

You're off and away

Cover-More

Your Certificate of Insurance (COI) and tax invoice (725100223510)

Hello Timothy de Neeffe,

This is your COI. It's the quickest way to check all your policy details in one place. Handy to pack in your suitcase, save on your phone or access via our extremely useful app.

Want to explore more details?

Be sure to read the Product Disclosure Statement (PDS) we've emailed to you. You'll find all the details of your cover, including any exclusions that apply.

Emergency numbers to note:

These are the best numbers to reach us on. When you call us, we'll ask you for your number so we can call you back.

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

Download the Cover-More App

Keep your policy in your pocket – and more. With access to 24/7 help, local numbers, travel advice – even a hospital and pharmacy locator! Our app gives you plenty of helpful info so you can worry less.

Need more help?

If you need to change anything before you go, reach out. We're here to help. We also love questions. So if you have them, give us a call on 1300 72 88 22.

Here's to wandering more and worrying less!

Adventure awaits,

Your Cover-More team

Policy Details

Policy Number	725100223510
Policy Type	Single Trip
Plan	International Basic
Issue Date	19/02/2025
Area of travel	Portugal;Spain
Country most time spent in	Spain
Travel Start Date	7/04/2025
Travel End Date	28/04/2025

Adult	Timothy de Neeffe	DOB	21/01/1956
Adult	Thu Phan	DOB	01/11/1971

Excess	\$250.00
Cancellation Cover	\$2,000
Motorcycle/Moped Riding Cover	No
Adventure Activities Cover	No
Snow Sports Cover	No
Snow Sports + Cover	No
Cruise cover	No
Increased luggage item limit cover	\$0.00
Cancellation Plus Cover	Not Applicable

Your Premium	
Amount Paid	\$408.00
Total Amount Paid	\$408.00
Total GST Included	\$0.00
Total Stamp Duty Included	\$4.04



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).

Existing Medical conditions/pregnancy cover

None

Policy Transactions

Transaction Details	Effective Date	New Premium
Issue Policy	19/02/2025	\$408.00
Total Premium		\$408.00

Agency details

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

Important Information

This policy was issued on the basis that you answered our questions accurately on behalf of all policyholders, received the Combined FSG and PDS and agreed to receive updated travel advice. Visit our website for important notices and travel advice that may affect your policy. Please read the PDS for information on your cooling off rights and full details of what the policy does and does not cover. Conditions, exclusions, limits and sub-limits apply. Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) administers the insurance, acting on behalf of Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507, the insurer and issuer of this insurance. This certificate is a receipt for money received by Cover-More on behalf of the insurer. The premium paid includes Stamp Duty and GST where applicable. All amounts are in Australian dollars \$AUD.