

A smiling woman with long brown hair, wearing a wide-brimmed hat and a backpack, is the central focus of the image. She is wearing a green and pink plaid shirt. The background is a blurred natural setting with green foliage.

Get to know nib travel insurance and what we cover

At nib, we're here to help your travellers feel protected on their adventures and ready for the unexpected. That's why our plans are designed to offer cover for a range of events, from the moment they start planning and all through their experience, to their safe return home.

Agent Resource Only

Here are just some of the things your travellers can expect cover for when they get nib travel insurance.

Unexpected trip cancellations

There are many reasons why travel plans can get cancelled unexpectedly. All our plans can offer cover for non-refundable cancellation costs and additional expenses when:

- ✓ Trips get cancelled because the traveller gets seriously ill or injured before or during their journey.
- ✓ Pre-paid public transport and tours get cancelled due to the severe weather.
- ✓ Passports, travel documents or credit cards get stolen, lost or damaged during the trip.
- ✓ The traveller is a permanent staff and their employer cancels their leave or they get retrenched.
- ✓ Weddings, conferences, concerts, course, tuition and ticketed sporting events get cancelled and that was the reason for travelling.
- ✓ Tours get cancelled due to insufficient attendees.

Coronavirus (COVID-19) medical and travel costs

Cover for some coronavirus related events is available on our Australian Travel Plan and all our international plans. The types of benefits and limits for medical and travel costs vary between plans.

Medical costs

- ✓ Unlimited overseas medical expenses when the traveller contracts coronavirus on their trip.*
- ✓ Medical evacuation and repatriation so they can return home safely.

Travel costs[^]

- ✓ Non-refundable travel costs when the trip gets cancelled because someone in the travelling party gets diagnosed with coronavirus.
- ✓ Non-refundable travel costs when a close relative gets coronavirus and is hospitalised.
- ✓ Non-refundable travel costs when they are a healthcare worker, residential care worker or law enforcement officer and their leave gets cancelled because of coronavirus.
- ✓ When their accommodation is closed for cleaning following a confirmed case of coronavirus and they need to stay at another place nearby.
- ✓ Additional travel costs if the traveller is denied boarding transport because they are suspected of having coronavirus.
- ✓ Additional compulsory quarantine costs such as hotel, meals and in-room entertainment if they get sick with coronavirus or are considered a "close contact" during the trip.
- ✓ Pet care back home or childcare if the traveller gets coronavirus and is unable to look after their furry friend or children.

* Available on our Comprehensive, Essentials and Annual Multi Trip plans only.

[^] Available on our Comprehensive, Annual Multi Trip and Australian Travel plans only.

Care for luggage items

Protect belongings throughout the trip and get cover for:

- ✓ Personal items that get lost, stolen or damaged, including items purchased on the trip.
- ✓ Essential items that are purchased because a luggage is delayed for over 10 hours.

Car hire that won't "tyre" you out*

If a rental vehicle gets damaged or stolen on the trip, it could cost thousands of dollars even if rental vehicle insurance is taken out. That's where our rental vehicle benefits become handy as it can cover:

- ✓ The motor insurance excess or cost of repairs if the hired vehicle gets accidentally damaged or stolen.
- ✓ Returning a vehicle to the depot if the traveller is unable to do so due to an event covered by the policy.

Snow sports and activities

If they are heading to the snow for the ski season we have optional Snow Sports cover available on our Comprehensive, Annual Multi Trip and Australian Travel Plans. By adding this option they can stay on track even if:

- ✓ They are injured in a Snow Sports accident on their trip.
- ✓ Ski lift passes and equipment hire can't be used due to injury or sickness.
- ✓ Ski runs and ski lifts are closed due to lack of snow or severe winds.



Claim with ease

Travellers can [lodge a claim online](#), making it a quick and easy process.

Other great perks

- ✓ Cover for cruising is automatically included in our international plans. That means if the traveller gets sick aboard a cruise, we can offer overseas medical cover on board.
- ✓ Children who are under 25 years of age and working less than 30 hour a week can get covered at no additional cost.
- ✓ No age limit on most plans.
- ✓ Automatic cover for over 40 existing medical conditions if criteria are met.
- ✓ Automatic policy extension of up to 48 hours if they are unable to return home by the policy end date because scheduled transport gets cancelled or delayed.

This is a summary of cover. Please read the Product Disclosure Statement for full the full terms, conditions, limitations and exclusions.



Pro-tip: Convey the cover not the cost!

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