

Travel Insurance

Comprehensive Care

Cover•More
TRAVEL INSURANCE

Want flexibility for Your Cancellation Cover?

Please see [Cancellation Plus Cover](#) which is an option You can add to Your travel insurance policy. An additional premium applies. Cancellation Plus Cover gives You flexibility to cancel Your trip for reasons not otherwise covered by this policy and get some of Your money back for non-refundable travel costs. See page 9 for full details.

Cancellation Plus Cover

Cancellation Plus Cover is an option to vary the cover that You can add to Your travel insurance policy for an additional premium.

It gives You flexibility to cancel Your trip before You leave and allows You to claim some money back for prepaid travel costs, like flights, accommodation, cruises, tours and transportation that are non-refundable and not recoverable in any other way.

When Cancellation Plus Cover is available

Cancellation Plus Cover is available on the International and Domestic Comprehensive plans when You choose an amount of Cancellation Cover to be included on Your policy (that amount is shown on Your Certificate of Insurance).

You might not be able to add Cancellation Plus Cover if there's a specific external event happening that is preventing travel to Your destination. Axis Travel Centre Travel will advise you BEFORE policy is paid.

When You can add Cancellation Plus Cover

You can only add Cancellation Plus Cover when You buy Your policy, which must be more than 7 days before Your scheduled trip start date. You can't add it once the policy has been issued to You.

If You buy an Annual Multi-Trip plan, You only need to add Cancellation Plus Cover once, even if You take multiple trips.

What type of events does Cancellation Plus Cover actually cover

If You cancel Your trip 48 hours or more before Your scheduled trip start date for reasons not otherwise covered by Your policy and there's no external event preventing travel (See "When does Cancellation Plus Cover not apply"), Cancellation Plus Cover will apply. For example:

- **Work leave not approved:** If Your boss hasn't approved Your time off yet, but You want to book Your trip now.
- **Job situation:** If You're starting a new job or looking for one, and You can't go on your planned trip anymore.
- **Unexpected expenses:** If You have unexpected expenses at home that make it hard to afford Your trip.
- **Change of mind:** If You simply change Your mind about travelling.

In simpler terms, Cancellation Plus Cover gives You flexibility to cancel Your trip and claim some money back from Us for Your unused, prepaid, non-refundable expenses.

When does Cancellation Plus Cover not apply

Cancellation Plus Cover does not apply:

- to travel costs that You paid for more than 48 hours before the Relevant Time;
- if You cancel within 48 hours of Your scheduled trip start date; and/or
- if travel is prevented due to any of the following reasons:

- Widespread physical destruction at the destination(s) You were going to due to an act of war, civil war, Act of Terrorism or nuclear meltdown
- Government imposed restrictions on traveller movements due to border closures to non-essential travel or airspace closures
 - Disruption of the transportation method You were going to use due to volcanic ash cloud preventing safe air movement or the closure of sea lanes preventing safe and free movement of sea vessels.

Cover under Cancellation Plus ceases from the time when the event preventing travel occurs due to the reasons above, regardless of alternate reasons for the claim.

You may however be able to claim under other benefits of the policy in these circumstances. For instance, when a Natural Disaster (such as an earthquake, hurricane or tsunami) occurs which impacts Your trip, and was unforeseeable at the Relevant Time, You may be able to make a claim for the prepaid, unused, non-refundable, travel costs prepaid in advance under SECTION 3: Amendment or Cancellation Costs (see pages 28-29).

What's covered by Cancellation Plus Cover

Cancellation Plus Cover applies to travel costs that You pay for after the Relevant Time and includes any travel costs that You may have paid for in the 48 hours before the Relevant Time.

“Relevant Time” in respect of:

- Single Trip policies means the time when the policy is issued.
- Annual Multi-Trip policies, means the first time when a part of the relevant trip is paid for or the time when the policy is issued, whichever occurs last.

Limits that apply to Cancellation Plus Cover

If You decide to cancel Your Journey for any reason not covered by this policy **and for which Cancellation Plus Cover applies**, We will pay the lesser of the following (as relevant to the plan chosen):

On the International Comprehensive Care Plan or Comprehensive Care Domestic Plan:

- 75% of the non-refundable, unused portion of Your prepaid travel costs; or**
- 75% of Your Cancellation Cover sum insured under SECTION 3: Amendment or Cancellation Costs;**

In any case We will not pay more than \$10,000 per policy.

Example: Michael bought the Cancellation Plus Cover option on the International Comprehensive Plus plan and cancelled his trip 4 days before his departure date due to a reason not otherwise covered under this policy. His Cancellation Cover sum insured is \$5,000. After deducting refunds from travel providers, Michael's total cancellation costs are \$5,200. As We pay the lesser of 75% of his sum insured (\$5,000), 75% of his cancellation costs (\$5,200) or \$10,000, in this case, We would pay 75% of his Cancellation Cover sum insured which is \$3,750. If Michael had an excess of \$250 on his plan, that would then be deducted which means We would pay \$3,500.

You must cancel at least 48 hours before Your trip start date

You must cancel Your Journey 48 hours or more before Your scheduled trip start date for Cancellation Plus Cover to apply.

If You cancel Your Journey within 48 hours of Your scheduled trip start date, Cancellation Plus Cover does not apply and You will need to refer to SECTION 3: Amendment or Cancellation Costs (see pages 28-29) for any potential coverage.

Refer distributor to have Policy quoted and issued :

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<p><i>Axis Travel Centre is the accredited travel agency operated under Priority Portfolio Travel Pty Ltd</i></p>	