

BUSINESS TRAVEL INSURANCE INFORMATION SHEET – AU & NZ

Version	V2
Document Owner	Selena Byrnes
Last Review Date	19JUN26
Issue Date	23JUN26

APPLICATION OF POLICY

This policy is applicable for all Flight Centre Travel Group (FCTG) employees who are based within Australia and New Zealand, including all employees and contractors for FCTG and its subsidiaries.

BACKGROUND

The Cover-More 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 2026 and is general only. It does not comprehensively describe all the inclusions, exclusions and conditions which apply to the Cover-More business travel insurance.

FCTG employees are covered by the Corporate Ultimate Plus policy as defined in the Cover-More Product Disclosure Statement, see below link: [Covermore Product Disclosure Statement](#)

Where there is any discrepancy between this Information Statement and the Cover-More 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 – **Current FCTG Policy number: 5373758**

WHO IS COVERED?

This insurance covers business travel for all Australian and New Zealand 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 local People Experience (PX) team or Employee Relations (ER) 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 local Workers Compensation. This will vary depending on local country legislation for AU and NZ (for AU may vary state by state). All injuries sustained from a work-related activity or function must immediately be reported to your local PX team, ER team or Injury Management team, so that FCTG may also manage necessary reporting of any such matters.

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 Cover-More business travel insurance. How to make a Cover-More 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 and the Global Gathering where travel exceeds 100km from your work or home address.

Eligible contractors are those engaged under an FCTG issued Contract. This policy does not apply to contractors issued under an Independent Contract arrangement, or contractors who invoice FCTG for their services.

FAMILY

The Cover-More Business Travel Insurance automatically extends to include the spouse (or de facto) 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, de facto 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

Insurance cover by Cover-More under this policy extends to leisure travel only if it occurs immediately before or immediately after the business component of the travel and as part of the same trip. The maximum duration of the travel is 4 weeks. 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 Cover-More 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 Cover-More 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 Cover-More Business Travel Insurance does not automatically cover certain pre-existing medical conditions, “excluded activities”, or pregnancy in certain circumstances. For more information, see below link for the Cover-More Product Disclosure Statement: [Covermore Product Disclosure Statement](#)

EXISTING MEDICAL CONDITIONS

Please note that as per the policy wording on pages 9-12 of the Cover-More Corporate Disclosure Statement, there are some conditions automatically covered for free. Should any eligible employees travelling have pre-existing medical conditions that do not come within the guidelines, an assessment needs to be completed through the link:

<https://assessment.covermore.com.au/?groupCode=fl&alphaCode=FLN1338>

Once this process has been completed, provided conditions have been approved, please email the application assessment number to Cover-More for further information (ie applicable additional premium). Email Cover-More at corporate@covermore.com.au and quote the current **FCTG Policy number: 5373758**.

Please note, no assessment is required if you do not have any pre-existing medical conditions.

For further information on pre-existing medical conditions, please contact Cover-More via:

Phone: 1300 728 822

Email: corporate@covermore.com.au

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

Please refer to FAQs on the Appendix pages following this policy.

REVIEW OF POLICY

This policy will continue to be reviewed to ensure it is relevant and appropriate for our workplace.

RELATED POLICIES AND PROCEDURES

Global Travel
Global Meeting & Events

ENDORSEMENT

Flight Centre is committed to this policy and its implementation and to ensuring an effective process to provide staff benefits to employees.



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James Kavanagh
Managing Director
Flight Centre Travel Group Limited

Version Number	Date	Revisions/Comments	Author
V1	23Jun25	New Template	Tiana Davis
V2	22Jun25	Reviewed	Stephanie Fallon

APPENDIX A: Emergency Assistance & Claims Process

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:

- Help to find a medical facility and monitor the insured person's medical care
- Paying bills - becoming ill overseas can be very expensive. Significant medical expenses can be paid by Cover-More directly to the hospital if the insured person's claim is approved.
- Keeping an insured person travelling or getting them home. Cover-More can decide when it is appropriate to bring an insured person home and will coordinate the entire exercise.
- Help if passports, travel documents or credit cards are lost. If assistance is needed in contacting the issuer of the applicable document, Cover-More emergency assistance team can help.
- Help to change travel plans. If FCTG or the insured person does not have ability to arrange rescheduling in an emergency, then Cover-More may be able to assist.
- Certain services are subject to the claim being approved.

FCTG or the insured person, or someone on your behalf, should phone the Cover-More emergency assistance team as soon as possible if the insured person requires hospitalisation, if their medical expenses will exceed \$2,000 or if they want to return early.

When calling, please have the following information at hand:

- The corporate **FCTG Policy number: 5373758**.
- A phone number to call you back on.

Please call Australia DIRECT and TOLL FREE from:

- USA: 1800 937 9763
- Canada: 1800 645 8714
- 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:

- Call direct: +61 2 8907 5619
- Fax: +61 2 9954 6250

HOW TO MAKE A CLAIM WITH COVER-MORE INSURANCE

CLAIM PROCESS

1. When an event occurs, in the first instance contact Cover-More Customer Care team for advice on what to do in any given situation.
2. If your claim includes travel costs these need to be completed in consultation with FCTG's Global Travel Program Director – Selena Byrnes selena.byrnes@flightcentre.com.au
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 Cover-More. 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 emailed to: claimsprocessing@covermore.com.au
5. Once received by Cover-More, the details will be forwarded to the claims team of processing. Please be aware that the standard processing time for claims is 10 business days. Once the claim has been registered, the employee will receive a confirmation email from the Cover-More claims team with a claim number. This claim number should be noted and kept for future communications.
6. Once an initial assessment has been completed, the claims office will contact the employee with either an outcome or a request for further information. The employee can contact Cover-More on corporate@covermore.com.au

FURTHER INFORMATION

For further information about the Cover-More Business Travel Insurance, refer to the Cover-More Product Disclosure Statement: [Covermore Product Disclosure Statement](#)

or contact FCTG's Global Travel Program Director – Selena Byrnes
selena.byrnes@flightcentre.com.au

APPENDIX B: FREQUENTLY ASKED QUESTIONS - FAQs

Q: What if you have a pre-existing medical condition?

A: Any pre-existing medical conditions must be disclosed to Cover-More before travelling.

A pre-existing medical condition(s) is 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.

If an insured person has an existing medical condition that is not covered, Cover-More will not pay any claims arising from, or exacerbated by, that condition. This means that the insured person will have to pay for any overseas medical emergency and any associated costs, which can be prohibitive in some countries.

If unsure whether you have an existing medical condition, or required further information, they should contact Cover-More: 1300 728 822 or corporate@covermore.com.au

Q: What if I am pregnant?

A: 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, eg; twins or triplets (or more)
- c) The conception was medically assisted, eg; using assisted fertility treatment including hormone therapies of 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 health assessment to apply for cover by calling Cover-More on 1300 728 822. Please see the Cover-More Product disclosure Statement: [Covermore Product Disclosure Statement](#)

Q: What if I am travelling for leisure purposes only?

A: 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 directly attached to the work-related travel (ie this policy covers leisure travel that is extending, immediately before or immediately after work duty travel, conference or educational and total duration of travel is no more than 4 weeks).

Please note: No cover is available under this policy for any leisure component for Contractors should they extend before or after FCTG work-related travel. They will need to apply for their own personal travel insurance (refer to "Contractors" section above).

Q: Where do I get a Cover-More claims form?

A: Claim forms are available online at www.covermore.com.au or phone 1300 728 822.

All injuries/incidents to be reported to local PX, ER or Injury Management teams.