



Comprehensive Plan

Cover that takes you across the seas

When you're a long way from home, you want to know that if something goes wrong you're not alone. Even minor mishaps can have a major impact on both your travel plans and your wallet.

Our Comprehensive Plan can offer cover if you get sick or injured while overseas, or if you're out of pocket because your plans get cancelled unexpectedly

Leave your worries behind and enjoy your travels

- Our Comprehensive Plan can offer cover[^] for:
- Overseas emergency medical expenses
- Medical evacuation or repatriation
- Trip cancellation or delay
- Accidentally lost or stolen luggage
- Rental vehicle insurance excess
- Over 40 existing medical conditions*
- Cover for some coronavirus related events

Easy online medical screenings

If you have an existing medical condition that is not automatically covered by your plan, you can apply to have it covered for an additional premium and excess.

You'll be asked to complete a medical screening which can be done quickly and easily online, or over the phone with a member of our helpful customer service team.



24/7 Emergency medical support

Our 24/7 Emergency Assistance team includes trained medical professionals such as doctors and registered nurses. They're on standby and ready to help with any medical emergencies no matter wherever or whenever they might occur.

From organising quality local medical help through to arranging and overseeing an emergency evacuation or repatriation, you can be confident you'll have the very best minds and hands guiding the process for you.

Coronavirus

Cover for some coronavirus related events is available on all nib's travel insurance plans (excl. Cancellation and Additional Expenses Plan), but the types of benefits and benefit limits vary.

As much as we'd love to cover every coronavirus-related scenario that a traveller can think of, that's not what travel insurance is designed to do, so read the Product Disclosure Statement (PDS) for Australian residents carefully for the full terms, conditions, limits and exclusions so that you know what is, and isn't, covered.

- **Overseas Medical Benefit:** If you contract coronavirus while on your trip, all of nib's International travel insurance plans can offer cover for overseas medical expenses.
- **Medical evacuation and repatriation:** All nib travel insurance plans include cover for medical evacuation and repatriation if we decide it's medically necessary, up to the relevant benefit limit. There is no cover for medical, hospital or ambulance expenses in Australia.
- **Coronavirus Travel Costs:** nib's Coronavirus Travel Costs benefit is available on the Comprehensive Travel Plan, Australian Travel plan and Annual Multi Trip Plan and can provide cover for several coronavirus related events. It includes cover for quarantine expenses and trip cancellation if you are diagnosed with coronavirus.



Simple online claims

If you ever need to make a claim, you can do it online anywhere, anytime. And we'll work to assess it as quickly as possible.

nib Travel Insurance to help you on your way

Get a quote today

^ The above feature and benefits are a summary of cover only. Cover is subject to the full terms, conditions, limitations and exclusions outlined in the Product Disclosure Statement.

*To have automatic cover for an existing medical condition, you must meet the criteria listed for that condition as outlined in the Product Disclosure Statement.

<INSERT RELEVANT DISCLAIMER AS DETAILED IN BRAND TOOLKIT>



Essentials Plan

Low-cost cover

Mishaps often happen when we travel, so it's important to consider travel insurance in case something goes wrong. But we don't think that getting insurance necessarily has to break the bank.

Our Essentials Plan offers cover without having to pay top dollar.

Spend less on your insurance, more on enjoying yourself

Our Essentials Plan offers cover[^] for

- Overseas emergency medical expenses
- Trip cancellation or delay
- Accidentally lost or stolen luggage
- Rental vehicle insurance excess
- Over 40 existing medical conditions*

24/7 Emergency medical support

Our 24/7 Emergency Assistance team includes trained medical professionals such as doctors and registered nurses. They're on standby and ready to help with any medical emergencies no matter wherever or whenever they might occur.

From organising quality local medical help through to arranging and overseeing an evacuation or repatriation, you can be confident you'll have the very best minds and hands guiding the process for you.



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*To have automatic cover for an existing medical condition, you must meet the criteria listed for that condition as outlined in the Product Disclosure Statement. This plan does not cover existing medical conditions unless it is one that is automatically covered. If you have an existing medical condition please ask us about other travel insurance products which may be available.

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Annual Multi-Trip Plan

Year-round cover for serious travellers

When you're travelling more than once a year, organising multiple insurance policies can be a hassle - and an expensive one at that.

That's why we offer regular travellers the convenience of year-round travel insurance that offers cover for trips of up to 45 days - both in Australia and overseas for destinations of at least 200km from your home.

Our Annual Multi-Trip Plan offers cover[^] for:

- Overseas emergency medical expenses
- Medical evacuation or repatriation
- Trip cancellation or delay
- Accidentally lost or stolen luggage
- Rental vehicle insurance excess
- Over 40 existing medical conditions*
- Cover for some coronavirus related events

Note: Travel must start and end at your home and be by pre-paid scheduled public transport or hire car or include at least one night of pre-booked accommodation.

Easy online medical screenings

If you have an existing medical condition that is not automatically covered by your plan, you can apply to have it covered for an additional premium and excess.

You'll be asked to complete a medical screening which can be done quickly and easily online, or over the phone with one of our helpful call centre staff.



24/7 Emergency medical support

Our 24/7 Emergency Assistance team includes trained medical professionals such as doctors and registered nurses. They're on standby and ready to help with any medical emergencies no matter wherever or whenever they might occur.

From organising quality local medical help through to arranging and overseeing an evacuation or repatriation, you can be confident you'll have the very best minds and hands guiding the process for you.

Simple online claims

If you ever need to make a claim, you can do it online anywhere, anytime. And we'll work to assess it as quickly as possible.

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Australian Travel Plan

Cover for travel close to home

Mishaps don't just happen overseas. Even when you're travelling in Australia you can accidentally lose your luggage or have your belongings stolen or get into trouble in your rental car.

Our Australian Travel Plan can offer cover when travelling domestically.

Leave your worries behind and enjoy your travels

Our Australian Travel Plan offers cover[^] for:

- Trip cancellation or delay
- Lost or stolen luggage
- Rental vehicle insurance excess
- Cover for some coronavirus related events

Medical Evacuation and Repatriation

Our 24/7 Emergency Assistance team includes trained medical professionals such as doctors and registered nurses. They can help with arranging and overseeing an evacuation or repatriation, so you can be confident you'll have the very best minds and hands guiding the process for you.

Note: There is no cover for medical, ambulance or hospital expenses in Australia.

Coronavirus

Cover for some coronavirus related events is available on all nib's travel insurance plans (excl. Cancellation and Additional Expenses Plan), but the types of benefits and benefit limits vary.

As much as we'd love to cover every coronavirus-related scenario that a traveller can think of, that's not what travel insurance is designed to do, so read the Product Disclosure Statement (PDS) for Australian residents carefully for the full terms, conditions, limits and exclusions so that you know what is, and isn't, covered.



- Overseas Medical Benefit: If you contract coronavirus while on your trip, all of nib's International travel insurance plans can offer cover for overseas medical expenses.
- Medical evacuation and repatriation: All nib travel insurance plans include cover for medical evacuation and repatriation if we decide it's medically necessary, up to the relevant benefit limit. There is no cover for medical, hospital or ambulance expenses in Australia.
- Coronavirus Travel Costs: nib's Coronavirus Travel Costs benefit is available on the Comprehensive Travel Plan, Australian Travel plan and Annual Multi Trip Plan and can provide cover for several coronavirus related events. It includes cover for quarantine expenses and trip cancellation if you are diagnosed with coronavirus.

Simple online claims

If you ever need to make a claim, you can do it online anywhere, anytime. And we'll work to assess it as quickly as possible.

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Australian Cancellation and Additional Expenses Travel Plan

Cover for when your plans are delayed or cancelled

Things don't always go according to plan when we travel, even when we're staying close to home.

If you find yourself out of pocket because your travel plans are delayed or cancelled, our Australian Cancellation and Additional Expenses Travel Plan can offer cover when travelling domestically.

Leave your worries behind and enjoy your travels

Our Australian Cancellation and Additional Expenses Travel Plan can offer cover[^] if:

- Your trip is delayed or cut short because you fall ill
- Your pre-paid tour gets cancelled or delayed
- An event you're travelling for is cancelled
- Your pre-approved leave is cancelled

Simple online claims

If you ever need to make a claim, you can do it online anywhere, anytime. And we'll work to assess it as quickly as possible.

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