

**ANZ Gold Card Overseas Travel Insurance vs Cover-More Options Travel Insurance**

**NB: The ANZ Rewards Visa Gold Card and ANZ Frequent Flyer Visa Gold Card holders cannot automatically access this insurance**

**Key Benefits Comparison**

The ANZ Gold Card Insurance offers similar benefits to the Cover-More Options product, particularly in the areas of Overseas Medical Expenses, Additional Expenses, Amendment or Cancellation Expenses, Resumption of Journey, Special Events, Loss of Income, Personal Liability and Luggage.

The Cover-More Options product provides higher benefit levels for Agent's Cancellation, Dental, Cash in Hospital, Delayed Luggage, Rental Car Excess, Travel Delay, Disability and Accidental Death. Cover for Money and Travel Services Provider Insolvency is only available with the Cover-More Options product. Cover-More offers greater flexibility and choice when it comes to setting your excess and luggage limits.

|  |  | <b>ANZ Gold Card</b><br>(effective April 2006)                        | <b>Cover-More Options Plan I</b><br>(effective 1 April 2007)  |
|--|--|---|---|
| <b>Travel Services Provider Insolvency</b> | Cover, if due to the insolvency of an airline, hotel, accommodation provider, car rental agency, coach, bus, shipping or railway company, your journey has to be re-arranged or cancelled if it cannot be re-arranged.     | No Cover  | \$10,000  |
| <b>Overseas Medical Expenses</b>           | Cover for hospital, medical, surgical and ambulance expenses.  | Unlimited*<br>(Up to 12mths cover from onset)                         | Unlimited*<br>(Up to 12mths cover from onset)   |
| <b>Additional Expenses</b>                 | Cover for additional accommodation and transportation expenses as a result of certain events including injury, sickness, disease, natural disasters, collisions, strikes and lost travel documents.                        | Unlimited*  | Unlimited*<br>(Except claims relating to rescheduled transport due to severe weather conditions limited to \$250) |
| <b>Dental</b>                              | Cover for emergency dental treatment.  | \$2,000   | Unlimited*<br>(Up to 12mths cover from onset)   |
| <b>Amend or Cancel</b>                     | Cover, if due to unforeseen circumstances outside your control your journey has to be re-arranged, or cancelled if it cannot be re-arranged. See page 2.   | Unlimited*  | Unlimited*  |
| Agents cancellation fees                   |  | \$1,000   | \$4,000   |
| <b>Luggage</b>                             | Cover for loss, theft or damage.   | \$12,000  | \$12,000  |
| Total limit (all luggage claims)           |  |   |   |
| Item limit (incl. pairs and sets)          |  | \$1,000   | \$500   |
| Camera item limit                          |  | \$4,000   | \$3,500   |
| Laptop item limit                          |  | \$4,000   | \$3,000   |
| <b>Delayed Luggage</b>                     | Cover for the cost of essential emergency purchases overseas if all your luggage is delayed by a transport provider.   | \$800<br>(\$400 for 12hr delay and \$400 more is paid for 72hr delay) | \$1,000<br>(\$500 for 24hr delay and \$500 more is paid for a 72 hr delay)  |
| <b>Money</b>                               | Cover for cash which is lost or stolen from your person.   | No Cover  | \$200   |
| <b>Rental Car Excess</b>                   | Cover for any rental car insurance excess you become liable to pay as a result of damage to, or theft of, a rental car.  | \$2,000   | \$4,000   |
| <b>Travel Delay</b>                        | Cover for additional accommodation expenses if your scheduled transport is delayed for more than 6 hrs.  | \$500<br>(accom and meals)  | \$2,000<br>(accom only)   |
| <b>Special Events/Sports</b>               | Covers additional costs for alternative public transport to get you to a special event (as defined) if your journey would otherwise be delayed and you would miss it due to unforeseen circumstances outside your control. | \$2,000   | \$2,000   |
| <b>Resumption of Journey</b>               | Cover for the cost to return overseas if you have to return to Australia early as a result of the ill-health of a relative or business partner in Australia.   | \$3,000   | \$3,000   |
| <b>Cash In Hospital</b>                    | An allowance if you are confined to a hospital overseas due to a disabling injury or sickness provided you are in hospital for at least 48 hrs.  | \$7,500<br>(\$75 per 24hrs)   | \$8,000<br>(\$50 per night)   |
| <b>Hijacking</b>                           | An allowance of \$1,000 for each 24 hour period you are forcibly detained on a means of public transport which has been hijacked.  | \$10,000  | \$8,000   |
| <b>Loss of Income</b>                      | A Loss Of Income benefit is payable if, due to an injury sustained during your journey, you are unable to work on your return to Australia.  | \$9,000<br>(up to \$1,500 per mth)                                    | \$9,000<br>(up to \$1,500 per mth)  |
| <b>Disability</b>                          | A Disability Benefit is payable if caused by an injury sustained during your journey which results in total loss of sight in one or both eyes or total loss of the use of a limb.  | \$50,000  | \$25,000  |
| <b>Accidental Death</b>                    | A Death Benefit is payable (to your estate) if caused by an injury sustained during your journey.  | \$50,000  | \$25,000  |
| <b>Personal Liability</b>                  | Cover for legal liability if your negligent act or omission during the journey causes bodily injury or damage to property of other persons.  | \$2,500,000   | \$2,500,000   |

**IMPORTANT INFORMATION**

\* "Unlimited" means that there is no financial limit on what you can claim except it must be the amount of loss you have suffered as a result of the event that gave rise to the claim. The cover is not unlimited as the policy exclusions and conditions will apply.

Your travel agent is an Authorised Representative of Cover-More Insurance Services (ABN 95 003 114 145 AFSL No 241713). Cover-More is an agent of the insurer of the Cover-More Options Travel Insurance Product, Vero Insurance Limited (ABN 48 005 297 807 AFSL No 230859). For details about the insurance services offered by your travel agent and the Cover-More Options Travel Insurance Product, read the Financial Services Guide and Product Disclosure Statement.

This document has been prepared by Cover-More and is current as at May 2007. It compares the key benefits for international travel insurance offered in the ANZ Credit Cards Insurance Features Policy Wording (issued April 2006) and the Cover-More Options Travel Insurance PDS (issued 1 April 2007). It does not cover all benefits offered by each policy or take into account all exclusions, conditions and limits that can impact on the extent of the benefit provided. As the comparison has been prepared without taking account of your personal circumstances, you should consider whether it is appropriate to your situation and review the Product Disclosure Statements before making a decision about whether to acquire or hold insurance.

...continued

|  | ANZ Gold Card Travel Insurance  | Cover-More Options Plan I   |
|--|---|---|
| Provides cover regardless of how travel is purchased | X Cover only applies if a minimum of \$250 towards the cost of travel is purchased on ANZ Gold Card prior to your departure from Australia.   | ✓   |
| A choice of a nil excess policy                      | X \$200 excess for all Medical, Luggage & Additional Expenses claims.   | ✓ You select an excess from the options available   |
| Covers individual journeys longer than 4 months      | X   | ✓   |
| An option to increase luggage item limits            | X   | ✓ You may increase the item limit by paying an extra amount in order to increase cover for items which are listed at more than the limits shown on previous page.   |
| Reinstatement of Luggage Sum Insured                 | X Limited to \$12,000 in total per trip.  | ✓ Provides \$12,000 cover for each individual trip plus full reinstatement of the cover within each trip.   |
| Term of the Policy                                   | X Cover commences once you become an ANZ Gold Card holder and at least \$250 towards the cost of travel is purchased with your ANZ Gold Card. Cover ends upon cancellation of your ANZ Gold Card or when your journey ends. | ✓ Cover commences once the insurance is paid for and the policy is issued. Cover ends for Single Trip policies when you return home or on the travel end date on the policy. Cover for most Annual Multi-Trip policies ends 12 mths from the policy issue date. |

**IMPORTANT INFORMATION**

Your travel agent is an Authorised Representative of Cover-More Insurance Services (ABN 95 003 114 145 AFSL No 241713). Cover-More is an agent of the insurer of the Cover-More Options Travel Insurance Product, Vero Insurance Limited (ABN 48 005 297 807 AFSL No 230859). For details about the insurance services offered by your travel agent and the Cover-More Options Travel Insurance Product, read the Financial Services Guide and Product Disclosure Statement.

This document has been prepared by Cover-More and is current as at May 2007. It compares the key benefits for international travel insurance offered in the ANZ Credit Cards Insurance Features Policy Wording (issued April 2006) and the Cover-More Options Travel Insurance PDS (issued 1 April 2007). It does not cover all benefits offered by each policy or take into account all exclusions, conditions and limits that can impact on the extent of the benefit provided. As the comparison has been prepared without taking account of your personal circumstances, you should consider whether it is appropriate to your situation and review the Product Disclosure Statements before making a decision about whether to acquire or hold insurance.