

AGENCY ENABLEMENT PACK

# Trip Insurance

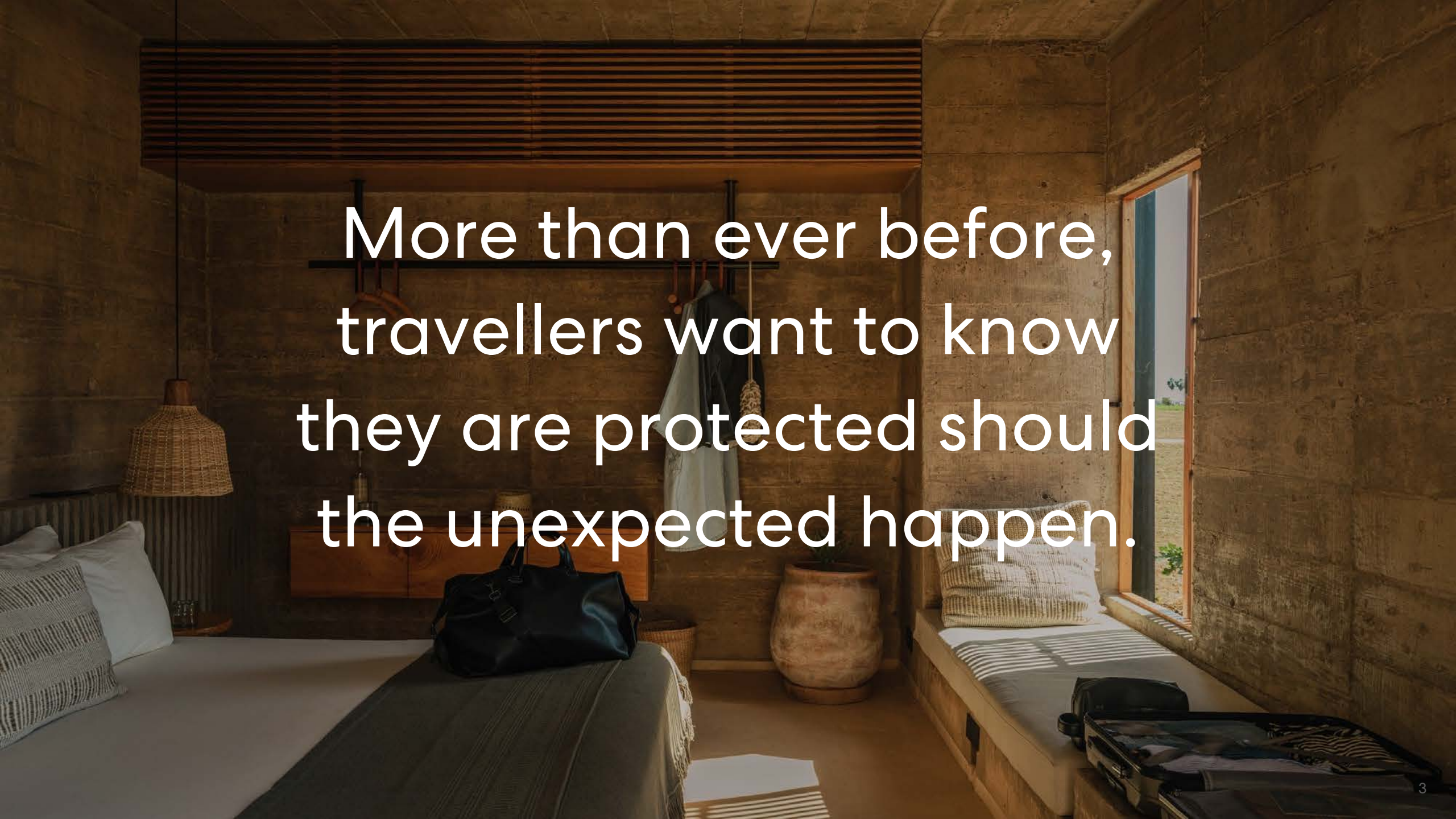
XCover.com for Expedia TAAP (Beta)

APRIL 2025

# Trip insurance overview

PRODUCT, COMMERCIALS, SUPPORT



A rustic bedroom interior with stone walls. A wooden slatted headboard is mounted on the wall. A wicker lamp hangs from the ceiling. A black bag sits on a bed. A window on the right shows a view of a field. A wooden chest and a large wooden pot are also visible.

More than ever before,  
travellers want to know  
they are protected should  
the unexpected happen.

THE OPPORTUNITY

# Global travel insurance market forecast



\$143.5B

Projected size of the global travel insurance market by 2031



20.1%

Compound annual growth rate from 2024-2033

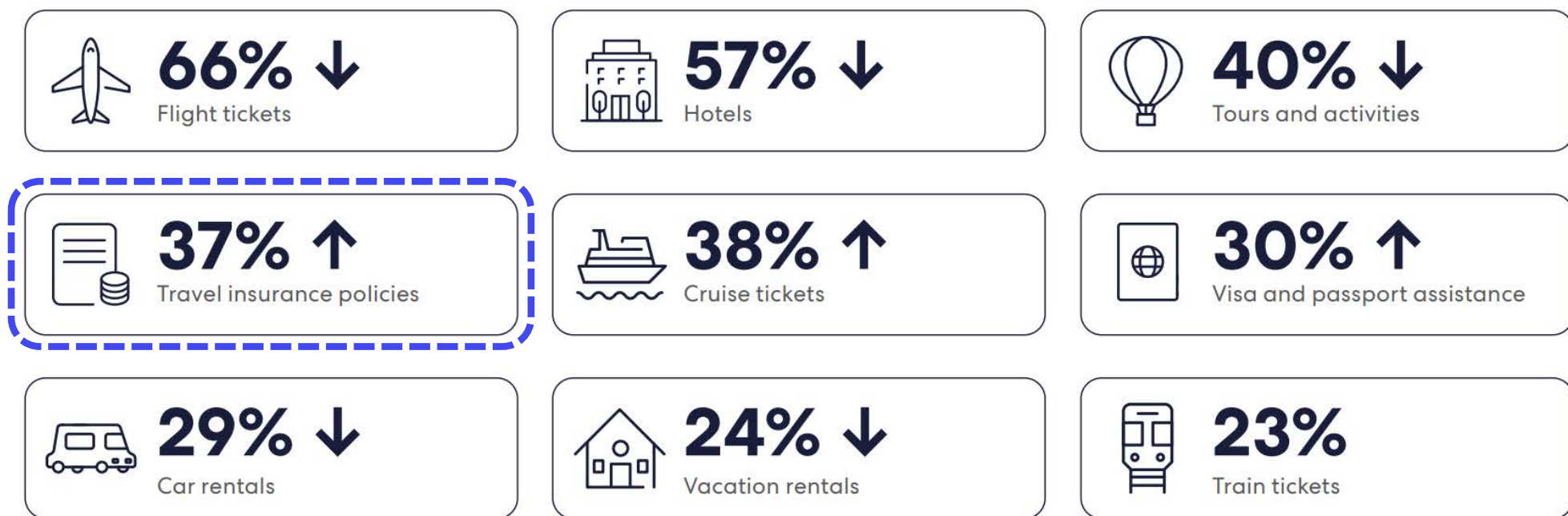




# Decoding the travel advisor client

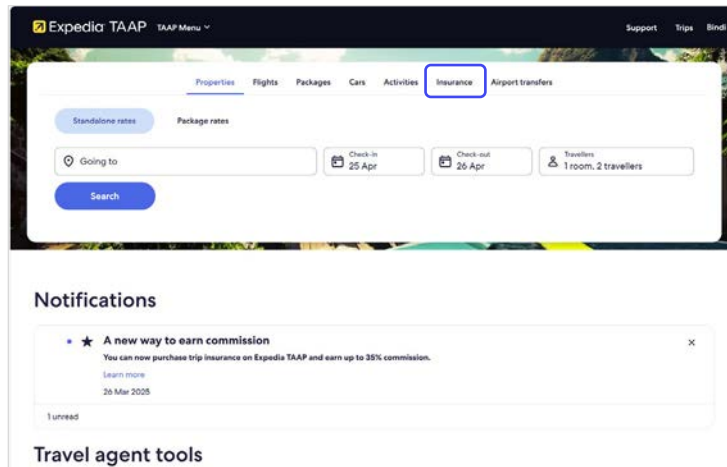
Australian travellers are more likely to want help with travel insurance policies than the average traveller globally

Note: ↑↓ Arrows indicate when data points are 3 percentage points above or below the global average.

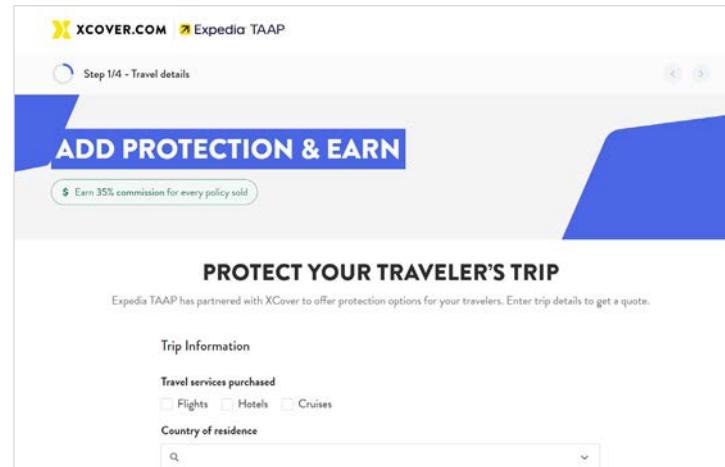


# XCover.com for Expedia TAAP

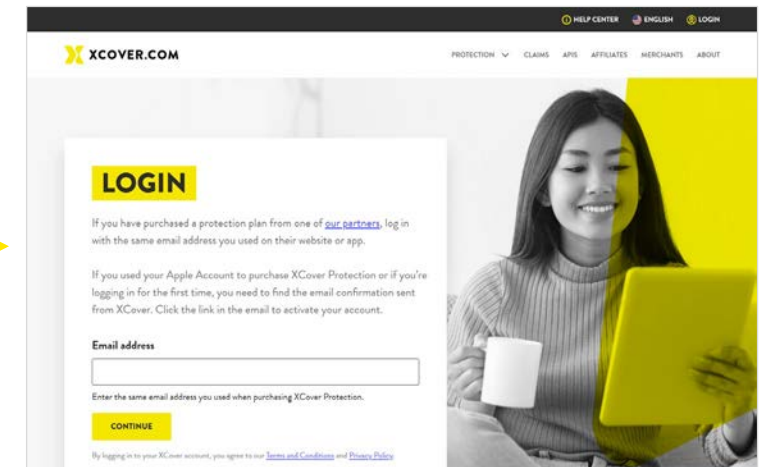
End-to-end experience



Get started by selecting *Insurance* from the Expedia TAAP storefront.



Provide quotes to your travellers and purchase protection from XCover.com for Expedia TAAP.



Once a protection plan is purchased, travellers can access their XCover Account to view their documents or make changes.



# Why XCover?



## TRUSTED PROTECTION

XCover has protected over 40 million travellers in the past decade, with customisable coverage options backed by some of the world's largest insurers.

## DYNAMIC PRICE OPTIMIZATION

Competitive and personalized pricing that is dynamically optimized based on real-time data and customer behavior.

## QUICK CLAIMS RESOLUTION

An award-winning end-to-end digital claims experience for travellers with approved claims paid out fast, in 90+ currencies.

# XCover Protection



## Travel services

### Included in beta:

- ✓ Flights
- ✓ Hotels
  - Includes alternative accommodations like vacation rentals.
- ✓ Packages
- ✓ Rental cars
  - Part of package booking only, covers the cost of cancelling.



## Travellers

- Residents of Australia and New Zealand
- Policyholder (Traveller 1) must be 18+
- Maximum of 25 Travellers per type: Adults (18+), Child (3-17), Infant (0-2)
  - Only the policyholder will be provided with an XCover account. Groups of travellers will need to perform all policy-related activities through the Policyholder.
- No age limitation for inclusion



## Coverage options

Protect a traveller's full trip or select separate policies to customise their coverage.

### International travellers

AU residents

- [Comprehensive Protection](#)
- [Medical Protection](#)
- [Trip Cancellation](#)

NZ residents

- [Comprehensive Protection](#)
- [Medical Protection](#)
- [Trip Cancellation](#)

### Domestic travellers

AU residents

- [Comprehensive Protection](#)
- [Trip Cancellation](#)

NZ residents

- [Comprehensive Protection](#)
- [Trip Cancellation](#)



# Need to know!

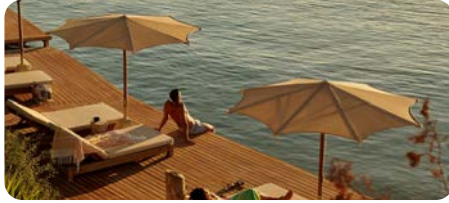


01

## Terms and conditions

A [Travel Insurance Addendum](#) to the Expedia TAAP Affiliate Agreement applies when using travel insurance.

Full terms and conditions can be viewed [here](#).

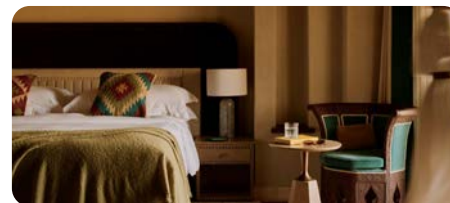


02

## Commissions

During beta, advisors will earn a [35% commission](#) on the total premium amount paid for the policy.

No commission will be paid for policies cancelled within the cooling off period.



03

## Cancellation policy

This product contains a [15-day cooling off period](#), travellers can cancel for any reason within the cooling off period and receive a full refund.

There is no refund where cancellation happens after the cooling off period.



04

## Beta product limitations

Trip insurance will [not be integrated](#) into the following experiences:

- Trips page
- Itinerary page
- Quotation tool

Or in your:

- Reports
- Earning statements
- Incentive plan

# Provide valuable feedback

By participating in the beta, you can:

- Gain early access
- Help us refine the product

Share feedback by completing the **short survey available from the Order Summary page**.



## We value your feedback!

Your input helps us build better experiences for you and other agents. We'd love to hear your thoughts via this short survey.

[SHARE FEEDBACK](#)

 XCOVER.COM |  Expedia TAAP

How satisfied are you with the coverage options available to you through XCover.com?

☐ Extremely satisfied

☐ Somewhat satisfied

☐ Neither satisfied nor dissatisfied

☐ Somewhat dissatisfied

☐ Extremely dissatisfied

How would you describe your experience of purchasing insurance through XCover.com?

☐ Very easy

☐ Easy

☐ Neutral

☐ Difficult

☐ Very difficult



# Getting support

## TRAVEL ADVISORS

Reference **TAAP Academy articles** and **downloadable resources** to familiarize yourself with trip insurance. These should be used as first reference point to answer questions.

Reach out to **TAAP Account Management** for assistance if the articles and resources don't resolve the question or if you run into any technical issues or bugs.

**TAAP Agent Support** is not able to manage XCover bookings. Once protection is booked, the traveller (policyholder) should access support and tools via their XCover Account.

## TRAVELLERS

To ensure travellers receive compliant, risk-free communications about their protection once booked, general support and claims-related questions should always be handled by **XCover** teams (licensed agents).

You should direct them to the self-service tools and support available in their

**XCover Account:**

- [XCover Account](#)
- [XCover Help Centre](#)
- [XCover Claims Centre](#)
- [XCover Contact Form](#)

# Agency and advisor resources

At your fingertips

## Expedia TAAP Academy

Detailed articles highlighting the new product offering, important guidance to follow when discussing insurance with travellers, and how to book trip insurance.

- Product updates: Trip insurance
- Step-by-step guide: Booking trip insurance

## Table of Benefits

A quick, easy-to-read summary of the benefits of XCover Protection that you can use to help your travellers understand the protection and which option is right for them.

- Table of Benefits

## Pre-purchase call script

Use this script to confidently talk to your travellers about XCover Protection, purchase protection for them, and answer common questions about the protection.

- Call script

## FAQ for travellers

An abridged version of XCover's help content that can help you answer common questions and support your travellers with any issues that may come up. You can also host this on your site as a resource for your travellers.

- Traveller FAQ

## XCover Help Centre for travellers

Policyholders will gain access to a dedicated help centre through their XCover Account. This help center answers common questions about managing protection, coverage, claims, payments, and more.

- [https://www.xcover.com/help/partners/xcover\\_taap](https://www.xcover.com/help/partners/xcover_taap)

## Canned responses

These pre-written email responses will help you direct your travellers to the XCover resources where they can get help.

- Canned responses

*Reminder: Insurance is a regulated activity, claims and customer support questions about XCover Protection must be answered by XCover's licensed claims assessors and support agents.*



# XCover Protection

AGENCY ENABLEMENT

# Important information

Due to the highly regulated nature of insurance, it's important that you follow the guidance provided when discussing and offering travel protection to travellers.

You should always refer to the full policy wordings for details when quoting coverage, and communicate with your traveller if you believe they may fall within one of the exclusions for the product they are purchasing.



# Important Do's and Don'ts

Follow these important rules when discussing travel protection

## DO

- Refer travellers to their policy wordings
- Provide factual information on inclusions and exclusions stated on the policy wording

*Factual information is information that is true, general facts from the policy wording itself or XCover benefits listed in the policy wording.*

- Provide general statements when speaking to customers

*General statements include a description of the coverage and the price. Avoid answering questions about individual features or incidents covered, and direct customers to their policy wordings instead.*

- Read out the FACTUAL INFORMATION DISCLAIMER included in the available call scripts



# Important Do's and Don'ts

Follow these important rules when discussing travel protection

## DON'T

- Do not talk about the downsides of credit card insurance or any other insurance provider, as this can be considered financial product advice. Instead, focus on XCover Protection benefits and how this might set us apart from others.
- Do not provide Product Advice or Personal Advice

*Financial Product Advice means you are comparing, evaluating or judging the financial features of the policy, especially with the intent of persuading the customer to purchase protection. For example, "Travel insurance can save you hundreds if you're injured in France."*

*Personal Advice is when you provide advice after considering the customer's objectives, financial situation and needs. For example, "I think you would benefit from purchasing protection."*

- Do not provide claims information
- Do not download any customer personal information on your personal devices

# What's covered

Understand what coverage options are available when assessing traveller needs

## International Travellers

- [Comprehensive Protection \(AU International\)](#)
  - [Medical Protection \(AU\)](#)
  - [Trip Cancellation \(AU\)](#)
- 
- [Comprehensive Protection \(NZ International\)](#)
  - [Medical Protection \(NZ\)](#)
  - [Trip Cancellation \(NZ\)](#)

## Domestic Travellers

- [Comprehensive Protection \(AU Domestic\)](#)
  - [Trip Cancellation \(AU\)](#)
- 
- [Comprehensive Protection \(NZ Domestic\)](#)
  - [Trip Cancellation \(NZ\)](#)

Please refer to the full policy wordings for details when quoting coverage.

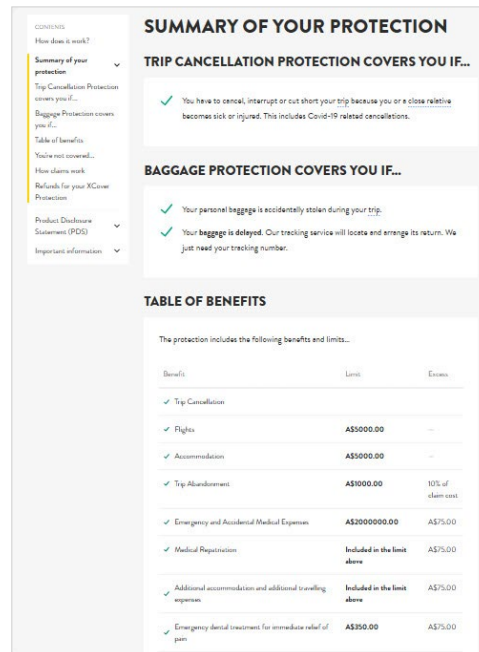


# What's covered

When reviewing available protection options select 'View terms' to refer to the full policy wordings

## Summary of Protection

The XCover Summary of Protection includes a cover sheet with sections for What's Covered/Not Covered and a Table of Coverages (aka Benefits Table) that lists deductibles and cover limits per benefit.



**SUMMARY OF YOUR PROTECTION**

**TRIP CANCELLATION PROTECTION COVERS YOU IF...**

- ✓ You have to cancel, interrupt or cut short your trip because you or a close relative becomes sick or injured. This includes Covid-19 related cancellations.

**BAGGAGE PROTECTION COVERS YOU IF...**

- ✓ Your personal baggage is accidentally stolen during your trip.
- ✓ Your baggage is delayed. Our tracking service will locate and arrange its return. We just need your tracking number.

**TABLE OF BENEFITS**

The protection includes the following benefits and limits...

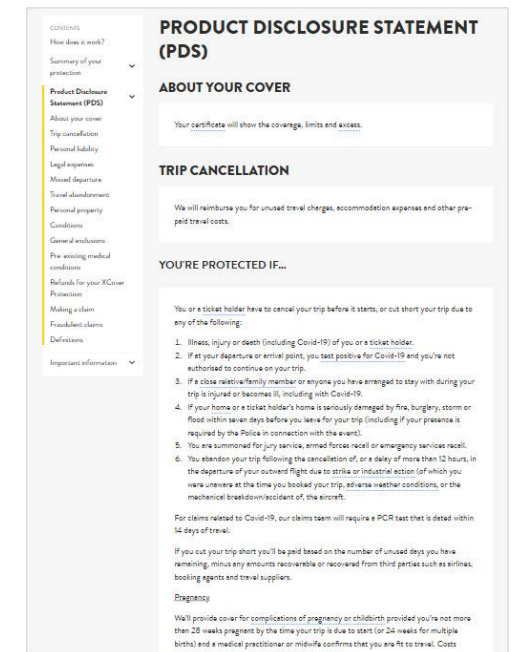
Benefit	Limit	Excess
✓ Trip Cancellation	AS\$5000.00	---
✓ Flight	AS\$5000.00	---
✓ Accommodation	AS\$5000.00	---
✓ Trip Abandonment	AS\$1000.00	10% of claim cost
✓ Emergency and Accidental Medical Expenses	AS\$2000000.00	AS\$75.00
✓ Medical Repatriation	Included in the limit above	AS\$75.00
✓ Additional accommodation and additional travelling expenses	Included in the limit above	AS\$75.00
✓ Emergency dental treatment for immediate relief of pain	AS\$50.00	AS\$75.00

## Product Disclosure Statements (PDS)

The XCover PDS will have the full list of inclusions and exclusions for the coverage.

### Good to know!

It also provides definitions for keywords or phrases that appear in the policy.



**PRODUCT DISCLOSURE STATEMENT (PDS)**

**ABOUT YOUR COVER**

Your certificate will show the coverage, limits and excess.

**TRIP CANCELLATION**

We will reimburse you for unused travel charges, accommodation expenses and other pre-paid travel costs.

**YOU'RE PROTECTED IF...**

You or a ticket holder have to cancel your trip before it starts, or cut short your trip due to any of the following:

1. Illness, injury or death (including Covid-19) of you or a ticket holder.
2. If at your departure or arrival point, you test positive for Covid-19 and you're not authorised to continue on your trip.
3. If a close relative/family member or anyone you have arranged to stay with during your trip is injured or becomes ill, including with Covid-19.
4. If your home or a ticket holder's home is seriously damaged by fire, burglary, storm or flood within seven days before you leave for your trip (including if your presence is required by the Police in connection with the event).
5. You are summoned for jury service, armed forces recall or emergency services recall.
6. You abandon your trip following the cancellation of, or a delay of more than 12 hours, in the departure of your outward flight due to strike or industrial action (of which you were unaware at the time you booked your trip, adverse weather conditions, or the mechanical breakdown/accident of, the aircraft).

For claims related to Covid-19, our claims team will require a PCR test that is dated within 14 days of travel.

If you cut your trip short you'll be paid based on the number of unused days you have remaining, minus any amounts recoverable or recovered from third parties such as airlines, booking agents and travel suppliers.

**Pregnancy**

We'll provide cover for complications of pregnancy or childbirth provided you're not more than 28 weeks pregnant by the time your trip is due to start (or 24 weeks for multiple births) and a medical practitioner or midwife confirms that you are fit to travel. Costs relating to a normal (vaginal) birth are not covered.



# Traveller exclusions

Communicate with your traveller if you believe they may fall within one of the exclusions for the product they are purchasing

## Comprehensive Travel

- Non-AU or NZ Residents
- For any claim due to changes in travel advice from any local government or national authority, or where you are travelling against government advice.
- If you are travelling against the advice of a medical practitioner.
- Losses directly or indirectly arising from:
  - A pre-existing medical condition
  - Travelling to a country on sanctioned list\*
- Have a similar product, for example, with a credit card

## Trip Cancellation

- Non-AU or NZ Residents
- Losses directly or indirectly arising from:
  - A pre-existing medical condition
  - Incidents which took place prior to the purchase of insurance
- Traveling to a country on sanctioned list\*
- Have a similar product, for example, with credit card

## Medical Protection

- Non-AU or NZ Residents
- For any claim due to changes in travel advice from any local government or national authority, or where you are travelling against government advice.
- If you are travelling against the advice of a medical practitioner.
- Losses directly or indirectly arising from:
  - A pre-existing medical condition
- Traveling to a country on sanctioned list\*
- Have a similar product, for example, with credit card

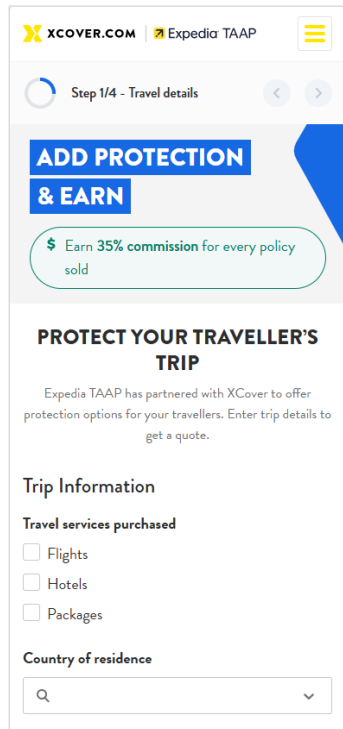
# XCover: Pre-purchase

AGENCY AND ADVISOR EXPERIENCE

# Booking trip insurance

Get started from the Expedia TAAP storefront , select Insurance and you'll be redirected to XCover.com for Expedia TAAP

## STEP 1



Step 1/4 - Travel details

**ADD PROTECTION & EARN**

💰 Earn 35% commission for every policy sold

**PROTECT YOUR TRAVELLER'S TRIP**

Expedia TAAP has partnered with XCover to offer protection options for your travellers. Enter trip details to get a quote.

**Trip Information**

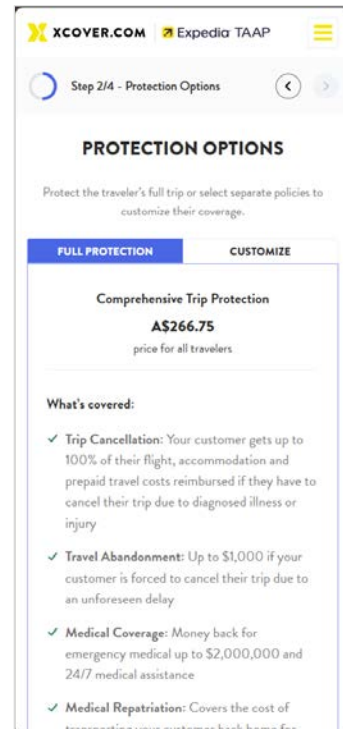
Travel services purchased

- ☐ Flights
- ☐ Hotels
- ☐ Packages

Country of residence

Q

## STEP 2



Step 2/4 - Protection Options

**PROTECTION OPTIONS**

Protect the traveler's full trip or select separate policies to customize their coverage.

**FULL PROTECTION** CUSTOMIZE

**Comprehensive Trip Protection**

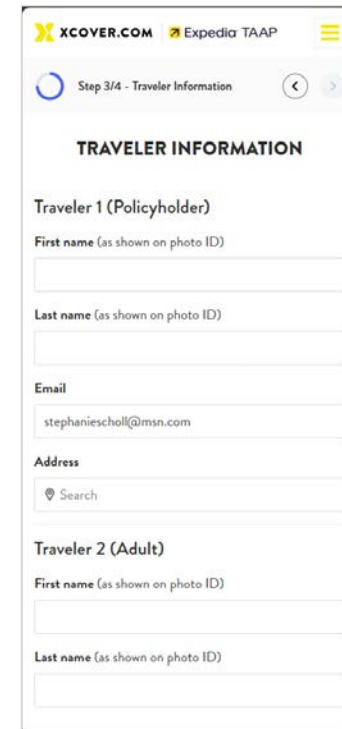
**A\$266.75**

price for all travelers

**What's covered:**

- ✓ **Trip Cancellation:** Your customer gets up to 100% of their flight, accommodation and prepaid travel costs reimbursed if they have to cancel their trip due to diagnosed illness or injury
- ✓ **Travel Abandonment:** Up to \$1,000 if your customer is forced to cancel their trip due to an unforeseen delay
- ✓ **Medical Coverage:** Money back for emergency medical up to \$2,000,000 and 24/7 medical assistance
- ✓ **Medical Repatriation:** Covers the cost of transporting your customer back home for

## STEP 3



Step 3/4 - Traveler Information

**TRAVELER INFORMATION**

**Traveler 1 (Policyholder)**

First name (as shown on photo ID)

Last name (as shown on photo ID)

Email

stephaniescholl@msn.com

Address

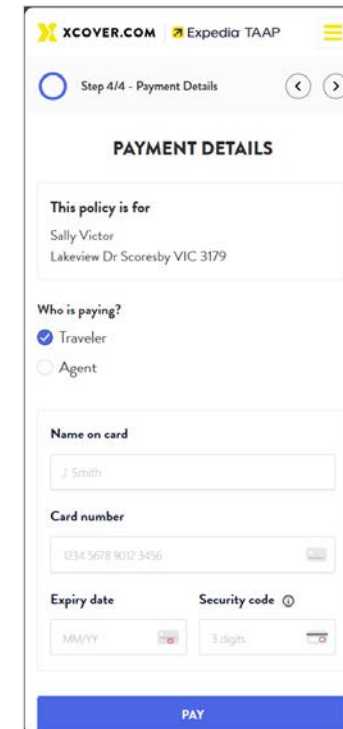
Search

**Traveler 2 (Adult)**

First name (as shown on photo ID)

Last name (as shown on photo ID)

## STEP 4



Step 4/4 - Payment Details

**PAYMENT DETAILS**

**This policy is for**

Sally Victor  
Lakeview Dr Scoresby VIC 3179

**Who is paying?**

☒ Traveler

☐ Agent

**Name on card**

J Smith

**Card number**

1234 5678 9012 3456

**Expiry date** **Security code**

MM/YY 3 digits

**PAY**



# Calculating total trip cost

- The following travel services can be covered:
  - Flights
  - Hotels
  - Packages
- Accurately calculating the trip cost when getting a quote is crucial for several reasons:
  - Coverage accuracy
  - Benefit eligibility
  - Premium calculation

### PROTECT YOUR TRAVELLER'S TRIP

Expedia TAAP has partnered with XCover to offer protection options for your travellers. Enter trip details to get a quote.

#### Trip Information

**Travel services purchased**

☐ Flights

☐ Hotels

☐ Packages

**Country of residence**

**Destination countries**

Please add all the countries your traveller is visiting

**Trip dates**

Trip Start →  Trip End

Enter dates for the entirety of their trip

**Total trip cost for all travellers** ⓘ

\$ AUD

### WHAT IS INCLUDED IN THE TOTAL TRIP COST?

Trip cost includes any prepaid travel costs, such as flights, accommodations, and any prepaid activities. Government taxes are also included.

**Exclusions:**

Trip cost does not include any additional fees and charges applied to your booking such as prepaid food and seat selection costs, airport services (e.g. baggage or flight delay services), airport surcharges, booking fees, agent fees, administration fees, credit card processing or foreign exchange fees.

[I UNDERSTAND](#)

# XCover: Post-purchase

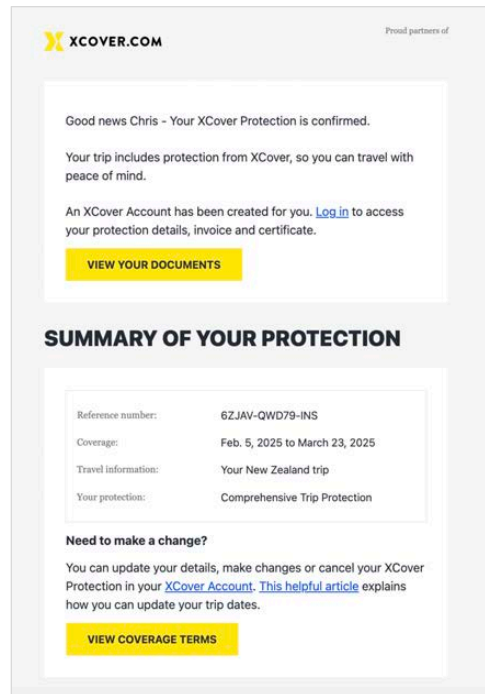
TRAVELLER EXPERIENCE

# Managing trip insurance

Travellers get started by activating their XCover Account from a link in their confirmation email

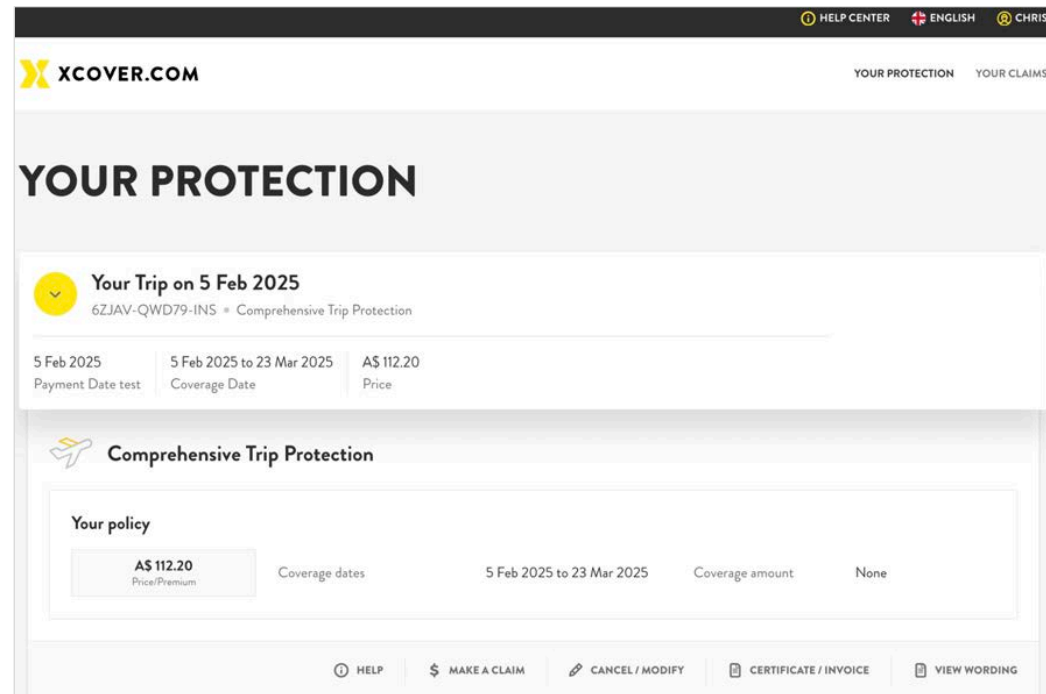
## STEP 1

### Confirmation email



## STEP 2

### XCover Account



## STEP 3

### Self-service tools

From their XCover Account, travellers can:


- Get help
- Make a claim
- Cancel or modify a policy
- View certificate or invoice
- View policy wording

# Everything travellers need to know

## XCover.com Confirmation Email (Sample)

The email includes:

- A link to activate their XCover Account and log in
- A summary of protection and a PDF of the certificate of insurance
- Important tips for travellers to know before their trip
- Useful links and answers to frequently asked questions

 Proud partners of

Good news Chris - Your XCover Protection is confirmed.

Your trip includes protection from XCover, so you can travel with peace of mind.

An XCover Account has been created for you. [Log in](#) to access your protection details, invoice and certificate.

[VIEW YOUR DOCUMENTS](#)

### SUMMARY OF YOUR PROTECTION

Reference number:	6ZJAV-QWD79-INS
Coverage:	Feb. 5, 2025 to March 23, 2025
Travel information:	Your New Zealand trip
Your protection:	Comprehensive Trip Protection

**Need to make a change?**

You can update your details, make changes or cancel your XCover Protection in your [XCover Account](#). [This helpful article](#) explains how you can update your trip dates.

[VIEW COVERAGE TERMS](#)

### BEFORE YOUR TRIP

If you made a mistake in your booking:

Please contact your travel agent. They will review your case and amend your booking, if possible. Booking mistakes are not covered by your XCover Protection.

If your flight is delayed:

Check your XCover Protection [wording](#). Delays have to be longer than the hours outlined in your wording to be covered. If you incur expenses due to the delay, remember to keep [documented evidence](#) of all expenses.

If your flight is cancelled:

Please contact your airline. They will review your case and refund you or reschedule your booking. Remember to request [documented evidence](#) from them confirming the **cause of the cancellation**.

If you can no longer go on your trip:

If illness, work commitments or a change in personal circumstances prevents you from going on your trip, please check your [wording](#) to see if your claim reason is covered. You will need to provide [documented evidence](#), such as a medical certificate when filing your claim.

If you cannot travel due to issues with your travel documents:

You are not covered if you cannot travel or are denied boarding due to issues with your travel documents such as, your visa or passport not being approved or up to date.

[MAKING A CLAIM](#)

### USEFUL LINKS

Please visit our [Help Centre](#) to find answers to our most frequently asked questions.

[Who do I speak to about changes to my booking?](#)

[Where are my XCover Protection documents?](#)

[What's covered?](#)

[How do I make a claim?](#)

[When should I make a claim?](#)

[How do I contact XCover?](#)

### HOW DID WE DO?

How likely are you to recommend XCover to a friend or colleague?

0

2

4

6

8

10

1

3

5


7

9

Not likely Very likely

Thanks for choosing us,

The XCover Team



[Terms of Use](#) | [Privacy Policy](#)

Copyright © 2025 Cover Genius Pty Ltd



# Everything travellers need to know


## XCover.com Account (Sample)

- Once their XCover Account is activated, travellers can log in and easily view and manager their policy.
- Includes:
  - Certificate of Insurance
  - Policy Wording
  - Cancel/Modify

### LOGIN

If you have purchased a protection plan from one of [our partners](#), log in with the same email address you used on their website or app.

If you used your Apple Account to purchase XCover Protection or if you're logging in for the first time, you need to find the email confirmation sent from XCover. Click the link in the email to activate your account.

 Your email has been verified and can be used to login.

Email address

Enter the same email address you used when purchasing XCover Protection.


CONTINUE

URL: [xcover.com/login](https://xcover.com/login)

HELP CENTER ENGLISH CHRIS


XCOVER.COM YOUR PROTECTION YOUR CLAIMS

## YOUR PROTECTION

 Your Trip on 5 Feb 2025

6ZJAV-QWD79-INS • Comprehensive Trip Protection

5 Feb 2025	5 Feb 2025 to 23 Mar 2025	A\$ 112.20
Payment Date test	Coverage Date	Price

 Comprehensive Trip Protection

Your policy

A\$ 112.20 Price/Premium	Coverage dates	5 Feb 2025 to 23 Mar 2025	Coverage amount	None
-----------------------------	----------------	---------------------------	-----------------	------

[HELP](#) [\\$ MAKE A CLAIM](#) [✎ CANCEL / MODIFY](#) [📄 CERTIFICATE / INVOICE](#) [📖 VIEW WORDING](#)

URL: [xcover.com/account](https://xcover.com/account)

# Help and support when needed

## XCover Traveller Help Centre

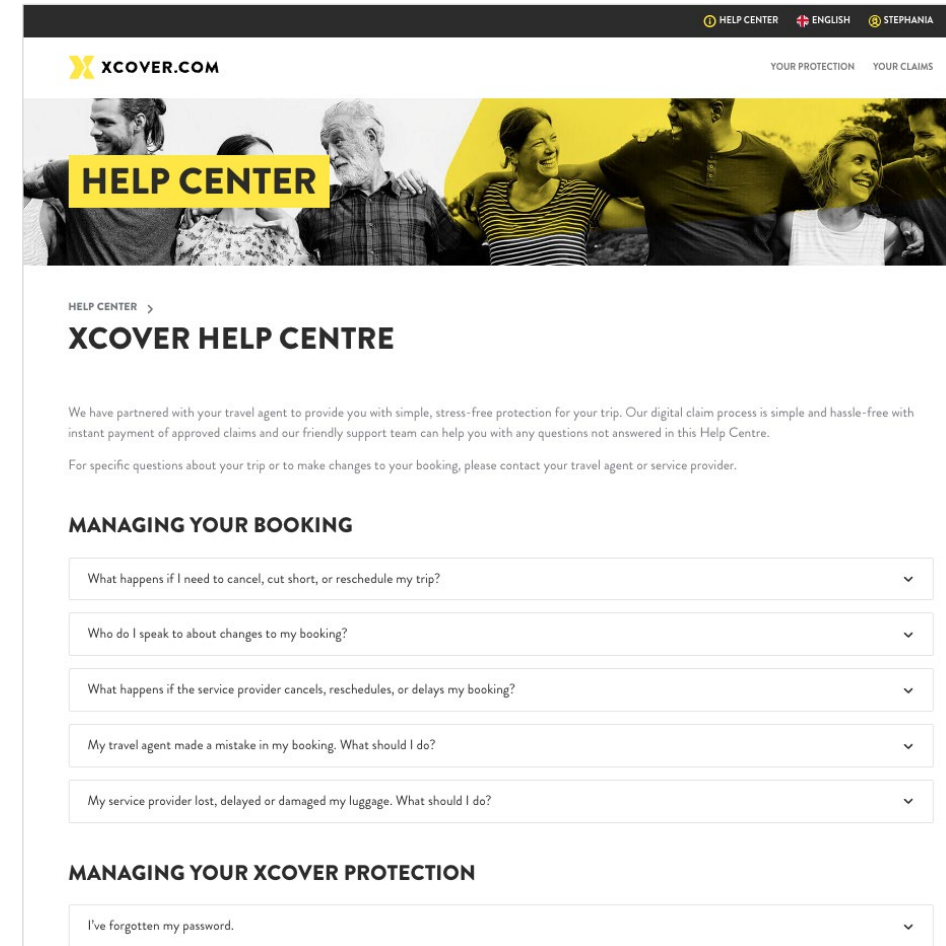
**Important!** Our Traveller Help Centre is divided into:

### Expedia TAAP-specific Traveller FAQs

- Users access these from confirmation emails and My Account.
- Tailored for each partner and XCover policies, but they are unbranded and do not feature references to Expedia TAAP.
- Light on details and focus on driving customers to view their policy wording in their XCover Account.

### Generic FAQs for anonymous customers ([xcover.com/help](https://xcover.com/help))

- Not specific to a partner or policy.
- Not to be shared with customers.
- Focus on getting customers to activate their XCover account.



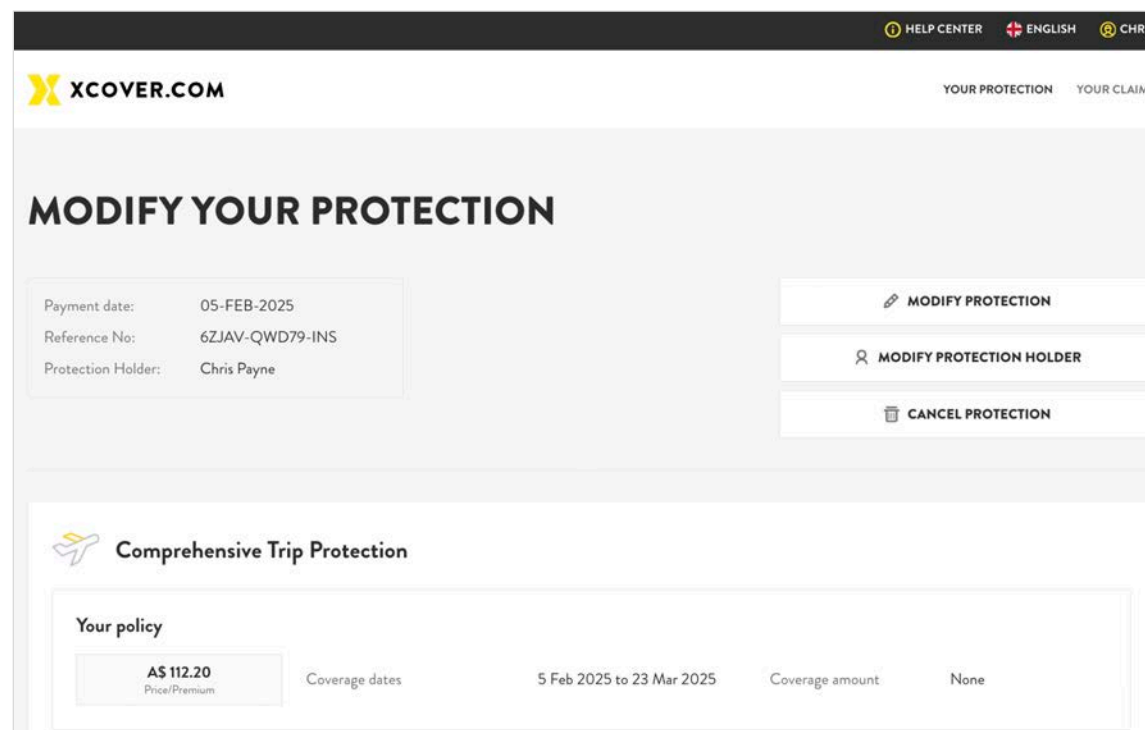
**URL:**  
**[xcover.com/help/partners/xcover\\_taap](https://xcover.com/help/partners/xcover_taap)**

# Appendix

# Modifying protection

## XCover Protection Modification Modal & Email (Sample)

- The **Modification Modal** sits in [xcover.com/account](https://xcover.com/account).
- Modify and cancel buttons are always available, however the actions that can be taken when selected may change.
- A **Modification confirmation email** is sent after a change is made.



The screenshot shows the 'MODIFY YOUR PROTECTION' modal on the XCover website. The header includes the XCover logo, a navigation bar with 'HELP CENTER', 'ENGLISH', and 'CHRIS', and tabs for 'YOUR PROTECTION' and 'YOUR CLAIMS'. The main heading is 'MODIFY YOUR PROTECTION'. Below this, a table displays policy details: Payment date (05-FEB-2025), Reference No (6ZJAV-QWD79-INS), and Protection Holder (Chris Payne). To the right are three buttons: 'MODIFY PROTECTION' (with a pencil icon), 'MODIFY PROTECTION HOLDER' (with a magnifying glass icon), and 'CANCEL PROTECTION' (with a trash can icon). Below the table, a section titled 'Comprehensive Trip Protection' shows 'Your policy' with a price/premium of 'A\$ 112.20'. A table below this shows 'Coverage dates' as '5 Feb 2025 to 23 Mar 2025' and 'Coverage amount' as 'None'.

Payment date:	05-FEB-2025
Reference No:	6ZJAV-QWD79-INS
Protection Holder:	Chris Payne

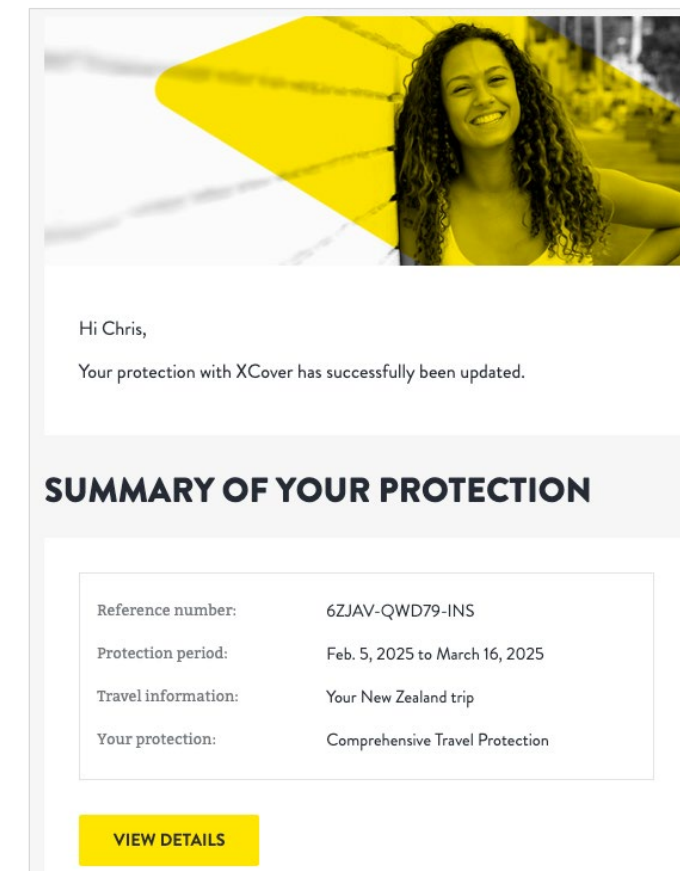
[MODIFY PROTECTION](#)  
[MODIFY PROTECTION HOLDER](#)  
[CANCEL PROTECTION](#)

### Comprehensive Trip Protection

**Your policy**

<b>A\$ 112.20</b> <small>Price/Premium</small>	Coverage dates	5 Feb 2025 to 23 Mar 2025	Coverage amount	None
---	----------------	---------------------------	-----------------	------

URL: [xcover.com/account](https://xcover.com/account)



The screenshot shows a sample email confirmation from XCover. The header features a yellow arrow graphic and a photo of a smiling woman. The body of the email says 'Hi Chris, Your protection with XCover has successfully been updated.' Below this is a section titled 'SUMMARY OF YOUR PROTECTION' which contains a table with the following details: Reference number (6ZJAV-QWD79-INS), Protection period (Feb. 5, 2025 to March 16, 2025), Travel information (Your New Zealand trip), and Your protection (Comprehensive Travel Protection). A yellow 'VIEW DETAILS' button is located at the bottom.

Hi Chris,  
Your protection with XCover has successfully been updated.

### SUMMARY OF YOUR PROTECTION

Reference number:	6ZJAV-QWD79-INS
Protection period:	Feb. 5, 2025 to March 16, 2025
Travel information:	Your New Zealand trip
Your protection:	Comprehensive Travel Protection

[VIEW DETAILS](#)

## Modifying policyholder details

## XCover Protection Holder Modification Form (Sample)

- Travellers can update their details on XCover.com.
- Instructions on how to modify the policyholder details in their XCover account is provided in our FAQs.

Note: Travellers should check their policy after making a change – for some policies the name of those covered cannot be modified.

**URL: [xcover.com/account](https://xcover.com/account)**

# MODIFY PROTECTION HOLDER

## EDIT DETAILS

Update the details of the policyholder below. Changes will be reflected in your certificate. Please check your policy after making the change – for some policies the names of those covered cannot be modified.

First name

John

Last name

Doe

Phone number

+61 3 5555 5555

Date of birth

Day

Month

Year

DD

Select

YYYY

Address

45 Clarence Street, Sydney NSW, Australia

Business name

Business registration number

UPDATE

CANCEL



# Modifying risk

## XCover Risk Modifications (Sample)

**Important!** Risk modifications are anything that may result in a change in premium:

- Travellers can update their trip start and end dates via XCover.com.
- Travellers can update the total trip cost based on changes to their itinerary.

What is included in the total cost of my trip? ^

The total cost of your trip includes any prepaid travel costs, such as flights, accommodations, and any prepaid activities. Government taxes are also included.

The total trip cost does not include any additional fees and charges applied to your booking such as prepaid food and seat selection costs, airport services (e.g. baggage or flight delay services), airport surcharges, booking fees, agent fees, administration fees, credit card processing or foreign exchange fees.

### EDIT DETAILS



#### Comprehensive Travel Protection

Trip start date



May 19, 2024

Trip end date



Jun 7, 2024

Total trip cost

\$ 1000

AUD

UPDATE

× CANCEL

URL: [xcover.com/account](https://xcover.com/account)

# Modifying risk


## XCover Risk Modifications (Sample)

- **Increases in premium** will result in an additional charge (charges will be made in the same **currency** as purchase)
- **Decreases in premium** will result in a refund (refunds will be made in the same currency as purchase)

×

## MODIFY PROTECTION

### UPDATED INFORMATION

 **Comprehensive Travel Protection**  
Total tickets price      \$2,000.00

**Amount to pay**      **US\$72.13**  
Existing Price/Premium      US\$ 72.13  
New Price/Premium      US\$ 144.26

**Add payment method**  
The price/premium will automatically be deducted via the payment method provided below.


×

## MODIFY PROTECTION

### UPDATED INFORMATION

Trip End Date      23/04/2021

**Amount to be refunded**      **€50.00**  
Existing Price/Premium      € 211.61  
New Price/Premium      € 161.61

 €50.00 will be refunded to your card ending 1111

**SUBMIT**

×

CANCEL

# Cancelling protection

## XCover Protection Cancellation Modal & Email (Sample)

- The **Cancellation Modal** sits in [xcover.com/account](https://xcover.com/account).
- A **Cancellation confirmation email** is sent after a change is made.

CANCELLATIONS

To cancel your XCover Protection, please visit [ASAP Tickets](#).

Cancellation appeals

Please contact us if you would like to make a special request for a refund of your XCover Protection.

CONTACT XCOVER

For changes

To see which changes can be made, please visit our modification page.

MAKE MODIFICATIONS

CANCEL PROTECTION

CANCEL THE FOLLOWING ITEMS

Comprehensive Travel Protection - People insured: Homer Simpson , Marge Simpson

AMOUNT TO BE REFUNDED

will be refunded to your method of payment

Please tell us why you'd like to cancel

☒ I no longer need the cover

☐ I bought coverage from another company


☐ I found cheaper insurance elsewhere

☐ I already have insurance and didn't know

☐ Other (please provide information)

CANCEL POLICY

☒ KEEP COVERAGE



Hi Chris,

We can confirm that your protection has been cancelled. Please note that once your protection is cancelled, it cannot be reinstated.

If a refund is due, we will refund you via bank transfer, which can take up to 5 days. We may send you an email with information about your payment, so please keep a close eye on your inbox.

Please note that this email is a confirmation for **the cancellation of your protection only**. If you want to cancel your trip, please contact your travel agent about cancelling it.

SUMMARY OF YOUR PROTECTION

Reference number: 6ZJAV-QWD79-INS

Protection period:

Travel information:

We hope to see you again soon,

The XCover Team

URL: [xcover.com/account](https://xcover.com/account)

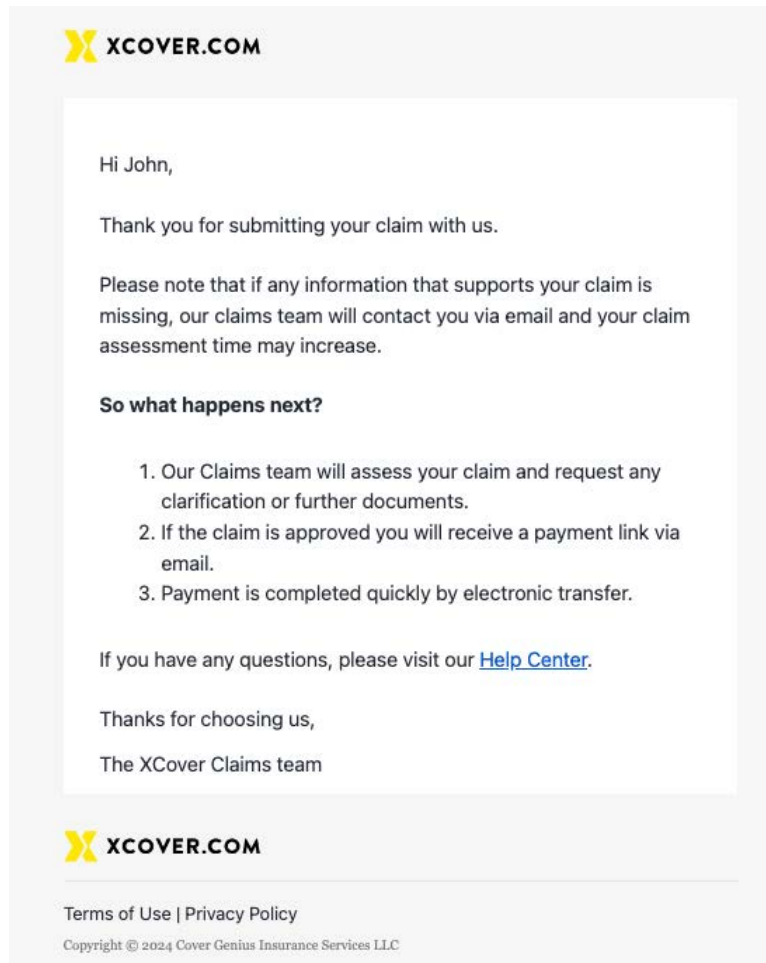
# Claims Center & the End-To-End Claim Journey

URL: [xcover.com/claim](https://xcover.com/claim)



# Claim Confirmation & Payment Emails

- The **Claim Confirmation email** is sent immediately after a claim is filed.



- The **Claim Payout email** is sent immediately after a reimbursable claim is approved

