

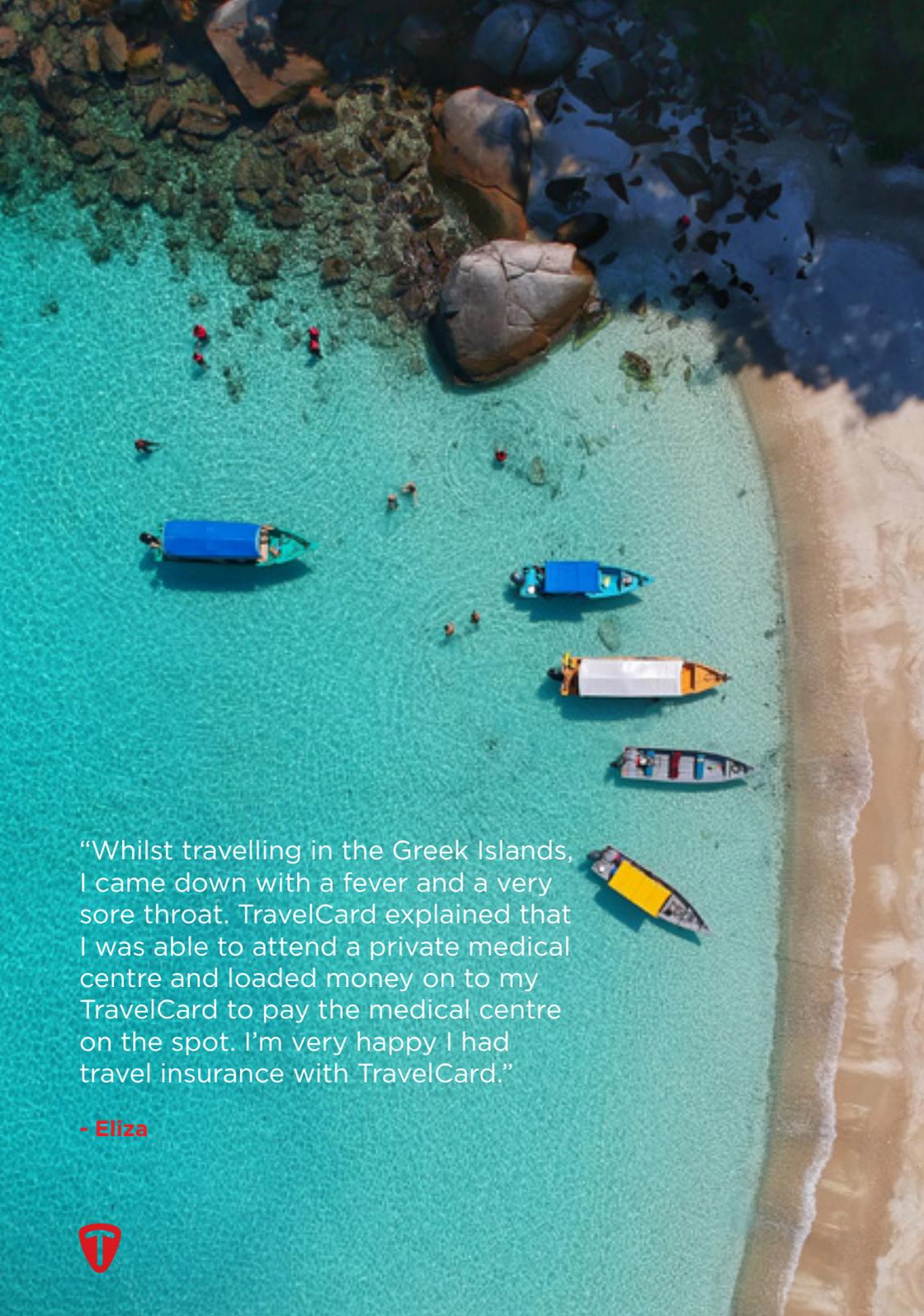
TravelCard™



Real-Time Travel Insurance

Less hassle, more holiday

Comprehensive International Leisure Travel Insurance

An aerial photograph of a tropical beach. The water is a vibrant turquoise color, and the sand is bright white. Several small, colorful boats are anchored in the shallow water. There are people swimming and standing on the beach. Large rocks are visible in the upper part of the image.

“Whilst travelling in the Greek Islands, I came down with a fever and a very sore throat. TravelCard explained that I was able to attend a private medical centre and loaded money on to my TravelCard to pay the medical centre on the spot. I’m very happy I had travel insurance with TravelCard.”

- Eliza



Discover the benefits of Real-Time™ insurance with TravelCard

Usually, travel insurance requires you to cover costs yourself, claim when you get home, then wait and worry. When taking out TravelCard travel insurance, we give you the option to be sent a TravelCard.

If you have a medical issue overseas, luggage is delayed or cash is stolen, we can instantly load money onto the card to help cover your expenses – so you can get back to enjoying your holiday. It's how travel insurance should be.

How the TravelCard works

1 Medical issue overseas?

Need a doctor? In pain and not sure what to do? Call our 24/7 Global Assistance team and we can direct you to the nearest hospital or doctor. For approved claims we will load the TravelCard with funds to cover your medical costs.

2 Delayed luggage

When your luggage isn't where you are, it's hard to begin your holiday. Just call us and once approved we can add up to \$150 to the TravelCard to buy emergency essentials.

3 Stolen cash

No cash, no holiday! Call us and if approved we can put up to \$250 on the TravelCard to help you in the interim.

Benefits and covers subject to the terms, conditions, exclusions and limits (including sub-limits) of the insurance policy. Please refer to the PDS & the TravelCard Terms & Conditions for more information.



What does TravelCard's Comprehensive International Leisure Travel Insurance cover?

Our Comprehensive Cover ensures you are covered for some of the most common claims made by Australian travellers, including:

- ✓ **Lost or stolen luggage and personal effects**
Protects your luggage and valuable items such as laptops and cameras if they get lost, stolen or accidentally damaged during your trip.
- ✓ **Cancellation before your trip begins**
Covers you for non-refundable costs up to the limit you choose when buying the policy, if you need to cancel or change your trip prior to departure due to unforeseen circumstances (such as unexpected illness or injury).
- ✓ **Rental vehicle insurance excess up to \$8,000**
Cover for hire car insurance excess or repair costs as a result of the vehicle being damaged or stolen.
- ✓ **Travel documents, credit cards and travellers cheques**
Cost of replacing your passport, visas, travel money cards, travellers cheques and credit cards if they are lost, stolen or damaged.
- ✓ **Personal liability cover up to \$6m**
Protects you and your family from lawsuits that could arise as a result of you accidentally injuring another person or damaging someone else's property.
- ✓ **Natural disaster cover**
Provides cover for additional expenses if you are travelling overseas and your return home or onward journey is delayed by an unforeseen natural disaster.
- ✓ **Wide range of leisure activities**
More than 90 leisure activities covered as standard including cycling, kayaking, snorkelling and safari.

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Not sure you need our Comprehensive International Leisure Cover?

Compare TravelCard's policies to find cover that suits your holiday and budget. There is a cover for every travel style, whether you're on a budget and seeking essential medical cover, or you're looking for more comprehensive coverage.

Our Basic Cover offers essential cover for Australians travelling overseas. If you'll be travelling light, and don't need cover for your luggage, it could be for you.

What's Included?	Basic Cover (International only)	Comprehensive Cover (International)	For details refer to PDS section
Cancellation and Journey Disruption (Pre-Trip)	✘	✓ Choose your limit	1.1
Cancellation and Journey Disruption (While You're Away)	✓ Various limits apply	✓ Various limits apply	1.2 - 1.7
Overseas Medical And Dental Expenses	Unlimited* Real-Time claims using the TravelCard	Unlimited* Real-Time claims using the TravelCard	2
Hospital Related Expenses (greater than 24 hours)	✓	✓	3
Accidental Death	✘	✓	4
Permanent Disability	✘	✓	5
Loss of Income (greater than 30 days)	✘	✓	6
Travel Documents, Credit Cards and Travellers Cheques	✘	✓	7
Theft of Cash	✓ Cash advance up to \$250 on the TravelCard	✓ Cash advance up to \$250 on the TravelCard	8
Luggage and Personal Effects	✘	✓	9
Luggage and Personal Effects Delay Expenses	✘	✓ Up to \$150 on the TravelCard to buy emergency essentials	10
Travel Delay Expenses (greater than 6 hours)	✘	✓	11
Special Events	✘	✓	12
Personal Liability	✓	✓	13
Rental Vehicle Insurance Excess	✘	✓	14
Pet Care if you are delayed on your return journey (greater than 12 hours)	✘	✓	15

*Excluding contact lenses, spectacles and emergency dentures, where sub-limits apply.

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“I spoke to a registered nurse when applying for a TravelCard insurance policy. She was fantastic; very helpful, very clear. She understood my medication and the reason why I had problems with my heart.”

- Alessandro



Customise your Comprehensive policy with optional covers



Cover While Cruising

We cover you for a wide range of events whilst cruising such as injury, sickness and medical evacuation.



Winter Sports Cover

Our comprehensive winter sports cover includes medical evacuation, avalanche closure, and loss, theft or damage to gear that you own.



Adventure Activities Cover

We can cover you for a broad range of activities – from quad biking to paragliding, sky diving to deep sea fishing.



Golf Cover

We can cover you for loss, theft or damage to your own equipment. Or, if you can't play due to an injury or sickness, we can even cover the unused percentage of the non-refundable green fees and tuition fees for your trip.



Business Cover

If you need to take work away with you and it gets accidentally damaged, lost or stolen, we can cover business equipment, documents, samples and demonstration goods.



Search & Rescue Expenses Cover

Whether you're snowboarding or trekking in the mountains, some adventures come with a degree of risk. Search and rescue operations can be expensive. Having the right insurance in place means you can enjoy the adventure with peace of mind.

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TravelCard



Real-Time Travel Insurance

Get a quote

To get a quote or for more information contact your insurance broker, visit www.travelcard.com.au or call **1300 123 413**

About TravelCard

TravelCard launched in Australia in 2018 and is part of the PassportCard Group, who have been providing innovative travel insurance solutions since 2014. With over 2 million cardholders globally and offices in Australia, Israel, Germany and the UK, PassportCard Group provides global data to support market-leading travel insurance policies.



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