

WHO TAKES WHAT POLICY?

AGENT
USE ONLY



Effective March 2018

non-Australian resident

Travelling one-way outbound.

- Policy: Essentials Care only.
- Condition: Cover available up to 12 months and ceases when the insured reaches their country of residence.

non-Australian resident

Travelling outbound, but returning to temporary residence in Australia.

- Policy: Comprehensive Care, Travelsure or Essentials Care
- Condition: Must have cover for the full duration and hold a temporary Australian residency visa.

non-Australian resident

Travelling within Australia and returning to temporary residence.

- Policy: Comprehensive Care Domestic, Travelsure Domestic or Comprehensive Care Domestic Cancellation only.
- Condition: Must have cover for the full duration of the domestic trip, hold a return ticket and depart from and return to a residence in Australia.

non-Australian resident

With no residential address travelling outbound, but returning to residence in Australia.

- Policy: Comprehensive Care, Travelsure or Essentials Care
- Condition: Must have cover for the full duration and hold a return ticket. Must depart from and return to a residence in Australia and if travelling internationally, have a valid Visa approved to enable their return to Australia.

non-Australian resident or ex-pat

Travelling inbound visiting friends or relatives.

- Policy: Essentials Care only - Area 6 Australia inbound.
- Condition: Must be covered for full duration of trip up to 12 months and policy issued prior to arrival in Australia.

Australian resident

Only wanting to insure the beginning of a journey.

- Policy: Comprehensive Care, Travelsure or Essentials Care
- Condition: Must be returning to Australia within 12 months if travelling to USA, Canada or Africa, or within 18 months for elsewhere in the world.

Australian resident

Only wanting to insure the beginning of a journey but not returning to Australia within 12 months if travelling to USA, Canada or Africa, or within 18 months for elsewhere in the world.

- Policy: Essentials Care only.
- Condition: Cover available up to 12 months.

Australian resident

Wanting cover after leaving Australia.

- Policy: Comprehensive Care, Travelsure or Essentials Care
- Condition: Only 48 hours after departure can be considered by your Cover-More Business Development Manager or Account Manager.

Australian resident

On a one-way ticket wanting cover for the full duration.

- Policy: Comprehensive Care, Travelsure or Essentials Care
- Condition: Must be returning to Australia within 12 months if travelling to USA, Canada or Africa, or within 18 months for elsewhere in the world.



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TRAVEL INSURANCE

keep travelling