

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 and greater flexibility in the following areas:

		ANZ Gold Card (effective April 2006)	Cover-More Options Plan I (effective 1 April 2007)
Travel Services Provider Insolvency	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
Agents Cancellation Fees	Cancellation fee imposed by travel agent following cancellation of trip	\$1,000	\$4,000
Dental	Cover for emergency dental treatment.	\$2,000	Unlimited* (Up to 12mths cover from onset)
Cash In Hospital	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 hours.	\$7,500 (\$75 per 24hrs)	\$8,000 (\$50 per night)
Delayed Luggage	Cover for the cost of essential emergency purchases overseas if all your luggage is delayed by a transport provider.	\$800 (\$400 for 12hr delay and \$400 more is paid for 72hr delay)	\$1,000 (\$500 for 24hr delay and \$500 more is paid for a 72 hr delay)
Money	Cover for cash which is lost or stolen from your person.	No Cover	\$200
Rental Car Excess	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
Travel Delay	Cover for additional accommodation expenses if your scheduled transport is delayed for more than 6 hrs.	\$500 (accom and meals)	\$2,000 (accom only)

Other Features

	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

* "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.