



TravelCard



# Basic Cover (International)

TravelCard Real-Time Travel Insurance

## BASIC COVER (Leisure International Travel Insurance)

### What is TravelCard's Basic Cover?

TravelCard's 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. We offer:

- **Unlimited cover for overseas medical<sup>[1]</sup>**  
Ensures you can be protected financially if you fall sick or are injured overseas and also covers up to \$1,000 emergency dental expenses. For approved claims we will load the TravelCard with funds to cover your medical costs. According to Smartraveller, medical assistance is usually the most expensive cost Australians can experience overseas<sup>[2]</sup>.
- **Unlimited cover for cancellation or disruption due to sickness while travelling**  
In addition to medical expenses, our Basic Cover gives you protection for extra accommodation and travel costs if you are forced to cancel or disrupt your journey due to sickness or injury while you're overseas.
- **Stolen cash**  
For approved stolen cash claims, we can load up to \$250 on the TravelCard in Real-Time, to help you in the interim.
- **Cancellation or disruption due to unforeseen natural disaster**  
We include cover for extra accommodation and travel costs if an unforeseen natural disaster such as an earthquake disrupts your trip or requires you to return home to Australia<sup>[3]</sup>.
- **Personal liability up to \$3m**  
Protects you from lawsuits that could arise as a result of you accidentally injuring another person or damaging someone else's property.

### Why you should never travel overseas without medical cover

Unfortunately, hospitals in some countries will refuse to give you medical assistance if you don't pay upfront, or hand over your insurance details. Even if it is an emergency. In other countries, hospitals may treat you, then give you an invoice to pay. Either way, the key thing to know is that the Australian government cannot pay for your medical bills.

Even if you're travelling to one of the 11 countries that currently has a Reciprocal Health Care Agreement with Australia, you may still have to pay some of your medical costs and should consider travel insurance.

All benefits and covers are subject to the terms, conditions, limitations and exclusions listed in the Combined Financial Services Guide and Product Disclosure Statement and on other policy documentation, including the schedule and the TravelCard terms & conditions.

[1] Excluding contact lenses, spectacles and emergency dentures, where sub-limits apply. [2] <https://www.smartraveller.gov.au/before-you-go/the-basics/insurance>  
[3] Provided it wasn't a known event before you purchased the policy



## Need more Comprehensive Cover?

Our Basic Cover provides medical and emergency dental cover, and some additional covers such as accommodation expenses if your journey is disrupted due to an unforeseen natural disaster. However if you wish to ensure you are also covered for other common claims made by Australian travellers, consider our Comprehensive Cover. This includes cover for delayed, lost or stolen luggage, or pre-trip cancellation due to unforeseen circumstances such as unexpected illness or injury.

If you need help finding a policy that suits you, call our customer service team on 1300 123 413.

What's Included?	Basic Cover (International only)	Comprehensive Cover (International)	For details refer to PDS section
Cancellation and Journey Disruption (Pre-Trip)	x	✓ 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	x	✓	4
Permanent Disability	x	✓	5
Loss of Income (greater than 30 days)	x	✓	6
Travel Documents, Credit Cards and Travellers Cheques	x	✓	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	x	✓	9
Luggage and Personal Effects Delay Expenses	x	✓ Up to \$150 on the TravelCard to buy emergency essentials	10
Travel Delay Expenses (greater than 6 hours)	x	✓	11
Special Events	x	✓	12
Personal Liability	✓	✓	13
Rental Vehicle Insurance Excess	x	✓	14
Pet Care if you are delayed on your return journey (greater than 12 hours)	x	✓	15

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

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## Optional Covers

We also offer optional Winter Sports Cover and Cover While Cruising. When purchased with TravelCard Basic Cover, these provide essential medical and evacuation cover for your trip. To find out more visit [travelcard.com.au](http://travelcard.com.au) or call our customer service team on 1300 123 413.

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