

CRUISING WITH COVER-MORE



Use this guide to help ensure your customers are getting the correct cover for their holiday.

WHAT POLICY DO I ISSUE FOR CUSTOMERS DOING A CRUISE?

If your customer is going to be cruising for their entire trip or for part of it, it's important they have the correct policy.

Follow the table below to guide you.

	When quoting, select the "Area of Travel"	Then, the following plans available will be shown (based on the area of travel you entered)	Is "Cruise Cover" required to be added?	
Cruises - More than 2 nights				
Murray River	Australia	Domestic	No	These cruises are 'in Australia' so Medicare and private health insurance would apply.
Whitsundays	Australia	Domestic	No	
Kimberly Cruise - within Australia Coastal Waters	Australia	Domestic	No	
Kimberly Cruise - outside Australian Coastal Waters	Domestic Cruising	International	Yes - Tick Cruise Cover	These cruises are 'outside Australia' where Medicare and private health insurance does not apply. Our International plans include cover for overseas medical expenses.
'Sampler Cruise' from Sydney to Brisbane	Domestic Cruising	International	Yes - Tick Cruise Cover	
Melbourne to Hong Kong	Hong Kong	International	Yes - Tick Cruise Cover	
European River Cruise	All of Europe	International	Yes - Tick Cruise Cover	
Hawaiian Islands Cruise	Worldwide	International	Yes - Tick Cruise Cover	

WHAT ABOUT SAILING IN A PRIVATE SAIL BOAT?

Our policy excludes cover for travelling on a private sailing vessel or privately registered vessel in international waters. International waters are waters outside the jurisdiction territory of any country. See General Exclusions.



What do I enter as area of travel

For cruises that go to multiple countries, you will need to enter all the countries or select the area that encompasses all the countries.

- Enter or select every country your client will be travelling to wherever possible.
- For each country you select, cover for travel to all other countries within that region is also included regardless of whether the countries are selected or not.

Stopping over somewhere?

- If your client is stopping in a country for less than 72 hours, you do not need to enter or select that country.

What to do if you do not know every single country your client will be travelling to?

- If you are not sure of all the destinations, select a region instead – cover then applies for travel to all countries within that region. You can also select Worldwide.

Some helpful questions to ask your customers about their insurance

About charges

- “Do you know how much the cruise company will charge you should you cancel? You could be charged up to 100% if you cancel at the last minute.”
- “What will happen to your pre- and post-cruise accommodation if you need to cancel? Will the hotel refund you?”
- “If you have to cancel them, who will cover the cancellation cost of your pre-paid onshore excursions?”
- “Do you get sea sick? Small medical costs onboard can be very high.
- “If you’re unwell, who will pay to evacuate you for appropriate treatment should the ship have limited medical facilities?”

About property

- “What will you wear to the Captain’s dinner if your luggage is delayed or lost by an airline?”
- “What if you drop your camera overboard when taking that beautiful sunset shot?”

THE IMPORTANCE OF TRAVEL INSURANCE WHEN CRUISING

Here at Cover-More we know the unexpected can happen – even on board a cruise. With 30 years of experience and more than 3.8 million journeys a year, we are ready to go the extra mile to assist your customers.

The extra services we provide to keep them travelling include:

- **Travel GP[^]** – an Australian doctor on call
- **Expert help 24/7** – we’re here around the clock, around the world

- **Lost personal belongings** – with no depreciation deducted for items less than 2 years old
- **Trauma support** – so your customers know they’re not alone

- **Quick online claims** – so they can claim on the go

We’re here to help your customers keep travelling – and cruising.

Cover·More

TRAVEL INSURANCE

[^]Travel GP services do not form part of your travel insurance policy. It is a service offered to customers at Cover-More’s cost and at our sole discretion. Your circumstances including age, location, medical condition or issue, proximity to appropriate medical care and medical history will also be considered. Information in this document is correct at time of preparation but is subject to change without notice. Please read the Combined FSG/PDS for the most up-to-date information. AFSL 232507. Any advice is general advice only. Please consider your financial situation, needs and objectives and read the Combined FSG/PDS before deciding to buy this insurance.