

FLIGHT CENTRE TRAVEL GROUP LIMITED (AUS & NZ)

BUSINESS TRAVEL INSURANCE

INFORMATION SHEET

Background

The CoverMore business travel insurance cover referred to in this Information Sheet provides our employees with comfort that, should anything happen while they are travelling, financial coverage and a support team will be available to assist with most medical situations and lost / stolen documentation, luggage or equipment (an excess of \$60 applies to lost or stolen equipment, which will be deducted from the claim and/or paid by the employee).

The information in this Information Sheet is current as of June 2023 and is general only. It does not comprehensively describe all the inclusions, exclusions and conditions which apply to the Cover-More business travel insurance.

Flight Centre employees are covered by the **Corporate Ultimate Plus** policy as defined in the Cover-More Product Disclosure Statement available at:

<https://flightcentre.policytech.com/dotNet/documents/?docid=673>

Where there is any discrepancy between this Information Statement and the CoverMore Product Disclosure Statement, the terms of the Cover-More Product Disclosure Statement apply.

Staff Business Travel Insurance Policy

Australian and New Zealand Staff Travel Insurance – Policy number: 5373081

Who is covered

This insurance covers business travel for all Australian and New Zealand Flight Centre Travel Group Limited (FCTG) employees and, subject to the limitations in the “Contractors” section below, contractors, who are citizens of those countries or working in those countries currently holding appropriate work visas and having a current fixed address in Australia or New Zealand (depending on where they work). Such employees are referred to in this Information Sheet as “**Eligible Employees**”).

Please be aware that certain work visas may not be approved by the insurer. To check if your work visa is approved, please contact your HR Team.

FCTG’s business travel insurance covers business travel where travel exceeds 100km from the Eligible Employee’s work or home address. An Eligible Employee must be return to their usual place of residence in Australia / New Zealand (as applicable) at the completion of their business travel and within 6 months of the commencement of their business travel.

Injury or incident while travelling under the Staff Insurance Policy

If an Eligible Employee is injured while participating in a work-related activity or function, they may also be covered by Workers Compensation. This may vary state by state. All injuries sustained from a work-related activity or function must immediately be reported to FC Injury Management, so that FCTG may manage any necessary claims and report the incident to our Workers Compensation provider, where required. Please refer to FC Injury Management for more information – fcinjurymanagement@flightcentre.com or via The Landing https://fctgau.sharepoint.com/sites/TheLanding_Hub/SitePages/Injury-Management.aspx?csf=1&web=1&e=sr6TOb.

If the incident or injury occurs during the period of leisure travel before or after the work-related travel, it will likely not be covered by Workers Compensation, but may be covered under the CoverMore business travel insurance. How to make a CoverMore claim is outlined later in this information sheet.

Contractors

Contractors are only covered, under this policy, while they are performing work for FCTG (including business travel and actual time spent at a conference/event). No cover is available under this policy for any leisure component for contractors should they extend after or before business travel. If a contractor wants cover in these circumstances, they need to apply for their own personal travel insurance. Business travel includes travel to meetings, conferences, expos, educationals and the Global Gathering where travel exceeds 100km from your work or home address.

Family

The Cover-More Business Travel Insurance automatically extends to include the spouse (or defacto) and dependent children/grandchildren (not in full time employment and under the age of 21) of an Eligible Employee accompanying them on travel of less than four weeks that includes work paid travel for the Eligible Employee. The number of accompanied children is limited to six. The spouse, defacto and / or children must accompany the Eligible Employee for the entirety of the trip to be covered by this Cover-More insurance.

Limits on Cover

Cover by CoverMore under this policy extends to leisure travel only if it occurs immediately before or after the business component of the travel and as part of the same trip. The maximum duration of the travel is 4 weeks. This is not related to Workers Compensation Insurance.

This policy does not cover purely leisure related travel (i.e. travel where no portion is paid for by FCTG). The employee will need to take out their own personal travel insurance should this be the case. Likewise for family members travelling unaccompanied by the employee, the employee would need to take out their own personal family travel insurance.

Should a CoverMore claim occur while the employee is on the leisure portion of their trip or otherwise relate to the leisure portion of their trip, or occur in respect of a personal item which is stolen / lost, and the employee also holds a personal annual travel insurance policy, the employee must claim against their personal policy first.

For the CoverMore Business Travel Insurance to apply, an Eligible Employee must not be aware of any circumstance which is likely to give rise to a claim. The CoverMore Business Travel Insurance does not automatically cover certain pre-existing medical conditions, “excluded activities”, or pregnancy in certain circumstances. For more information, see the CoverMore Product Disclosure Statement available at <https://flightcentre.policytech.com/dotNet/documents/?docid=673>

*** Please note:** Pre-existing medical conditions may still be covered by Workers Compensation if aggravated while participating in a work-related activity or during a work trip. This does not apply for personal travel outside of the work-related component of the trip.

If “excluded activities” are part of an organised work activity or function, they may be covered by Workers Compensation. This may vary from state to state. Please speak with your Human Resource team or Injury Management.

Registration for Cover-More Business Travel Insurance

Unless an Eligible Employee has a pre-existing medical condition, is pregnant or is planning on doing an “excluded activity” (refer above), business travel insurance will automatically apply to them (as long as they remain employed by FCTG as an “Eligible Employee”) and they will no longer need to register or apply online to be covered for business travel.

FAQs about new Cover-More Policy?

1. *What if you have a pre-existing medical condition? – this condition must be disclosed to Cover-More before travel is taken.*

- What is an Existing Medical Condition?
 1. Existing medical condition(s) means a disease, illness, medical or dental condition or physical defect that, at the relevant time, meets any of the following:
 - a. Within the last 12 months, advice, medication or treatment (including investigation or advice for treatment) has been received or prescribed by a medical practitioner.
 - b. Is a chronic or ongoing (whether chronic or otherwise) disease, illness, medical or dental condition medically documented prior to the relevant time.
 2. If an insured person has an existing medical condition that is not covered, we will not pay any claims arising from, or exacerbated by, that condition. This means that The Company and/or the insured person will have to pay for any overseas medical emergency and any associated costs, which can be prohibitive in some countries.
 3. If an Insured persons unsure whether or not they have an existing medical condition can call Cover-More on 1300 72 88 22 for help.

Please see the CoverMore Product Disclosure Statement at <https://flightcentre.policytech.com/dotNet/documents/?docid=673> for more information on what medical conditions are automatically included, those that cannot be covered and further information.

- If further premium cost is incurred due to a pre-existing medical condition, if approved by the Team Leader or Area Leader, the cost may be borne by the employee’s shop / team.

2. *What if I am pregnant?*

- If the insured person knows they are pregnant at the relevant time, they will need to complete a health assessment and apply for cover if:
 - a) there have been complications with this pregnancy or a previous pregnancy
 - b) it is a multiple pregnancy e.g. twins or triplets, or
 - c) the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
- Relevant time means the first time when a part of the relevant trip is paid for or the time when the policy is issued, whichever occurs last.
- The insured person can complete a health assessment to apply for cover by calling CoverMore on 1300 72 88 22.

Please see the CoverMore Product Disclosure Statement at

<https://flightcentre.policytech.com/dotNet/documents/?docid=673> for more information.

3. *What if I am travelling for leisure purposes only?*

If you want travel insurance for your leisure travel, you will need to apply for your own policy as this policy only covers leisure travel which is attached directly to work related travel (i.e. this policy covers if you are extending your stay after a conference or educational and total duration of travel is no more than 4 weeks). You will not be covered for Workers Compensation during the leisure component of your travel.

Please note: No cover is available for Contractors under this policy for any leisure component should they extend after or before business travel (refer "Contractors" section above).

4. *Where do I get claims forms for CoverMore?*

Claim forms are available:

- online at www.covermore.com.au
- by contacting Cover-More on:
- **Ph: 1300 72 88 22**

Please note: All injuries claims must be immediately reported to FC Injury Management.

Emergency Assistance

24 Hour Emergency Assistance

- Cover-More's experienced team work around the clock assisting us when we are in need of help. Assistance is available for Eligible Employees requiring:
 - a) Help to find a medical facility and monitor the insured person's medical care
 - b) Paying bills - becoming ill overseas can be very expensive. Significant medical expenses can be paid by us directly to the hospital if the insured person's claim is approved.

- c) Keeping an insured person travelling or getting them home. Our team can decide when it is appropriate to bring an insured person home and will coordinate the entire exercise.
 - d) Help if passports, travel documents or credit cards are lost. If The Company or an insured person need assistance in contacting the issuer of the document, our emergency assistance team can help.
 - e) Help to change travel plans. If The Company's or the insured person's travel consultant is not available to assist with rescheduling in an emergency, our team can help.
 - g) Certain services are subject to the claim being approved.
- The Company or the insured person, or someone on your behalf, should phone the Covermore emergency assistance team as soon as possible if the insured person requires hospitalisation, if their medical expenses will exceed \$2,000 or if he/she wants to return early.
 - When calling, please have the following information at hand:
 - a) The corporate policy number **5371759**
 - b) A phone number to call you back on.
 - Please call Australia DIRECT and TOLL FREE from:
 - a) USA 1800 937 9763 Canada 1800 645 8714
 - b) UK 0800 892 014 NZ 0800 445 524
 - Charges apply if calling from a pay phone or mobile phone. From all other countries or if you experience difficulties with the numbers above:
 - a) Call direct: +61 2 8907 5619
 - b) Fax: +61 2 9954 6250

While this policy is like the CoverMore policy supplied in our shops, we recommend any staff relying on this policy review the CoverMore Product Disclosure Statement (PDS) for complete information. Where there is any discrepancy between this Information Statement and the PDS, the terms of the PDS apply. <https://flightcentre.policytech.com/dotNet/documents/?docid=673>

HOW TO MAKE A CLAIM WITH COVER-MORE INSURANCE

Claim Process

1. When an event occurs, in the first instance contact CoverMore Customer Care team for advice on what to do in any given situation.
2. If you claim includes travel costs these need to be completed in consultation with our Duty Travel Team or contact Selena Byrnes (Employee Travel Programs)

3. Upon return from the journey, complete the Cover-More Claim form and Corporate Declaration Form, along with all documentation that is listed to be provided. Forms are available direct from Covermore. Where documentation cannot be obtained, reasons need to be provided together with a record of any attempts made to get the documentation.
4. The completed forms and supporting documentation are to be posted to Cover-More Insurance Services; Private Bag 913, North Sydney, NSW, 2059. The employee should keep copies of the documents if they are posted, for their own records. Alternatively, all documentation can be scanned and emailed claimsprocessing@covermore.com.au
5. Once received by CoverMore the details will be forwarded to the claims team for processing, please be aware that the standard processing time of a claim is 10 business days. The employee will receive a confirmation email from the Cover-More claims team with a claim number once the claim is registered. The claim number should be noted and kept handy for future communications.
6. Once an initial assessment has been completed, the claims office will contact the employee with generally either an outcome or a request for further information. If the employee has questions on the outcome or request for further information, they can contact CoverMore Corporate Sales Coordinator or the Claims Team directly.

How to have a medical assessment for a pre-existing medical condition related to Cover-More Business Travel Insurance policy

1. If the employee has a medical condition that is not covered by the conditions listed in the Cover-More Product Disclosure Statement (PDS) brochure or listed above as excluded, the employee will need to login to the CoverMore portal to complete a medical assessment via the online medical assessment system.
2. To complete an assessment or for further guidance on existing medical conditions please email Covermore corporate@covermore.com.au

FURTHER INFORMATION:

For more information about the Cover-More Business Travel Insurance, refer to the Cover-More Product Disclosure Statement <https://flightcentre.policytech.com/dotNet/documents/?docid=673> or contact selena.byrnese@flightcentre.com.au

For more information about Workers Compensation insurance (i.e. for work-related injury or incident), please contact FC Injury Management–fcinjurymanagement@flightcentre.com