiday now
- A friend or relative at home is quite frail and you're worried they might pass away
- A relative outside Australia is sick and you can't take your planned trip anymore
- You unexpectedly break up with your partner and decide not to travel
- You are concerned about a recent terrorist event and would prefer not to travel
- You've had an unexpected household expense which means you can't afford to travel right now

What do I need to know about buying this benefit?

- You can buy your travel insurance and add Cancel For Any Reason at the time of or after the deposit has been paid for your trip but only if your scheduled travel start date is more than seven days after the policy issue date.
- Only the costs for monies paid for the trip at the time of adding insurance or after Cancel For Any Reason is added are claimable. That is, anything paid towards your trip prior to the 48 hours of the purchase of the policy and CFAR, will not be covered.
- Once you have the cover in place, if you add more accommodation, transport or other items to your trip, you must do so 14 days or more before your scheduled departure date for Cancel For Any Reason to cover these components.
- Cancel for any reason is designed to provide cancellation cover, if your claim under cancellation cover, would ordinarily be excluded from the policy
- If you do need to make a claim under this benefit, you must have cancelled your trip 48 hours or more before your scheduled departure date.
- 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 policy.
- If you are a frequent traveller you can choose to buy a Annual Multi-Trip policy. You can select from the available choices and be covered for an unlimited number of Journeys up to the duration you have selected. The same rules around adding CFAR for a single trip policy apply. You only have to add CFAR once. However, just like with a single trip policy, any money paid towards your trip 48 hours or more BEFORE you buy your travel insurance policy and the CFAR add-on, is not able to be covered by CFAR.

If I have Cancel For Any Reason Cover, why do I need Cancellation Cover too?

Our regular Cancellation Cover means you can choose to insure the full trip value in case you need to cancel or amend the trip for something unforeseeable usually covered by the policy e.g. an accidental injury or sudden illness. To add-on Cancel For Any Reason Cover, you must have chosen a level of Cancellation Cover first.

Cancel For Any Reason Cover then is optional extra in case you need to cancel because of something not usually covered by the policy.

Chat to your consultant if you have more questions about cancellation cover.



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TRAVEL INSURANCE

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