

Certificate of Insurance & Tax Invoice

Jenny STEPHENSON

NSW

Dear Jenny STEPHENSON,

Thank you for choosing Cover-More Travel Insurance. You will find your policy details opposite, including all the features and benefits you have selected. Please read this in conjunction with the Product Disclosure Statement in order to understand the details of your insurance cover. We also advise that you refer to covermore.com.au for important notices and any travel advice that may affect your cover.

If any information included in this document is incorrect and requires changing, please contact us so we can update it for you.

If you have any questions or further enquiries please call 1300 72 88 22.

And most importantly, enjoy your travels.

Special excess

In addition to Your chosen excess or the excess on the Domestic plans, a special excess will apply to:

- SECTION 2: Additional Expenses if You are diagnosed with COVID-19 on Your trip: International plans - \$250, Inbound - \$250, Domestic plans - \$250.
- SECTION 4: Amendment or Cancellation Costs if You or Your travelling companion are diagnosed with COVID-19 on Your trip: International plans - \$500, Inbound - \$500, Domestic plans - \$250.

If Your claim is under both sections, the higher special excess will be deducted. The special excess applies in addition to any other excess. You cannot remove this special excess.

What that means is, for example, if You chose a \$250 excess on the International Comprehensive plan, and claim for Additional accommodation costs and cancellation costs because You were diagnosed with COVID-19 on Your overseas trip, We would deduct an excess of \$750 in total from Your Claim. (\$250 excess + \$500 special excess).

Policy Details

| | |
|--------------------------|-----------------------------|
| Policy Number | 723101293419 |
| Policy Type | Single Trip |
| Plan | International Comprehensive |
| Issue Date | 15/12/2023 |
| Destinations | All of Europe;All of UK |
| Max Trip Duration | |
| Travel Start Date | 18/04/2024 |
| Travel End Date | 3/06/2024 |

| | | | |
|------------------|------------------|------------|------------|
| Traveller | Jenny STEPHENSON | DOB | 18/11/1960 |
| Traveller | BRETT STEPHENSON | DOB | 03/03/1959 |

| | |
|--|----------|
| Excess | \$100.00 |
| Cancellation Cover | \$5,000 |
| Motorcycle / Moped Riding Cover | No |
| Adventure Activities Cover | No |
| Snow Sports Cover | No |
| Snow Sports + Cover | No |
| Luggage cover increased by: | \$0.00 |
| Cruise cover: | No |

Your Premium

| | |
|----------------------------------|------------|
| Amount Paid | \$1,130.00 |
| Total Amount Paid | \$1,130.00 |
| Total GST Included | \$0.00 |
| Total Stamp Duty Included | \$10.06 |

Existing Medical Conditions

| Traveller(s) | Date of Birth | Assessment outcome | Cover added? | Assessment number |
|------------------|---------------|-----------------------|--------------|-------------------|
| Jenny STEPHENSON | 11/18/1960 | condition(s) approved | Cover added | 814650458 |
| BRETT STEPHENSON | 03/03/1959 | NO | | |

Cover-More TRAVEL INSURANCE

Certificate of Insurance

Emergency Assistance

When calling for assistance, please have a contact number we can call you back on.

USA: 1800 937 9763 **NZ:** 0800 445 524
Canada: 1800 645 8714 **UK:** 0800 892 014
Other Countries: Call Australia on +61 (2) 8907 5619

Agent's Details

Agency: (Web) Cover-More **Consultant:** Webuser (DO NOT DELETE)
Branch: North Sydney **Phone:** 1300728822

Policy Transactions

| Transaction Details | Effective Date | New Premium |
|---------------------|----------------------|-------------|
| Issue Policy | 15/12/2023 | \$1,130.00 |
| | Total Premium | \$1,130.00 |

Important Information

This policy has been issued on the basis that you answered our questions accurately on behalf of all policyholders, received the Combined FSG and PDS and have agreed to receive updated travel advice. Visit our website for important notices and travel advice that may affect your policy. Please refer to the PDS for information on your cooling off rights and full details what the policy does and does not cover. Conditions, exclusions, limits and sub limits apply.

This certificate is a receipt for monies received on behalf of the insurer by Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More). Cover-More is an agent of the insurer. The premium paid includes Stamp Duty and GST where applicable. All amounts are in Australian dollars \$AUD.

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).