

Geographical Regions

PLANS	Destinations	Geographical Regions covered
Plan A Super Plus*	The Americas, Africa and Worldwide	The Americas , Africa, Worldwide, Europe, Egypt, Japan, Middle East, United Kingdom, Ireland, Asia, South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Plan A Super*	Europe, Egypt, Japan & Middle East	Europe, Egypt, Japan, Middle East, United Kingdom, Ireland, Asia, South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Plan A Standard*	United Kingdom, Ireland & Asia (excluding Japan & Indonesia)	United Kingdom, Ireland, Asia, South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Plan A Economy (incl Pacific cruising)*	South-west Pacific & Indonesia	South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Plan A NZ/Indonesia/Fiji (excl cruising) *	New Zealand, Indonesia & Fiji	New Zealand, Indonesia and Fiji (excluding cruising to these destinations) and Australia (including Lord Howe Island)
Plan B Annual Multi-Journey*	Worldwide	The Americas , Africa, Worldwide, Europe, Egypt, Japan, Middle East, United Kingdom, Ireland, Asia, South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Plans C & F Domestic	Travel within Australia (including Lord Howe Island)	Travel within Australia (including Lord Howe Island)
Plan D Medical & Liability*	Worldwide	The Americas , Africa, Worldwide, Europe, Egypt, Japan, Middle East, United Kingdom, Ireland, Asia, South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Plan E Non-Residents	Travel to and within Australia (including Lord Howe Island)	Travel to and within Australia (including Lord Howe Island)
Plan G Non-medical Cover*	Variable	Dependant upon destination selected
Basic Super Plus*	The Americas, Africa and Worldwide	The Americas , Africa, Worldwide, Europe, Egypt, Japan, Middle East, United Kingdom, Ireland, Asia, South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Basic Super*	Europe, Egypt, Japan & Middle East	Europe, Egypt, Japan, Middle East, United Kingdom, Ireland, Asia, South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Basic Standard*	United Kingdom, Ireland & Asia (excluding Japan & Indonesia)	United Kingdom, Ireland, Asia, South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Basic Economy (incl Pacific cruising)*	South-west Pacific & Indonesia	South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Basic NZ/Indonesia/Fiji (excl cruising) *	New Zealand, Indonesia & Fiji	New Zealand, Indonesia and Fiji (excluding cruising to these destinations) and Australia (including Lord Howe Island)
Basic Annual Multi-Journey*	Worldwide	The Americas , Africa, Worldwide, Europe, Egypt, Japan, Middle East, United Kingdom, Ireland, Asia, South-west Pacific, Indonesia, New Zealand, Fiji and Australia (including Lord Howe Island)
Basic Domestic	Travel within Australia (including Lord Howe Island)	Travel within Australia (including Lord Howe Island)
Basic Non-Residents	Travel to and within Australia (including Lord Howe Island)	Travel to and within Australia (including Lord Howe Island)
Basic Non-medical Cover*	Variable	Dependant upon destination selected

* You must choose the geographical region where you are spending the majority of your Journey.

***PLANS A, G, BASIC PLANS (1-5) & BASIC NON-MEDICAL COVER**

You will only have cover under Sections 1A, 1B, 4, 6, 11, 13, 15 & 16 while travelling in Australia.

***PLAN D**

You will only have cover under Section 15 while travelling in Australia.

***PLAN B & BASIC ANNUAL-MULTI JOURNEY**

You will only have cover under Sections 1A, 1B, 4, & 6 to 16 while travelling in Australia.

Region Guide

Destination	Geographical Region (Plan)	Destination	Geographical Region (Plan)	Destination	Geographical Region (Plan)	Destination	Geographical Region (Plan)	Destination	Geographical Region (Plan)
Afghanistan	SUPER	Cocos (Keeling) Islands	ECONOMY	Holy See	SUPER	Monaco	SUPER	Seychelles	SUPER PLUS
Albania	SUPER	Colombia	SUPER PLUS	Honduras	SUPER PLUS	Mongolia	STANDARD	Sierra Leone	SUPER PLUS
Algeria	SUPER PLUS	Comoros	SUPER PLUS	Hong Kong	STANDARD	Montserrat	SUPER PLUS	Singapore	STANDARD
American Samoa	ECONOMY	Congo	SUPER PLUS	Hungary	SUPER	Morocco	SUPER PLUS	Slovak Republic	SUPER
Andorra	SUPER	Congo (Democratic Republic of)	SUPER PLUS	Iceland	SUPER	Mozambique	SUPER PLUS	Slovenia	SUPER
Angola	SUPER PLUS	Cook Islands	ECONOMY	India	STANDARD	Myanmar	STANDARD	Solomon Islands	ECONOMY
Anguilla	SUPER PLUS	Costa Rica	SUPER PLUS	Indonesia (including cruising)	ECONOMY	Namibia	SUPER PLUS	Somalia	SUPER PLUS
Antarctica	SUPER PLUS	Cote D'Ivoire	SUPER PLUS	Indonesia (excluding cruising)	NZ/INDONESIA/FUJ	Nauru	ECONOMY	South Africa	SUPER PLUS
Antigua & Barbuda	SUPER PLUS	Croatia	SUPER	International Waters	SUPER PLUS	Nepal	STANDARD	South Georgia and the South Sandwich	SUPER PLUS
Argentina	SUPER PLUS	Cuba	SUPER PLUS	Iran (Islamic Republic of)	SUPER	Netherlands	SUPER	Spain	SUPER
Armenia	SUPER	Curacao	SUPER PLUS	Iraq	SUPER	New Caledonia	ECONOMY	Sri Lanka	STANDARD
Aruba	SUPER PLUS	Cyprus	SUPER	Ireland	STANDARD	New Hebrides	ECONOMY	State of the Vatican City	SUPER
Ashmore & Cartier Islands	ECONOMY	Czech Republic	SUPER	Isle of Man	STANDARD	New Zealand (including cruising)	ECONOMY	Sudan	SUPER PLUS
Australia (including Lord Howe Island)	C, E, F & G	Denmark	SUPER	Israel	SUPER	New Zealand (excluding cruising)	NZ/INDONESIA/FUJ	Suriname	SUPER PLUS
Austria	SUPER	Dominica	SUPER PLUS	Italy	SUPER	Nicaragua	SUPER PLUS	Svalbard & Jan Mayen	SUPER
Azerbaijan	SUPER	Dominican Republic	SUPER PLUS	Ivory Coast	SUPER PLUS	Niger	SUPER PLUS	Swaziland	SUPER PLUS
Azores	SUPER	East Timor	ECONOMY	Jamaica	SUPER PLUS	Nigeria	SUPER PLUS	Sweden	SUPER
Bahamas	SUPER PLUS	Ecuador	SUPER PLUS	Japan	SUPER	Niue	ECONOMY	Switzerland	SUPER
Bahrain	SUPER	Egypt	SUPER	Jordan	SUPER	Norfolk Island	NZ/INDONESIA/FUJ	Syrian Arab Republic	SUPER
Balearic Islands	SUPER	El Salvador	SUPER PLUS	Kazakhstan	SUPER	Northern Mariana Islands	ECONOMY	Tahiti	ECONOMY
Bali (including cruising)	ECONOMY	Equatorial Guinea	SUPER PLUS	Kenya	SUPER PLUS	Norway	SUPER	Taiwan (Province of China)	STANDARD
Bali (excluding cruising)	NZ/INDONESIA/FUJ	Eritrea	SUPER PLUS	Kerguelen	SUPER PLUS	Oman	SUPER	Tajikistan	SUPER
Bangladesh	STANDARD	Estonia	SUPER	Kiribati	ECONOMY	Pakistan	STANDARD	Tanzania (United Republic of)	SUPER PLUS
Barbados	SUPER PLUS	Ethiopia	SUPER PLUS	Korea (Democratic People's Republic of)	STANDARD	Palau (Republic of)	ECONOMY	Thailand	STANDARD
Belarus	SUPER	Faroe Islands	SUPER	Korea (Republic of)	STANDARD	Panama	SUPER PLUS	Thursday Island	C, E & F
Belgium	SUPER	Falkland Islands	SUPER PLUS	Kuwait	SUPER	Papua New Guinea	ECONOMY	Togo	SUPER PLUS
Belize	SUPER PLUS	Fiji (including cruising)	ECONOMY	Kyrgyzstan	SUPER	Paraguay	SUPER PLUS	Tokelau	ECONOMY
Benin	SUPER PLUS	Fiji (excluding cruising)	NZ/INDONESIA/FUJ	Laos	STANDARD	Peru	SUPER PLUS	Tonga	ECONOMY
Bermuda	SUPER PLUS	Finland	SUPER	Latvia	SUPER	Philippines	STANDARD	Trinidad & Tobago	SUPER PLUS
Bhutan	STANDARD	France	SUPER	Lebanon	SUPER	Pitcairn	SUPER PLUS	Tunisia	SUPER PLUS
Bolivia	SUPER PLUS	France, Metropolitan	SUPER	Lesotho	SUPER PLUS	Poland	SUPER	Turkey	SUPER
Bonaire Island	SUPER PLUS	French Guyana	SUPER PLUS	Liberia	SUPER PLUS	Portugal	SUPER	Turkmenistan	SUPER
Bosnia & Herzegovina	SUPER	French Polynesia	ECONOMY	Libyan Arab Jamahiriya	SUPER PLUS	Puerto Rico	SUPER PLUS	Turks & Caicos Islands	SUPER PLUS
Botswana	SUPER PLUS	French Southern and Antarctic Lands	SUPER PLUS	Liechtenstein	SUPER	Qatar	SUPER	Tuvalu	ECONOMY
Bouvet Island	SUPER PLUS	Gabon	SUPER PLUS	Lithuania	SUPER	Reunion	SUPER PLUS	Uganda	SUPER PLUS
Brazil	SUPER PLUS	Gambia	SUPER PLUS	Luxembourg	SUPER	Romania	SUPER	Ukraine	SUPER
British Indian Ocean Territory	SUPER PLUS	Georgia	SUPER	Macau	STANDARD	Russian Federation	SUPER	United Arab Emirates	SUPER
Brunei Darussalam	ECONOMY	Germany	SUPER	Macedonia	SUPER	Rwanda	SUPER PLUS	United Kingdom	STANDARD
Bulgaria	SUPER	Ghana	SUPER PLUS	Madagascar	SUPER PLUS	Saba	SUPER PLUS	United States of America	SUPER PLUS
Burkina Faso	SUPER PLUS	Gibraltar	SUPER	Madaira	SUPER PLUS	Saint Barthelemy	SUPER PLUS	United States Minor Outlying Islands	SUPER PLUS
Burundi	SUPER PLUS	Greece	STANDARD	Malawi	SUPER PLUS	Saint Eustatius	SUPER PLUS	Uruguay	SUPER PLUS
Cambodia	STANDARD	Greenland	SUPER	Malaysia	STANDARD	Saint Helena	SUPER PLUS	Uzbekistan	SUPER
Cameroon	SUPER PLUS	Grenada	SUPER PLUS	Maldives	STANDARD	Saint Kitts and Nevis	SUPER PLUS	Vanuatu	ECONOMY
Canada	SUPER PLUS	Guadeloupe	SUPER PLUS	Mali	SUPER PLUS	Saint Lucia	SUPER PLUS	Venezuela	SUPER PLUS
Canary Island	SUPER PLUS	Guam	ECONOMY	Malta	SUPER	Saint Marteen	SUPER PLUS	Vietnam	STANDARD
Cape Verde	SUPER PLUS	Guatemala	SUPER PLUS	Marshall Islands	ECONOMY	Saint Pierre and Miquelon (Territorial)	SUPER PLUS	Virgin Islands (British)	SUPER PLUS
Cayman Islands	SUPER PLUS	Guinea	SUPER PLUS	Martinique	SUPER PLUS	Saint Vincent & the Grenadines	SUPER PLUS	Virgin Islands (U.S.)	SUPER PLUS
Central African Republic	SUPER PLUS	Guinea-Bissau	SUPER PLUS	Mauritania	SUPER PLUS	Samoa	ECONOMY	Wallis & Futuna Islands	ECONOMY
Chad	SUPER PLUS	Guyana	SUPER PLUS	Mauritius	SUPER PLUS	San Marino	SUPER	Western Sahara	SUPER PLUS
Channel Islands	SUPER	Haiti	SUPER PLUS	Mayotte	SUPER PLUS	Sao Tome & Principe (Democratic Republic)	SUPER PLUS	Yemen	SUPER
Chile	SUPER PLUS	Hawaii	SUPER PLUS	Mexico	SUPER PLUS	Saudi Arabia	SUPER	Zambia	SUPER PLUS
China	STANDARD	Heard Island & McDonald Islands	ECONOMY	Micronesia (Federated States of)	ECONOMY	Senegal	SUPER PLUS	Zimbabwe	SUPER PLUS
Christmas Island	ECONOMY			Moldova (Republic of)	SUPER	Serbia & Montenegro	SUPER		