

CANCEL FOR ANY REASON (ANY REASON AT ALL)

With Cover-More's revamped product offering, you can now add cover that lets you cancel your trip for any reason at all and claim some of your prepaid, non-refundable costs back!

WHAT DOES "CANCEL FOR ANY REASON" (CFAR) REALLY MEAN?

When you buy these policies, you can add an amount of cancellation cover that suits you. That cancellation cover is subject to the terms, conditions and exclusions in the PDS.

When you add and pay for the Cancel For Any Reason cover, if you need to or want to CANCEL YOUR TRIP FOR ANY REASON, you don't have to worry about the claim being excluded*.

Cancel for any reason could include:

- If you haven't had your leave approved at work, but want to book your holiday now
- A friend or relative at home is quite frail and you're worried they might pass away
- If you are starting or looking for a new job and can't take your planned trip anymore.
- You are concerned about a recent terrorist event and would prefer not to travel
- You've had an unexpected expense which means you can't afford to travel right now

The Rules: What do I need to know about buying this benefit?

- This cover may only be added at the same time you pay for this policy (it can't be added later) and only if your scheduled travel start date is more than seven days after the policy issue date.
- Cover will only apply for travel costs that you paid for after buying this policy (or, if you paid for them before, cover also applies for travel costs that you paid for in the 48 hours before the purchase date of this policy).
- Once you have the cover in place, if you add more accommodation, transport or other items to your trip, you must do so 14 days or more before your scheduled departure date for Cancel For Any Reason to cover these components.
- CFAR is designed to provide cancellation cover, if your claim under cancellation cover, would ordinarily be excluded from the policy having been assessed under the cancellation section benefit.
- If you do need to make a claim under this benefit, you must have cancelled your trip 48 hours or more before your scheduled departure date. CFAR won't apply if you cancel closer than this to the departure date.
- Cover is available up to the lesser of 75% of the non-refundable portion of your unused prepaid travel costs or 75% of the Cancellation Cover you added. We will not pay more than \$10,000 per policy.
- **Frequent traveller?** If you choose to buy a Annual Multi-Trip plan you only have to add CFAR once to your policy.

If I have Cancel For Any Reason Cover, why do I need Cancellation Cover too?

Our regular Cancellation Cover means you can choose to insure the full trip value in case you need to cancel or amend the trip for something unforeseeable usually covered by the policy e.g. an accidental injury or sudden illness. Cancel For Any Reason Cover supplements your cancellation cover which is why you must have chosen a level of Cancellation Cover first.

Cancel For Any Reason Cover then is an optional extra in case you need to cancel because of something not usually covered by the policy.

CALL US NOW

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Cover-More
TRAVEL INSURANCE

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Insurance administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) on behalf of the product issuer, Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. Any advice is general advice only. Please consider your financial situation, needs and objectives and read the Combined FSG/PDS before deciding to buy this insurance. Terms and conditions: *cover is available up to the lesser of 75% of the non-refundable portion of your unused prepaid travel costs or 75% of the Cancellation Cover you added. We will not pay more than \$10,000 per policy. Limits, sub-limits, conditions and exclusions apply.