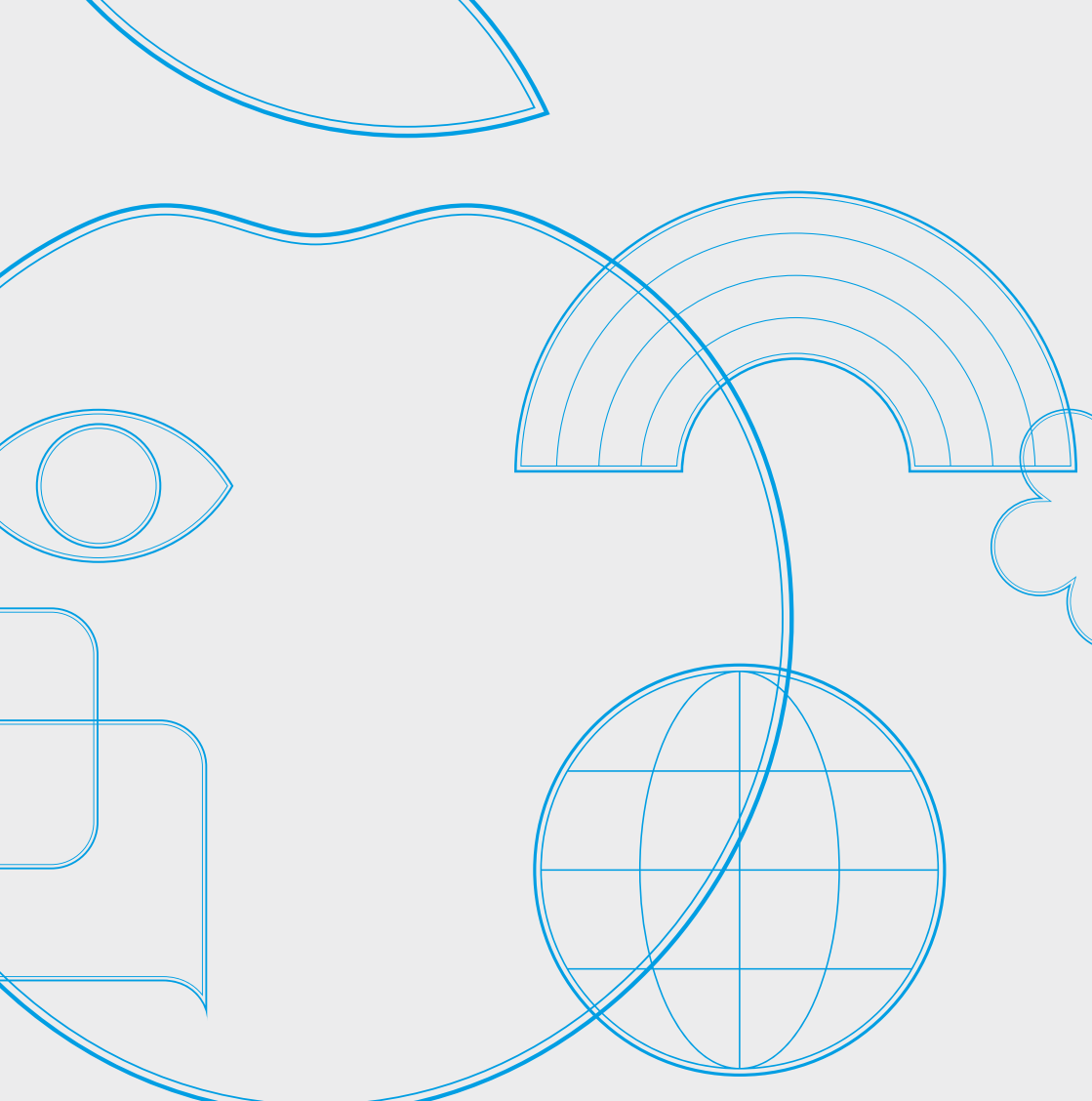




TRAVEL INSURANCE

# FOR COVER ON THE GO

BUPA. FIND A HEALTHIER YOU



Insurance issued by Insurance Australia Limited (IAL)  
ABN 11 000 016 722 AFSL 227681. Any advice contained in this  
document is general advice only and does not take into account  
your individual circumstances.

Bupa HI Pty Ltd ABN 81 000 057 590 is an authorised representative  
of IAL. In arranging this insurance, Bupa acts on behalf of the insurer,  
Insurance Australia Limited and not on behalf of the insured.

This document is a Travel insurance brochure. A separate Financial  
Services Guide and Product Disclosure Statement available  
from [bupa.com.au](http://bupa.com.au) lists the specific terms, conditions, limits, and  
exclusions to the Travel insurance product. It is important you read  
and understand these documents before purchasing this product.

---

---

# TAKE A HOLIDAY FROM WORRY

---

---

What matters most on a holiday isn't where you're going, where you're staying or what the weather's like. It's being able to leave your worries behind. Which is why it's important to have travel insurance.

At Bupa, we're committed to providing great value to our members. And through our partnership with IAL we can take care of all your travel insurance needs.

And if you're a Bupa health member, you'll also get a healthy 15% discount on your travel insurance premium.

---

|   |           |
|---|-----------|
| <b>Why Bupa?</b>                                  | <b>2</b>  |
| <b>Choose Your Cover</b>                          | <b>5</b>  |
| <b>Overview of Domestic Travel Insurance</b>      | <b>7</b>  |
| <b>Overview of International Travel Insurance</b> | <b>10</b> |
| <b>Question Time</b>                              | <b>13</b> |

---



## WHY BUPA?

---

### **We want you to live a longer, healthier, happier life**

Bupa is a healthcare leader proudly looking after the needs of more than three million Australians. We have been around for over 60 years and we're part of a global family of businesses.

It is our purpose that makes us different. We exist to help our members live longer, healthier, happier lives.

We are dedicated to helping find a healthier you.

#### **To find out more:**

-  **Call us on 134 135**
-  **Visit [bupa.com.au](https://www.bupa.com.au)**
-  **Drop by your local Bupa centre**

---

# WE PUT OUR MEMBERS AT THE HEART OF EVERYTHING WE DO

---



## The right cover for you

Every holiday is different and we know having the right cover gives you peace of mind to truly enjoy it. This is why we are committed to offering high-quality cover with a wide range of options to meet all your travel needs. So wherever your holiday takes you, we can help find the right cover for you.



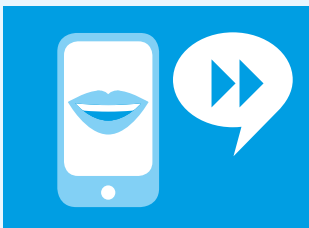
## By your side wherever you are

If the unexpected happens while you're travelling overseas, emergency help is available 24 hours a day. If you have any difficulties while you are travelling, call our Emergency Assistance Hotline and speak with one of our expertly trained, multilingual staff about a range of issues.



## Greater value for members

Our members are important to us, and we know your bank balance is important to you. That's why, as a valued Bupa health insurance member, you will receive a 15% discount off your travel insurance premium.



## For your convenience

You can contact us by phone, talk to someone face to face at one of over 100 retail centres or just jump online to access [bupa.com.au](http://bupa.com.au).



---

# CHOOSE YOUR COVER

---

A minimum excess of \$100 applies to all cover, however a range of optional excess levels from \$100 to \$500 is available. Increasing the excess can reduce the premium.



## DOMESTIC TRAVEL

For travel anywhere in Australia. We also offer Cancellation Cover for travel within Australia and New Zealand. Simply choose the amount you'd like to be insured for.\*

**See page 7 for more information**



## INTERNATIONAL TRAVEL

Insurance based on your destination. Simply choose a package based on where you're headed and what level of cover you'd like.

Each International option covers you for:\*

- overseas medical and dental expenses, and medical evacuation
- missed connection and travel delay
- resumption of overseas journey
- hire car excess waiver
- cancellation of trip due to unforeseen circumstances
- loss of luggage, personal belongings and travel documents.

Plus, if your medical condition requires emergency evacuation, we can arrange that too.\*

**See page 10 for more information**

\*Limits apply, some destinations require minimum levels of cover, see Product Disclosure Statement for full details.





# DOMESTIC TRAVEL INSURANCE

This is an overview of what's covered through Bupa Travel Insurance, offering two different types of policies. For full details please refer to the Product Disclosure Statement (PDS).

## WHAT'S COVERED?





SINGLES



COUPLES/FAMILIES

### Domestic Cover

Cover required for Australian domestic travel only

|                                   |  |  |
|-----------------------------------|---|---|
| Cancellation or rescheduled plans | Unlimited   | Unlimited   |
| Minor travel delays               | \$500   | \$1,000   |
| Luggage and travel documents      | \$2,500   | \$5,000   |
| Accidental death and disability   | \$10,000  | \$20,000  |
| Liability                         | \$1m  | \$1m  |
| Hire car excess waiver            | \$2,000   | \$2,000   |

### Cancellation Cover

Cancellation cover for travel within Australia and New Zealand only



|                                     |                               |
|-------------------------------------|-------------------------------|
| Cancellation sums insured available | \$1,000<br>\$2,000<br>\$3,000 |
|-------------------------------------|-------------------------------|

---

# INTERNATIONAL TRAVEL INSURANCE

---

Bupa Travel Insurance offers different levels of cover, based on your destination and the duration of your trip. Plus you can always choose a higher level of cover if you want more.

## **SUPER**

Minimum cover required for journeys to UK, Europe, South America, Russia, India, Africa and the Middle East.

**Refer to PDS**

## **STANDARD**

Minimum cover required for Asia, including Bali.

**Refer to PDS**



**SUPER PLUS**

Cover required for journeys via or to USA, Canada and Japan.

**Refer to PDS**

**SUPER**

Minimum cover required for journeys to UK, Europe, South America, Russia, India, Africa and the Middle East.



**Refer to PDS**

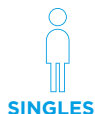
**ECONOMY**

Minimum cover required for New Zealand and South Pacific Islands.

**Refer to PDS**

# INTERNATIONAL TRAVEL INSURANCE

|   | Economy  |   |
|---|--|---|
| WHAT'S COVERED?                             |   |  |
| Minimum cover required for travel to:       | New Zealand and South Pacific Islands.   |   |
| Overseas medical and dental, and evacuation | \$100,000  | \$250,000   |
| Overseas dental (limit)                     | \$1,000  | \$2,000   |
| Cancelled or rescheduled travel             |  |   |
| Resumption of overseas travel               | \$1,500  | \$3,000   |
| Additional expenses from travel delays      |  |   |
| Missed connection                           | \$2,000  | \$2,000   |
| Hire vehicle excess waiver                  | \$2,000  | \$2,000   |
|   | \$3,500  | \$7,000   |
| Luggage and travel documents                | Up to \$500 per item/set/pair of video cameras, cameras and portable electronic equipment. Up to \$500 on other items/set/pairs. |   |
| Accidental death and disability             | \$10,000   | \$20,000  |
| Personal liability                          | \$1 million  |   |
| 21 day cooling off period                   | ✓  | ✓   |
| Cover for dependent children under 21       | ✓  | ✓   |



SINGLES



COUPLES/FAMILIES

| Standard   |  | Super  |           | Super Plus            |           |
|--|--|--|-----------|-----------------------|-----------|
|  |  |  |           |                       |           |
| Asia, including Bali.  |  | UK, Europe, South America, Russia, India, Africa or the Middle East.   |           | USA, Canada or Japan. |           |
| \$300,000  | \$600,000  | Unlimited  | Unlimited | Unlimited             | Unlimited |
| \$1,000  | \$2,000  | \$1,000  | \$2,000   | \$1,000               | \$2,000   |
| Unlimited  |  |  |           |                       |           |
| \$1,500  | \$3,000  | \$3,000  | \$6,000   | \$3,000               | \$6,000   |
| Reasonable costs   |  |  |           |                       |           |
| \$2,000  | \$2,000  | \$2,000  | \$2,000   | \$2,000               | \$2,000   |
| \$2,000  | \$2,000  | \$2,000  | \$2,000   | \$3,000               | \$3,000   |
| \$5,000  | \$10,000   | \$10,000   | \$20,000  | \$12,000              | \$24,000  |
| Up to \$2,000 per item/set/pair of video cameras, cameras and portable electronic equipment. Up to \$500 on other items/set/pairs. | Up to \$3,000 per item/set/pair of video cameras, cameras and portable electronic equipment. Up to \$800 on other items/set/pairs. | Up to \$4,000 per item/set/pair of video cameras, cameras and portable electronic equipment. Up to \$1,000 on other items/set/pairs. |           |                       |           |
| Essential emergency items up to \$400 for Single or \$800 for Couple or Family.  |  |  |           |                       |           |
| \$15,000   | \$30,000   | \$25,000   | \$50,000  | \$25,000              | \$50,000  |
| \$2 million  |  | \$2.5 million  |           | \$2.5 million         |           |
| ✓  | ✓  | ✓  | ✓         | ✓                     | ✓         |
| ✓  | ✓  | ✓  | ✓         | ✓                     | ✓         |

Subject to limits and exclusions, please read the Product Disclosure Statement for full details.



---

## QUESTION TIME

---

### What are the limits of my cover?

Certain limits and exclusions apply to this product. You'll find full details in the Product Disclosure Statement. The maximum payment for the total of all claims under any Section of the Product Disclosure Statement is the Sum insured for that Section.

### Who can my plan cover?

Singles, couples and families can apply for cover.

**Australian Cover:** Insures you, your spouse or travel partner and any dependent children you have under 21 for a maximum of three months. It's available as long as you're a citizen or permanent resident.

**International Cover:** For you, your spouse or travel partner and any dependent children you have under 21. The Economy Plan gives you cover for up to six months, with Standard, Super and Super Plus covering you for up to twelve months depending on the destination.

If you're over 70, you'll need to complete a Medical Appraisal first. You can do this as part of your application over the phone by calling 134 135, in person at your local Bupa Centre or online at [bupa.com.au](http://bupa.com.au)

### How much will my insurance cost?

The cost of your policy is made up of your premium plus any applicable government taxes and charges such as stamp duty. This will all be shown on your Insurance Certificate. In setting premiums, various factors are taken into consideration, including the type of cover you apply for and the period of cover.

### What about Medicare while I'm overseas?

Australia has established reciprocal healthcare agreements with government public health systems in the United Kingdom, Finland, Ireland, Italy, Malta, the Netherlands, New Zealand, Norway and Sweden. To be eligible for treatment under such agreements, you'll need to provide an Australian passport and a valid Medicare card. For full details call Medicare on 132 011.

### Do I have to pay an excess?

A minimum excess of \$100 applies to all cover, however a range of optional excess levels from \$100 to \$500 is available. Increasing the excess can reduce the premium.

**Mailing details:**

Bupa  
PO Box 14639  
MELBOURNE VIC 8001

Bupa HI Pty Ltd  
ABN 81 000 057 590

10547-07-17S

**FOR MORE INFORMATION**

 **Call us on 134 135**

 **Visit [bupa.com.au](http://bupa.com.au)**

 **Drop by your local Bupa centre**



**The World of Bupa**

Health insurance  
Car and Home insurance  
Care Homes  
Corporate health  
Dental insurance  
Health assessments  
Health coaching  
Health information  
Health programs  
Life insurance  
Optical health  
Travel and Overseas insurance