

Information current as at 17 March 2022.

Domestic Travel Insurance

It is strongly recommended that passengers be covered by adequate travel insurance for protection against amendment or cancellation costs, travel delay, luggage, rental vehicle insurance excess and accidental death and personal liability. For the purposes of travel insurance Norfolk Island is deemed to be a domestic destination. However please bear in mind your destination is an island, which is subject to aircraft diversion in extreme weather conditions. As airlines do not accept responsibility for flight delays or cancellations due to weather, passengers electing not to take travel insurance do so at their own risk for costs or losses sustained.

Please be aware that you are not covered by travel insurance until payment is received at Norfolk Island Travel Centre and your policy is issued.

COVID cover:

Please make sure to read in full Section 20 of the Product Disclosure Statement (PDS) titled: COVID-19 Benefits. Please note that coverage **is available** if you are diagnosed with COVID before or during your holiday, however: "This policy **does not** cover claims relating to government travel bans; "Do not travel" warnings; government directed border closure; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel". <https://www.covermore.com.au/product-disclosure-statements>

Medical Treatment: Medical treatment on Norfolk Island is covered by Medicare as it is on mainland Australia. Emergency medical treatment will be covered by Medicare or your private health insurer. If you need to be medically evacuated from the Island, you will be transferred from Norfolk Island's health facility to the closest, appropriate mainland hospital. The cost of the medivac will be covered by the Australian Government.

To be eligible for cover, you must have a permanent home in Australia and either:

- be an Australian citizen or a permanent resident of Australia
- be on a skilled working visa (e.g. a 457 visa), but not a working holiday visa
- have a partner/spouse visa which allows you to stay in Australia for at least 2 years; or
- be a New Zealand passport holder.

In addition, you must have unrestricted right of entry into Australia as well as access to long-term medical care in Australia (not including medical care under a Reciprocal Health Care Agreement).

Trip Commencement: Please note that a single trip policy must start **and/or** end at your **home** in Australia. You will need to take this into consideration when booking your insurance as it may mean you will need to add extra days at either end of your journey. Please contact us for a customised quote for alternative travel durations.

10% Discount for Norfolk Island Travel Centre clients:

We offer a 10% discount to all our clients; see discounted premiums in the grid below.

8 Day Domestic Plan

Please note: the below premiums are to be used as a guide only and are subject to change without notice. Please read the Covermore Combined Financial Services Guide and Product Disclosure Statement carefully to ensure you have sufficient cover to meet your requirements.

Cover-More <https://www.covermore.com.au/product-disclosure-statements>

Most travel insurance companies have now adopted Lead Time Pricing (factoring in the time period from policy issue to the traveller's departure date). The longer the lead time, the higher the risk of cancellation occurring. Until now, a traveller has paid the same premium, regardless of whether they are departing in 12 months' time or next week. Insurance companies have a new additional rating factor allow pricing to be relative to the pre-trip cancellation risk.

Covermore \$50 excess	0-49 years	50-59	60-69	70-74	75-79	80-84
2 weeks lead time Up to \$2,000 Cancellation cover per policy	\$127.00 per person Less 10% \$114.30	\$130.00 per person Less 10% \$117.00	\$185.00 per person Less 10% \$166.50	\$252.00 per person Less 10% \$226.80	\$345.00 per person Less 10% \$310.50	\$583.00 per person Less 10% \$524.70
2 weeks lead time Up to \$3,000 cancellation cover per policy	\$131.00 per person Less 10% \$117.90	\$134.00 per person Less 10% \$120.60	\$191.00 per person Less 10% \$171.90	\$261.00 per person Less 10% \$234.90	\$357.00 per person Less 10% \$321.30	\$596.00 per person Less 10% \$536.40
6 months lead time Up to \$2,000 cancellation cover per policy	\$141.00 per person Less 10% \$126.90	\$146.00 per person Less 10% \$131.40	\$209.00 per person Less 10% \$188.10	\$280.00 per person Less 10% \$252.00	\$388.00 per person Less 10% \$349.20	\$630.00 per person Less 10% \$567.00
6 months lead time Up to \$3,000 cancellation cover per policy	\$149.00 per person Less 10% \$134.10	\$156.00 per person Less 10% \$140.40	\$224.00 per person Less 10% \$201.60	\$299.00 per person Less 10% \$269.10	\$415.00 per person Less 10% \$373.50	\$660.00 per person Less 10% \$594.00

*Depending on which policy taken all travellers aged 75+ years and over are required to complete an over the phone Medical Assessment prior to policy purchase

Pre-existing Medical Conditions + for some Travellers 75+ years of age (depending on which policy)

Please refer Covermore PDS for automatically covered conditions and criteria. You may need to undergo an assessment by the Medical Assessment team, please advise your Travel Centre consultant who will provide you with a quote number and phone number for you to then call the Medical Assessment team. Unfortunately there is no discount available for pre-existing medical cover.

**It is important to disclose to the travel insurance provider if you have a pre-existing medical condition. Should this condition require that you modify your travel arrangements e.g. cancel your trip prior to departure or return home early/extend your trip, unless you have disclosed the condition, there may be no cover available.*

Are you planning multiple trips throughout the year?

Have you considered an annual multi-trip policy? Ask us for a competitive quote with **our special Norfolk Island Travel Centre 20% discount (International travel)**. All you need to do is advise us of the countries you intend visiting and the duration of each journey (a journey is defined as the period commencing at the time you leave your home and ceasing at the time you return to your home). For example, if you are 49 years you could have Worldwide international annual multi trip travel insurance cover for 12 months at a discounted premium.