

# 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.

<input type="checkbox"/>	Does your policy have 24 hour global emergency assistance? Do they have on-site medical experts for timeous medical intervention in an emergency?
<input type="checkbox"/>	Will your travel insurer provide you with access to an English speaking GP at no extra cost, wherever you are in the world?
<input type="checkbox"/>	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
<input type="checkbox"/>	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.
<input type="checkbox"/>	Does your credit card cover Cruising? Are there restrictions to the number of consecutive days at sea to ensure coverage?
<input type="checkbox"/>	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?
<input type="checkbox"/>	What is the maximum length of time you will be covered for? Are you allowed to extend your travel insurance?
<input type="checkbox"/>	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
<input type="checkbox"/>	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?
<input type="checkbox"/>	Are your travelling companions or family members covered or only you as the primary cardholder?
<input type="checkbox"/>	Is there an age limit on the policy for yourself and non-travelling relatives?
<input type="checkbox"/>	How often are you entitled to use the free policy?
<input type="checkbox"/>	Does your policy cover any Existing Medical Conditions? Do they provide the option to apply for additional Existing Medical Condition(s) cover?
<input type="checkbox"/>	Will the policy cover non-travelling relatives if something unexpected was to happen at home? If so, is there an age limit?
<input type="checkbox"/>	Do you have to pay extra to be insured for travel to Africa or Americas?
<input type="checkbox"/>	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.



## 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 facility<sup>^</sup>.



## 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](https://claims.covermore.com.au).
- An in-house claims department ensures your claims handled quickly and professionally

**Cover-More**  
TRAVEL INSURANCE