

## WorldNomads.com Travel Insurance ihi Bupa New Product Launch 11 August 2011

TRAVELLER ADVICE ISSUED – MONDAY 8 AUGUST

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WorldNomads.com is proud to announce the arrival of 2 new travel insurance plans for travellers from 140 countries, insured by ihi Bupa.

### WHO CAN BUY THIS INSURANCE?

Travellers who are resident of over 140 countries can buy these new plans online (even while travelling). These plans are not available for travellers who are permanent residents of the USA, Canada, United Kingdom, Ireland, Australia and New Zealand.

### WHEN CAN I BUY THE NEW PLANS?

The new plans will be available to purchase from 6am, 11 August 2011 UCT (4pm, 11 August 2011 AEST Sydney time)

### WHY THE CHANGE?

We want to give you more choice, more benefits and better value on the travel insurance we offer to keep you travelling, working and studying safely around the world.

### HOW DOES THIS CHANGE AFFECT ME?

This change affects WorldNomads.com policy holders insured by ihi Bupa. It's up to you to decide if you like what we've done and if our travel insurance is right for you.

#### **WorldNomads.com policy holders with a policy which has started before 11 August 2011:**

- You are covered under your current policy for the duration of that policy.
- You can extend your current policy before the new product is launched on 11 August 2011. You will only be able to extend your current policy once. When this policy extension ends, you will have to buy a new policy under the new terms and conditions.
- You will not be able to extend your policy after the new product is launched on 11 August 2011.
- If you want to extend your trip or require additional cover with WorldNomads.com after 6am 11 August 2011 UCT, you will need to purchase a new policy from your WorldNomads.com member's page under the terms of the new policy.
- You will automatically receive a 5% discount on all new policy purchases and extensions.

#### **New policies or extensions purchased after 11 August 2011:**

All new policy purchases after 11 August 2011 will automatically include the new policy terms and conditions and pricing. The old ihi Bupa policy will not be available to buy or extend after the new plans are launched.

## WHAT HAS CHANGED?

We've made this simple by comparing both policies side by side over the next few pages.

Please do review the policy wording, terms and conditions carefully at the time of purchase to make sure the coverage is right for you. It's a good idea to read all of the fine print, including the sections on what's not covered.

## WORLDNOMADS.COM TRAVEL INSURANCE OLD VS NEW PRODUCT COMPARISON FOR IHI BUPA POLICY HOLDERS

### Overseas Medical and Dental Expenses

Travel insurance policies purchased before 11 August 2011			Travel insurance policies purchased after 11 August 2011			Policy Excess
Benefit	Limit EURO / USD		Benefit	Limit EURO / USD		USD100/ EUR 70
	Basic	Premium		Standard	Explorer	
Medical Expenses and Emergency Evacuation	Unlimited	Unlimited	Overseas Medical & Dental Expenses	€ 3,500,000 / \$5,000,000	Unlimited	✓
Hospitalisation	100%	100%	Hospitalisation / inpatient treatment by doctor/specialist	100%	100%	✓
Outpatient treatment by a doctor/specialist	100%	100%	Outpatient treatment by doctor/specialist	100%	100%	✓
Provisional pain-stilling dental treatment	€250 / \$300	€250 / \$300	Pain relieving dental treatment	€250 / \$300	€350 / \$500	✓
Prescribed medicines	100%	100%	Prescribed medicines by a doctor or specialist	100%	100%	✓
Prescribed treatment by a physiotherapist/chiropractor	€2,000 / \$2,500	€2,000 / \$2,500	Treatment by physiotherapists and chiropractors as prescribed by an authorised physician	Not included	€1,500/\$2,000	✓
Hospital Daily Benefit	Not included	€1,450 / \$2,000	Daily emergency cash allowance in hospital	€1,500 / \$2,000 (€35 /\$50 per day)	€2,000 / \$3,000 (€70 /\$100 per day)	✓
	N/A	N/A	Alternative treatment by registered and licensed acupuncturist or osteopath	Not included	€350/\$500	✓
	N/A	N/A	Counselling costs after mugging or assault	€200 / \$250	€200 / \$250	✓

OLD VS NEW PRODUCT COMPARISON FOR IHI BUPA POLICY HOLDERS  
CONTINUED:

**Emergency Medical Transport, Evacuation, Repatriation and Travel Expenses**

Travel insurance policies purchased before 11 August 2011			Travel insurance policies purchased after 11 August 2011			Policy Excess
Benefit	Limit EURO / USD		Benefit	Limit EURO / USD		
	Basic	Premium		Standard	Explorer	
Medical Evacuation/ Repatriation	100%	100%	Medical evacuation or repatriation home	€350,000 / \$500,000	€350,000 / \$500,000	N/A
Ambulance transportation	100%	100%	Ambulance transportation	Included	Included	N/A
Compassionate Emergency Repatriation	100%	100%	Compassionate emergency repatriation	Included	Included	N/A
Evacuation	100%	100%	Non-medical evacuation (war, terrorism or natural disaster)	Included	Included	N/A
Statutory arrangements in case of death	100%	100%	Accidental Death - Repatriation of remains	€10,000 / \$15,000	€10,000 / \$15,000	N/A
Compassionate Emergency Visit	100%	100%	Personal support & accompaniment. (flights, accommodation, local transport, daily expenses)	€3,500 / \$5,000 (€200/\$250 per day)	€3,500 / \$5,000 (€200/\$250 per day)	N/A
Board, lodging and local transport for a person summoned or accompanying the insured	€4,100 / \$6,000	€4,100 / \$6,000				

**Pre-Trip Cancellation, Trip Interruption and Travel Delay**

Travel insurance policies purchased before 11 August 2011			Travel insurance policies purchased after 11 August 2011			Policy Excess
Benefit	Limit EURO / USD		Benefit	Limit EURO / USD		USD100/ EUR 70
	Basic	Premium		Standard	Explorer	
Trip Cancellation	Not included	€1,450 / \$2,000	Pre-trip cancellation	€3,500 / \$5,000	€7,000 / \$10,000	✓
	N/A	N/A	Trip interruption – travel provider insolvency	€2,500 / \$3,500	€3,500 / \$5,000	✓
	N/A	N/A	Resumption of trip	€1,000 / \$1,500	€2,000 / \$3,000	✓
Flight Delay	Not included	€350 / \$500	Travel delay	€350 / \$500	€700 / \$1,000	✓
	N/A	N/A	Missed flight connection	Not included	€700 / \$1,000	✓
	N/A	N/A	Hijacking	Not included	€700 / \$1,000	✓
	N/A	N/A	Special event cover	Not included	€350 / \$500	✓

Travel insurance policies purchased before 11 August 2011			Travel insurance policies purchased after 11 August 2011			Policy Excess
Benefit	Limit EURO / USD		Benefit	Limit EURO / USD		USD100/ EUR 70
	Basic	Premium		Standard	Explorer	

OLD VS NEW PRODUCT COMPARISON FOR IHI BUPA POLICY HOLDERS  
CONTINUED:

**Baggage and Personal Items**

Travel insurance policies purchased before 11 August 2011			Travel insurance policies purchased after 11 August 2011			Policy Excess
Benefit	Limit EURO / USD		Benefit	Limit EURO / USD		USD100/ EUR 70
	Basic	Premium		Standard	Explorer	
Baggage - theft, loss or damage	Not included	€1,500 / \$2,000	Baggage and personal items - Theft of baggage - Loss or damage to checked in baggage - Loss or damage (fire or natural disaster)	€1,700 / \$2,500	€2,500 / \$3,500	✓
	N/A	N/A	- Delayed baggage	USD 450/EUR 300 (USD 150/EUR 100 / 24hrs up to 3 days)	USD 750/EUR 500 (USD 150/EUR 100 / 24hrs up to 5 days)	✓
Loss of Passport and/or Cash	Not included	€150 / \$200	Theft or loss by fire/ natural disaster of passport, credit cards and/or travel documents	€350 / \$500	€700 / \$1,000	✓
			Theft of cash	Not included	€200 / \$250	✓
Theft of sporting equipment	N/A	N/A	Theft of sporting equipment or damage to checked in sporting equipment	Not Included	USD 500/EUR 350	✓

Baggage/ Personal items - SINGLE ITEM LIMITS:	Travel insurance policies purchased before 11 August 2011		Travel insurance policies purchased after 11 August 2011		Excess
	Basic	Premium	Standard	Explorer	USD100/ EUR 70
- Baggage and personal items	N/A	€750 / \$1000	USD 500/EUR 350 single item limit	USD 500/EUR 350 single item limit	✓
- Laptop computers, mobile and handheld electronic devices*	N/A	€750 / \$1000	USD 500/EUR 350 single item limit	USD 750/EUR 500 single item limit	✓
- Digital and video cameras*	N/A	€375 / \$500	USD 500/EUR 350 single item limit	USD 750/EUR 500 single item limit	✓
- Digital storage devices*	N/A	€750 / \$1000	USD 50/EUR 35 single item limit	USD 100/EUR 70 single item limit	✓
* Not covered if registered baggage					

**High Value Personal Items (OPTIONAL\*)**

Travel insurance policies purchased before 11 August 2011			Travel insurance policies purchased after 11 August 2011			Policy Excess
Benefit	Limit EURO / USD		Benefit	Limit EURO / USD		USD100/ EUR 70
	Basic	Premium		Standard	Explorer	

Travel insurance policies purchased before 11 August 2011			Travel insurance policies purchased after 11 August 2011			Policy Excess
Benefit	Limit EURO / USD		Benefit	Limit EURO / USD		USD100/ EUR 70
	Basic	Premium		Standard	Explorer	
	N/A	N/A	High value specified items, including cameras, laptop computers and mobile devices	€1,400 / \$2,000  (USD 1,000/EUR 700 Single item limit)	€1,400 / \$2,000  (USD 1,000/EUR 700 Single item limit)	✓

\* Optional benefit not available on launch of this product. Availability of this benefit TBA.

OLD VS NEW PRODUCT COMPARISON FOR IHI BUPA POLICY HOLDERS  
CONTINUED:

**Personal Liability, Personal Accident & Rental Vehicle Insurance Excess**

Travel insurance policies purchased before 11 August 2011			Travel insurance policies purchased after 11 August 2011			Policy Excess
Benefit	Limit EURO / USD		Benefit	Limit EURO / USD		USD100/ EUR 70
	Basic	Premium		Standard	Explorer	
Personal Liability: - property  - bodily injury	Not included	€360,000 / \$500,000  €715,000 / \$1,000,000	Personal liability - Physical injury and property damage	€700,000 / \$1,000,000	€1,750,000 / \$2,500,000	✓
Personal Accident - death and disability	Not included	€55,000 / \$75,000	Personal accident - Accidental death, loss of eye(s), limb(s), permanent total disablement*	Not included	€15,000 / \$20,000	✓
	N/A	N/A	- Student loan and credit repayment	Not Included	USD 5,000/EUR 3,750	✓
	N/A	N/A	Rental vehicle insurance excess	Not included	€1,500 / \$2,000	✓
	N/A	N/A	Home visit - one visit allowed under the terms of <b>the policy</b>	Refer to Section16	Refer to Section16	N/A

**Adventure Sports & Activities**

	Travel insurance policies purchased before 11 August 2011		Travel insurance policies purchased after 11 August 2011	
	Basic	Premium	Standard	Explorer
Adventure sports & Activities	Various sports & adventure activities covered	Various sports & adventure activities covered	Standard sports and adventure activities: Cover for medical and medical evacuation/repatriation expenses.  Snowsports, paragliding or parachuting, professional sports, races, competitions or motorsports: No cover.	Standard and higher risk sports and adventure activities: Cover for medical and medical evacuation/repatriation expenses including paragliding and parachuting.  Professional sports, races, competitions or motorsports: No cover.
Study, work and volunteer	N/A	N/A	<b>Non-manual work:</b> Cover for medical and medical evacuation/repatriation expenses.	<b>Non-manual work</b> and <b>manual work:</b> cover for medical and medical evacuation/repatriation expenses.

OLD VS NEW PRODUCT COMPARISON FOR IHI BUPA POLICY HOLDERS  
CONTINUED:

**Insured Travellers**

The traveller types available are:

Traveller Type	Travel insurance policies purchased before 11 August 2011	Travel insurance policies purchased after 11 August 2011	Comments
Single	<p>A single policy covers one traveller only.</p> <p>Free cover for children UNDER the age of 2 years is also available with a single policy subject to the child being added to the policy when purchasing.</p> <p>The insured person(s) must have legal custody of the child and this child must be registered at the same address</p>	<p>One person travelling alone who is under 66</p>	<p>Children are no longer included with a single policy.</p> <p>The Couple or Single Parent policy type can be used.</p>
Couple or Single Parent	N/A	<p>Two people travelling together on the same itinerary, both under 66 years of age and from the same country of permanent residence.</p> <p>This option can also include a single parent travelling with one child who is under 18 years of age</p>	<p>This is a new traveller type to help make it clearer for non-family members who are travelling together on what policy type to choose.</p> <p>The child's age limit has been increased to under 18</p>
Family	<p>A family policy covers two people who are travelling together from the same country of residence.</p> <p>Free cover for children UNDER the age of 2 years is also available with a family or single policy subject to the child being added to the policy when purchasing. The insured person(s) must have legal custody of the child and this child must be registered at the same address</p>	<p>One or two adults under 66 years of age travelling together with one or two children who are under 18 years of age who are travelling together on the same itinerary and from the same country of permanent residence. One of the adults must be the legal guardian of the child/children. Where you have more than two children, you can purchase additional single plans for each additional child.</p>	<p>The child's age limit has been increased to under 18.</p>

## OTHER FREQUENTLY ASKED QUESTIONS:

### **What's new? What has changed between the new policy and the old one?**

Basically, we've changed our plans to make it easy to understand what you're covered for (and not), including:

- a choice of destinations covered;
- a new family policy to cover up to 2 of your dependent children (under 18 years old);
- a new plan for two people travelling together;
- coverage for working holidays, study and a range of adventure sports and activities;
- new benefits, coverage limits and changed the policy wording.

### **Have the prices changed?**

We've tried to reduce the price for the plans and give you the choice of plan to suite your budget and the places you'll visit. The price will depend on how long you're travelling and if you choose to travel in the USA or not.

All past and current WorldNomads.com policies holders automatically receive 5% off your next policy purchase or policy extension.

### **I want to upgrade my current policy to buy the new one, what do I do?**

Once you have purchased a plan and this policy has started, you will not be able to upgrade your existing policy or change plans. If you want to change your plan, you can purchase a new policy under the new terms and conditions after 11 August 2011. You will not be able to claim a refund or credit for the unused portion of your current policy if you decide to purchase a new policy.

### **I have purchased A WorldNomads.com policy and it has not started yet – can I get a refund and buy the new policy?**

If your policy has not started yet, you can cancel your policy for a refund.

All policies covered under ihi Bupa have a cooling off period as per the policy wording. This allows you to cancel your policy before the policy starts and receive a refund, if you are not happy with the terms or coverage. You may purchase a new policy under the new terms and conditions after 6am 11 August 2011 UCT.

### **What is my country of permanent residence?**

Your country of permanent residence can be defined as the country you would wish to be repatriated to in the event of a medical emergency and where you would receive long term medical care, if required. This must be the country where you have a permanent residential address and where you live and work. Please be aware, however, that we do not cover expenses incurred within one's country of permanent residence.

### **Why haven't you told me earlier?**

We've been working with our insurer, ihi Bupa to release this new product as quickly as possible. We're really proud of this new product, and wanted to advise everyone as soon as the lawyers let us!

### **I don't understand / I need some help!**

We're happy to help - call us from anywhere in the world +61 2 8263 0400 or 1300 787 375 (in Australia only) or email us [infoRTW@worldnomads.com](mailto:infoRTW@worldnomads.com). We're open Sydney, Australia time: Monday to Friday 8am to 8pm; Saturday & Sunday 10am to 2pm.

World Nomads is supported by different insurers from around the world. Always read your policy wording to review your specific coverage and to make sure that the policy is right for you. Bupa Denmark, filial af Bupa Insurance Limited, England danmark a/s (ihi Bupa) is an insurance company authorised and regulated by the Danish Insurance Contracts Act and the European financial supervisory authorities. Travel insurance provided by ihi Bupa is issued under Danish Law. ihi Bupa is a member of the Bupa Group.