

Certificate of Insurance and Tax Invoice



Mr Mauricio Da Cunha Wolff

Dear Mr Da Cunha Wolff,

Thank you for activating your Credit Card Travel Insurance with us.

This is your Certificate of Insurance, which gives you a brief outline of your insured journey, any upgrade add-ons you've selected and the premium that you've paid for them.

If you'd like more detailed information about your cover, please read this in conjunction with your Product Disclosure Statement and Information Booklet. And, of course, if you need to change anything or need help, simply call our team on 1300 467 951.

Finally, please visit cba.poweredbycovermore.com/insurance for important notices and travel advice that may affect your travel and your policy.

Kind regards

The CommBank Travel Insurance Team

Policy Details	
Policy Number	723100177234
Policy Type	Single Trip
Plan	Activated Gold cardholder with family
Issue Date	22/02/2023
Area of Travel	Worldwide (inc. Americas and Africa)
Destination(s)	Italy; Netherlands; Brazil
Travel Start Date	7/06/2023
Travel End Date	26/07/2023
Excess	\$250.00

Adult	Mauricio Da Cunha Wolff	Age	48
Adult	Cathia Karin Heuser Wolff	Age	58

Upgrades	
Increased Rental Vehicle Insurance Excess	No
Adventure Plus	No
Motorcycle/Motorscooter/Quadbike Plus	No
Snow Extras	No
Cruise Extras	No

Your Premium	
Total Amount Paid	\$0.00
Total GST Included	\$0.00
Total Stamp Duty Included	\$0.00

Emergency Assistance

When calling for assistance, please have a number we can call you back on. Please call Australia DIRECT and TOLL FREE from:

USA: 1844 345 1662 **NZ:** 0800 632 031
Canada: 1844 345 1662 **UK:** 0808 234 3737

Charges apply if calling from a pay phone or mobile phone. From all other countries or if you experience difficulties with the numbers above:

Other Countries: Call Australia direct +61 2 8907 5641

Policy Transactions

Transaction Details	Effective Date	New Premium
Policy Issued	22/02/2023	\$0.00
Total Premium		\$0.00

Important Information

This policy has been issued on the basis that you answered our questions accurately on behalf of all policyholders, received the Product Disclosure Statement (PDS) and Information Booklet and Financial Services Guide and have agreed to receive updated travel advice. Please refer to the PDS for information on your cooling-off rights and full details of what the policy does and does not cover. Conditions, exclusions, limits and sub-limits apply.

Overseas Travel Policy: This certificate is to confirm you have activated cover under the Group Policy as the cardholder of an eligible credit card.

Upgrades: The Existing Medical Condition cover only applies to the travel dates listed on this Certificate of Insurance. For future trips, you will need to activate your insurance for each trip and reapply for Existing Medical Condition cover. This certificate is a receipt for monies received by Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) on behalf of the insurer. Cover-More acts as an agent of the insurer. The premium paid includes Stamp Duty and GST where applicable. All amounts are in Australian dollars.

Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) issues and administers this insurance on behalf of the insurer, Zurich Australian Insurance Limited (ZAIL) ABN 13 000 296 640, AFSL 232507.



Confirmation of Travel Insurance with COVID-19 Overseas emergency overseas medical expenses cover (only)

This letter is provided to you in the event that you are required to show evidence of the COVID-19 coverage that is included in your insurance. For example, you may be travelling to a destination where the local government requires foreign visitors to have medical coverage for COVID-19 illness. We suggest that you check the requirements for the destination you are travelling to and keep a copy of this letter along with your Certificate of Insurance and Policy Wording.

Area of travel: Worldwide (inc. Americas and Africa)

Destination: Italy; Netherlands; Brazil

22/02/2023

Dear Sir/ Madam

We confirm that our overseas travel insurance policy includes "COVID-19 Overseas emergency overseas medical expenses cover" on the policy issued to **Mauricio Da Cunha Wolff**, for their trip overseas from Australia. The policy travel dates are from **7/06/2023** to **26/07/2023**. Policy number 723100177234.

This letter applies to an Overseas Travel policy with an issue date (shown on the Certificate of Insurance) on or after **10 August 2022**.

Policy cover

This policy provides coverage for:

- **\$Unlimited~ overseas medical expense cover** which includes evacuation/repatriation expenses cover should coverage be medically necessary and be accepted by our 24 hour emergency assistance department. ***For travellers applying for the Thailand Pass, this overseas medical expense cover includes \$50,000 USD within the \$Unlimited~ benefit.**

~Cover is limited to 12 months from the onset of the illness or injury

What is not covered

The policy is subject to terms, conditions and exclusions. In relation to COVID-19 and overseas medical expense cover, we will not pay for:

- claims arising from COVID-19 if the country or part of the country our policyholder travels to is subject to "Do not travel" advice on the smartraveller.gov.au website at the time they entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19).
- claims caused by Covid-19 while travelling on a multi-night cruise.

Supporting documentation

The policyholder has been provided with a Certificate of Insurance and Policy Wording that outlines the benefits available. We trust this serves to illustrate the coverage in place.

Kind regards

Todd Nelson

Managing Director, Cover-More Australia

Cover-More Insurance Services Pty Ltd
ABN 95 003 114 145 AFSL No. 241713
Private Bag 913, North Sydney NSW 2059 Australia

Cover-More