



Cover Types

TRAVEL INSURANCE

PLAN SUMMARY

TRAVEL INSURANCE

24 hours a day, 365 days a year, wherever you are in the world – there's a comprehensive travel insurance policy for you to consider. Whether it's cover for lost luggage at the airport or a skiing accident in a remote village, American Express Travel Insurance has an annual or single trip option for you to choose.

You can choose from one of these 7 plans:

Plan A – Comprehensive

15 Policy Sections* - covers up to 12 months travel (1 return journey)

Plan B – Multi-trip - Individual (Asia/Pacific)

16 Policy Sections* - a renewable 12 month policy designed for the frequent traveller (unlimited number of return journeys within the 12 month policy period, within the Asia/Pacific regions only)

Plan C – Multi-Trip - Individual/Family (Worldwide)

16 Policy Sections* - a renewable 12 month policy designed for the frequent traveller (unlimited number of return journeys within the 12 month policy period, for any regions, worldwide.)

Plan D – Luggage & Personal Effects + Specified Items Cover

1 Policy Section plus Specified Items Cover - covers up to 12 months travel (1 return journey)

Plan E – Rental Vehicle Excess Cover

2 Policy Sections - covers up to 12 months travel (1 return journey)

Plan F – Snow Cover

7 Policy Sections - cover only between specific dates** (1 return journey)

Plan G – Golf Cover

4 Policy Sections - covers up to 12 months travel (1 return journey)

**you will not have cover under certain Policy Sections while travelling in Australia – see the 'Geographical Regions' section of the Product Disclosure Statement (PDS) for details*

***you will not have cover under sections 17, 20, 21 & 22 when travelling outside of particular periods. See the 'Period of Cover' section of the Product Disclosure Statement (PDS) for details*



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Cover Types

PLAN DESCRIPTIONS

PLAN A - COMPREHENSIVE

Plan A is designed for persons travelling overseas and includes cancellation, luggage, medical/repatriation and personal liability cover (note that there is no cover for certain benefits while travelling in Australia, including medical costs incurred in Australia). This Plan is suitable for leisure or business travel, and is available for Single and Family cover.

The following Optional Covers are available under this Plan:

- Specified Luggage & Personal Effects Cover
- Rental Vehicle Excess Cover
- Snow Cover
- Golf Cover

PLAN B - MULTI-TRIP (ASIA-PACIFIC)

Plan B is a renewable 12 month policy for leisure and/or business travellers, intending to take multiple trips during the policy period, and provides the same benefits offered under Plan A, plus Rental Vehicle Excess cover. The Multi-Trip Plan allows an unlimited number of Journeys within the 12 month policy period, with benefit limits and sub-limits being reinstated on the completion of each Journey (except for Policy Section 15 - Personal Liability).

Maximum period for any one Journey is 12 days for either business or leisure travel. A Journey can be made up of business and/or leisure travel, however the whole Journey cannot exceed a total of 12 days.

There is no cover for any other person.

If you purchased Plan B, your product renews automatically. This means we will charge your nominated card for the full premium. We will notify you 30 days in advance of your renewal. You have the right to cancel.

If you continue to pay the premium, then unless we advise prior to your policy ending that we will not be renewing, a new policy with the same terms and conditions automatically comes into existence for a period of one year as set out in your new Certificate of Insurance.

Your policy will not be renewed once you are over the age of 65 years.

The following Optional Covers are available under this Plan:

- Specified Luggage & Personal Effects Cover
- Snow Cover
- Golf Cover



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PLAN C – MULTI-TRIP (WORLDWIDE)

Plan C is a renewable 12 month policy for frequent leisure and/or business travellers, and provides the same benefits offered under Plan A, plus Rental Vehicle Excess cover. The Multi-Trip Plan allows an unlimited number of Journeys within the 12 month policy period, with benefit limits and sub-limits being reinstated on the completion of each Journey (except for Policy Section 15 - Personal Liability).

Maximum period for any one Journey is 37 days for leisure travel or 90 days for business travel. A Journey can be made up of business and/or leisure travel (with the leisure component being up to 37 days), however, the whole Journey cannot exceed a total of 90 days.

- If you have selected Individual cover, there is no cover for any other person.
- If you have selected Family cover, your accompanying spouse (or legally-recognised defacto) and Dependants are also covered.

PLEASE NOTE: The benefit limits shown in the Table of Benefits apply to the total of all claims combined, regardless of the number of persons the claims relate to.

If you purchased Plan C, your product renews automatically. This means we will charge your nominated card for the full premium. We will notify you 30 days in advance of your renewal. You have the right to cancel.

If you continue to pay the premium, then unless we advise prior to your policy ending that we will not be renewing, a new policy with the same terms and conditions automatically comes into existence for a period of one year as set out in your new Certificate of Insurance.

Your policy will not be renewed once you are over the age of 65 years.

The following Optional Covers are available under this Plan:

- Specified Luggage & Personal Effects Cover
- Snow Cover
- Golf Cover



PLAN D – LUGGAGE & PERSONAL EFFECTS + SPECIFIED ITEMS COVER,

PLAN E – RENTAL VEHICLE EXCESS COVER,

PLAN F – SNOW COVER AND

PLAN G – GOLF COVER

These Plans are designed for domestic and overseas travel, providing specific cover under particular sections of the policy. The Plans are suitable for leisure and business travel.

Cover for Specified Luggage & Personal Effects, Rental Vehicle Excess, Snow activities and Golf activities is available for purchase as Optional Cover. This is suitable for both single return journey Plans (A, D, E, F & G) and also Multi-trip Plans (B & C).

Key features:

One return Journey only.

You have the choice of Single or Family cover types. Under Single cover, there is cover under the Plan for you and any Dependants travelling with you. Under Family cover, your spouse (or legally-recognised de-facto) and Dependants who are travelling with you are covered under this Plan, however, the benefit limits shown in the Table of Benefits apply to the total of all claims combined, regardless of the number of persons the claims relate to.

The following Optional Covers are available under these Plans:

- Specified Luggage & Personal Effects Cover
- Rental Vehicle Excess Cover
- Snow Cover
- Golf Cover

where that cover is not already provided by the Plan.

This document has been prepared by AGA Assistance Australia Pty Ltd ABN 52 097 227 177 AFSL 245631, trading as Allianz Global Assistance. Please consult the Product Disclosure Statement (with Policy Wording) for a full explanation of your cover before making a decision.



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