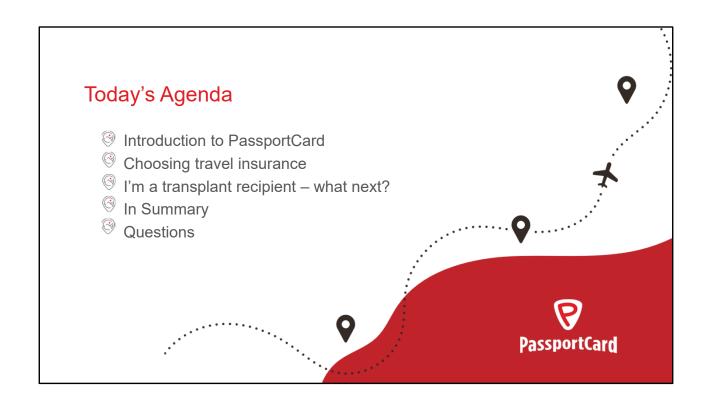


Acknowledgement to country:

'In the spirit of reconciliation PassportCard acknowledges the Traditional Custodians of country throughout Australia and their connections to land, sea and community. We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.'

Thank you for your time, Introduce myself - We would like to highlight why Passportcard is a unique Travel Insurance Product that is needed now more than ever due to the Increase in Travel demand.



Explain what today's session will include

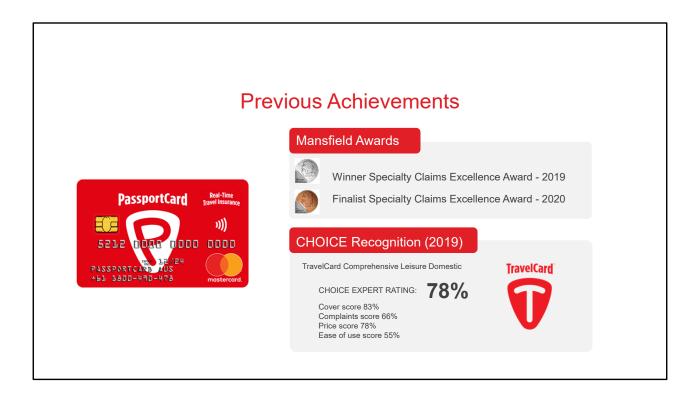




-With over 2 million cardholders globally -PassportCard Group provides global data to support market-leading travel insurance policies

- Passportcard is owned 100% by the David Shield - PassportCard Group, a private award-winning company with HO in Israel and offices in Germany, UK, Cyprus & Australia. In turn, White Mountains Insurance Group (listed on NYSE – market cap. \$US3.3B) owns 54% of the David Shield - PassportCard Group.

We launched on the 10th June.



Highlight previous awards:

Previously won - Allan Mansfield Specialty Claims Excellence Award...the first company to win it in their first year of doing business...

CHOICE 2019 represent arguably...the most respected independent consumer reference group

In October 2019 TravelCard were named "best" travel insurance provider for Comprehensive Leisure domestic...a huge accolade... and with a CHOICE expert rating of 78%...some 5pp better than second place



What is the "PassportCard"?

Quick, simple and hassle-free insurance

- Instant payouts for approved claims in 3 situations, anytime, anywhere:
 - Medical Emergency overseas
 - Delayed luggage
 - Stolen cash
- 80% of the claims that are paid under all travel policies are the three claims that we offer 'real-time' payments on.
- We are the only provider in the world making instant payouts while travelling.
- Keep PassportCard with your passport.



Expand on in presentation:

- •Can't utilise the card if it's with your wallet and its stolen.
- •It's *not* a pre-paid money card, debit card or a credit card.
- Card is Award winning & uses US patented technology
- •The cards are automatically associated to the customer's profile for 5 years, no matter how many policies they take out at that time, the card will remain valid. Only when it expires will they need a new one
- •
- •

•No credit checks required

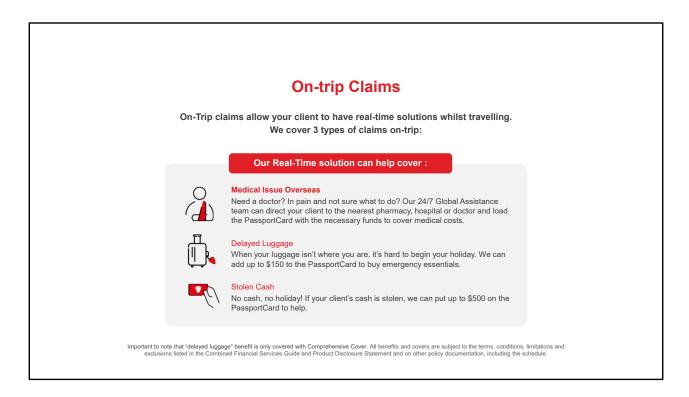
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•PW: Because the customer is not the card holder - we load the card at the time of a claim

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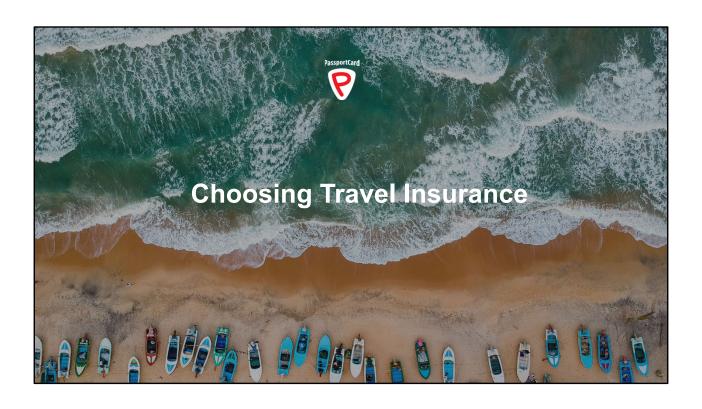


Highlight:

- Nil excess on these claims
- No paperwork required- on majority of these claims
- This is where the card is utilised
- 80% of the claims that are paid under travel policies are the three claims that we offer 'real-time' payments on.

MUST DISCUSS

Relating back to the recent surveys (claims can be cumbersome) this highlights the need for a broker and also that the 'real-time' claim payments that we offer at Passportcard can alleviate some client's concerns.



Two levels of cover are available: Basic & Comprehensive

Standard policy sections	Basic	Comprehensive
Overseas Medical and Dental Expenses	✓`	✓
Cancellation and Journey Disruption	✓ (limited)	✓
Hospital Related Expenses	✓	✓
Covid-19 Benefits	✓ (limited)	✓
Personal Liability	✓	✓
Theft of Cash	✓	✓
Accidental Death	×	✓
Permanent Disability	×	✓
Loss of Income	×	✓
Travel Documents and Credit Cards	×	✓
Luggage and Personal Effects	×	✓
Travel Delay Expenses	×	✓
Rental Vehicle Insurance Excess	×	✓
Pet Care	×	✓

Optional Covers	Basic	Comprehensive
Cover while cruising	Yes	Yes
Winter sports cover*	Yes	Yes
Adventure activities cover*	No	Yes
Golf Cover	No	Yes
Business Cover	No	Yes
Search & Recue Expenses Cover	No	Yes

*Not available for transplant recipients restrictions apply for transplant recipients

Talk about Single, Duo and Family

- 2 Cover Types
- Overseas Medical and Dental Expenses \$Unlimited Both types Nil Excess Theft of Cash \$500 in total single/duo \$1000 in total family Both types Nil excess Delayed Luggage \$150 Nil Excess

COVID-19:

Cancellation or Changes due to Covid 19 Before Your Journey Starts – only covered under comp policy

Section 1.2 Disruption due to Covid 19 During Your Journey - covered under both policy types

Section 1.3 Death due to Covid 19 During Your Journey - covered under both policy types

Section 2 Overseas Medical Expenses due to Covid 19 - covered under both policy types

Excesses Apply and Nil Excess on Real time Claim Settlement.

Discuss optional covers available and what cover type they can be applied to

Adventure activities covered:
Animal conservation and handling

Cascading
Deep sea fishing
Mountain biking downhill racing or extreme ground condition (amateur only)
Mud buggying
Paragliding
Parascending over land or snow
Quad bike riding
Rock climbing outdoors — not mountaineering
Segway tours
Sky diving

We do not provide cover for
Participation in a tournament, competition, time trial or race
Activities involving live firearms, including hunting and battle reenactment
If insured doesn't follow safety guidelines
Any mountaineering or outdoor rock climbing where special equipment is used

Refer to PDS for other exclusions



Customer care

Underwriting approach

- Pre-existing medical
 - 70 pre-existing conditions automatically covered without any further questions
- Age restrictions
 - No additional requirements on leisure travel up to the age of 85 years
 - After 85 years additional documentation needed

Service and support

- Our service and support teams are based in Australia to provide 24/7/365 assistance to your customers.
- Our specialist team incorporate expertise in Medical underwriting and Emergency assistance
- Customers simply call our Australian service centre to lodge a claim whilst travelling
- Pre- and post-trip claims can be lodged with our claims team via telephone or email

Mention

- -A medical Condition includes a dental condition.
- -As Cover may be subjected to special conditions, limitations, excesses and amounts payable depending on age, duration of travel and destinations

Some Pre-Existing Medical Conditions We Automatically Cover

- Acne
- Asthma.
- Breast or Prostate Cancer
- Carpal Tunnel syndrome
- Cataracts or Glaucoma
- Cleft Palate
- Cochlear Implant• Epilepsy provided: You have been seizure free for the past twelve (12) months and do not require more than one (1) anti- seizure medication
- Gout
- Hip Replacement, Knee Replacement, Shoulder Replacement, Hip Resurfacing provided - performed more than six (6) months ago and less than ten (10) years ago
- Hypertension (high blood Pressure)
- Hypothyroidism, including Hashimoto's disease.

- Menopause
- Migraine provided: You have not been hospitalized for migraine within the past twelve (12) months Nocturnal Cramps
- Skin Cancer provided: Your skin cancer isn't a melanoma; You haven't had chemotherapy or radiotherapy for this condition and Your skin cancer doesn't require any follow up treatment e.g., chemotherapy, radiotherapy or further excision

Your cover is conditional on obtaining written confirmation from Your Registered Medical Practitioner that You are medically fit to undertake the Journey. You may be requested to provide Us with this written confirmation at the time of purchasing Your Policy and/ or if You have a claim.





Applying for Cover

Documents you will need

- · A 'Fit to Fly' certificate from your doctor
- A copy of the last notes that your doctor or specialist made after your last check up.

What to do

 Call our friendly team on 1300 123 413 and let them guide you through the process.

And then....

 Our team will forward your information to our on-site medical staff for assessment and approval

Limitations on Cover

- You can only apply for cover 30 days or less prior to your departure.
- The maximum limit of cover for medical treatment is \$100.000*
- Some of the benefits in the PDS are excluded*
- There is a maximum trip duration of 30 days
- *These limits and exclusions are ONLY for claims arising directly or indirectly from your existing medical conditions.

Documentation

Mention

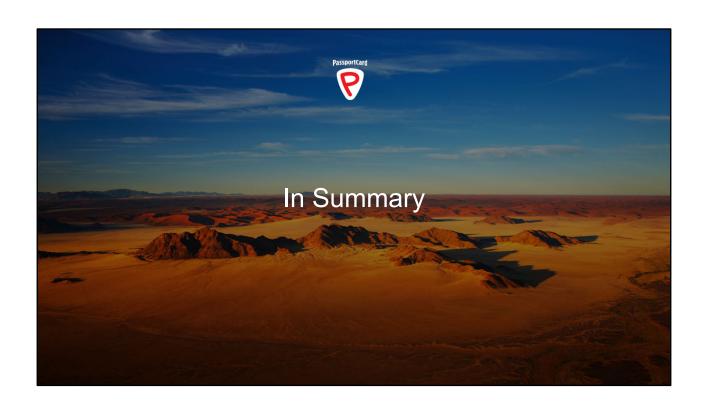
We will ask a serious of questions, we will ask for the documentation to be forwarded

Talk through the limitations

Following covers excluded

- 1.Section 1.1 Cancellation or Changes due to Unforeseen Circumstances Outside Your Control (Before Your Journey starts)
- 2. Section 2.1 Emergency Dental Cover
- 3. Section 3 Hospital Related Expenses
- 4. Section 4 Accidental Death
- 5. Section 5 Permanent Disability
- 6.Section 6 Loss of Income

Bear in mind – these





Highlight

- 3 Types of Claims
- Pre- and post-trip claims can be lodged with our claims team on **1300 123 413** or via email at **claims@passportcard.com.au**.
- Customers can also download a claims form from our website **www.passportcard.com.au.**
 - Relevant paperwork will be required and the excess will apply.
- Local team based in Sydney
- Medical UW and Nurses on Site

Our in-house medical underwriting team will discuss the policy with your clients and go with them through their medical situation at time of purchase, ensuring they have the right coverage and quote before they make the

purchase **-not** at the time of returning home and trying to claim back after already outlaying the costs while on trip. In other words, we Underwrite the policy before you fly.

- Access to 24/7 global assistance service
- Our service and support teams are based in Australia to provide 24/7/365

assistance to our customers.

