

This insurance is issued by Chase Underwriting Solutions Pty Ltd (AFS License 454344). Chase Underwriting Solutions Pty Ltd has a binding authority with Lloyd's of London (Agreement Number B0507PM8809724).

This is your certificate of travel insurance and should be read in conjunction with your Product Disclosure Statement ([click to view](#)) which includes your policy wording. You will need both documents in the event of a claim.

Schedule

Insured Person/s	Age	Certificate Number	TIA-250901-0006
Joanna Karefylakis	62	Level of Cover	Essentials
John Murphy	70	Purchase Time	1 September 2025, 4:24pm AEST
		Policy Start	2 September 2025
		Policy End	2 September 2026
		Trip Type	Annual Multi Trip
		Area of Travel	Worldwide inc USA & Canada
		Excess	\$200
		Country of Purchase	Australia
		Cruise Cover	Yes
		Snow Sports	Up to 23 days in total
		Max Duration Per Trip	Up to 62 days

Tax Invoice

ABN Number	50156554808	Invoice Number	TIA-250901-0006
Stamp Duty	\$17.31	GST Amount	\$19.04
Premium Paid	\$1,940.34	Chase Underwriting Solutions Pty Ltd T/A insure4less Travel Insurance	

COVID-19 Extension

The following Section in the Policy Wording extends to include emergency medical cover in the event the Insured is positively diagnosed with COVID-19:

SECTION	BENEFIT	BENEFIT LIMIT
2	Overseas Emergency Medical Expenses and Assistance	Unlimited

The above benefits do not apply in your Normal Country of Residence or where reciprocal health agreements are accessible.

Please refer to the Product Disclosure Statement/Policy Wording for full terms and conditions.

Pre-Existing Condition Coverage - John Murphy

The following pre-existing conditions are **included** for cover under your policy:

- Knee replacement

- Joint replacement (non-trauma)

Your detailed answers to our medical screening process can be found on the next page.

Medical Screening Results - John Murphy

Knee replacement (Covered)

Why was the joint replacement or resurfacing performed?

Wear and tear

Joint replacement (non-trauma) (Covered)

How many joint replacement or joint resurfacing operations have you had?

1

Does this condition require you to use any mobility aids?

I don't use any mobility aids (able to walk independently)

Are you awaiting any joint replacement and/or resurfacing surgery?

No

Has your joint replacement ever dislocated?

No

Have you ever needed treatment for any neck or back problems?

No

How many unplanned hospital admissions have you had for this condition in the last 12 months?

0

How many medicines do you take for this condition?

0

These answers were captured during your assessment process and have been used to calculate your medical coverage levels in line with your relevant Product Disclosure Statement . Please read this information carefully as incorrect information may invalidate your policy and or may lead us to decline any claim you lodge with us.

If you have not disclosed other pre-existing medical conditions, or have not answered all medical assessment questions in a complete and honest way, this may invalidate this Medical Terms of Cover letter and the policy cover provided. Should you have any questions regarding the outcome of your assessment please email us at travel@insure4less.com.au.

Your responses to the questions in the insurance application

Policy Type	Annual Multi Trip
Covered Region	Worldwide inc USA & Canada
When should your cover start?	2 September 2025 to 2 September 2026
What's the longest trip you'll take?	Up to 62 days
Traveller Ages	Adults (61-65): 1 Adults (66-70): 1
We're Australian residents	Yes
Plan Selected	Essentials

Have you or anyone in your party any undiagnosed signs or symptoms where they have yet to seek medical opinion, or are under investigation, or are awaiting specialist opinion?

No

Have you or anyone in your party at any time had a condition that involves:

- any joints, the back, spine, brain or abdomen or
- your heart, brain, kidneys, circulatory system/blood vessels (problems with blood flow, including strokes, high blood pressure, and cholesterol); or
- lung, respiratory and/or chronic airways disease; or
- cancer; or
- back pain or back problems; or
- Diabetes Mellitus (Type 1 or Type 2)

No

In the last 24 months have you or anyone in your party:

- been in hospital or an emergency department or had day surgery; or
- been prescribed medication or had a change to your medication regime; or
- required prescription pain relief medication; or
- undergone any test, investigations or treatment for any other condition

Yes

I have read, understood and agree to the [Privacy Notice](#)

Yes

Medical Screening Required - John Murphy

Based on your answers to our medical screening process, we have determined we can cover the following conditions:

- Knee replacement
- Joint replacement (non-trauma)

The above included conditions can be covered for no additional charge.

I confirm I wish to proceed with this purchase.

Insured names and ages	Joanna Karefylakis, age 62 John Murphy, age 70
Your email address	sierrabravo19@gmail.com
Your first name	Joanna
Your last name	Karefylakis

Street address (Australian)	39-36 Albert Street
Town/suburb (Australian)	North Parramatta, NSW
State (Australian)	NSW
Post code (Australian)	2151
Current location	Australia
Phone number	0427528466

I have read and understood the Combined Financial Services Guide and Product Disclosure Statement (including the Policy Wording and Duty to Take Reasonable Care not to Make a Misrepresentation to an Insurer) and Privacy Notice.

Yes

How to Contact Us



Medical Assistance

Please refer to procedure on page 23 of your policy wording.

Global 24 Advisory & Assistance
+61 (0) 2 9312 5168

Email:
assistance@global24.com.au



Travel Insurance Claims

Please refer to claims procedure on page 24 of your policy wording.

Email
claims@insure4less.com.au

Phone
+61 (0) 3 8866 0781



General Enquiries

If you have a general enquiry relating to your policy.

Email
travel@insure4less.com.au

Phone
+61 (0) 7 3303 0801

Extend or amend a policy via your account:
<https://www.insure4less.com.au>

THIS CERTIFICATE OF INSURANCE confirms that in return for payment of the Premium shown in the Schedule, certain Underwriters at Lloyd's have agreed to insure you, in accordance with the wording attached to this Certificate.

You or your representative can obtain further details of the syndicate numbers and the proportions of this Insurance for which each of the Underwriters at Lloyd's is liable by requesting them from the Coverholder shown above. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters have relied on the information and statements that you have provided on the Proposal Form (or Declaration) the date of which is stated in the Schedule. You should read this Certificate carefully and if it is not correct contact the Coverholder. It is an important document and you should keep it in a safe place with all other papers relating to this Insurance.

This Certificate is Insurance Council of Australia's General Insurance Code of Practice compliant, apart from any claims adjusted outside Australia. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. Any enquiry or complaint relating to this Insurance should be referred to the Coverholder shown above in the first instance. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should write to:

Lloyd's Underwriters' General Representative in Australia

Lloyd's Australia Limited, Suite 1603, Level 16, 1 Macquarie Place, Sydney NSW 2000 Telephone: (02) 8298 0783

E-mail: idaustralia@lloyds.com

If your dispute remains unresolved you may be referred to the Australian Financial Complaints Authority under the terms of the General Insurance Code of Practice. For other disputes you will be referred to other proceedings for resolution. Details are available from Lloyd's Australia Limited at the address above.

This Certificate is issued by the Coverholder shown above in accordance with the authority granted to them by certain Underwriters at Lloyd's under the Agreement referred to in the Schedule.

IN WITNESS WHEREOF this Certificate has been signed at: 1 September 2025, 4:24pm AEST

Please find your 24/7 Medical Emergency card below. Please cut this out and keep with you when travelling.

Have a great trip! The insure4less Travel Insurance Team

24/7 Overseas Medical Emergency Card



Your certificate number

TIA-250901-0006

www.insure4less.com.au

Global 24 Emergency Assistance

Tel: +61 (0) 2 9312 5168

IMPORTANT - Call in medical emergencies only

Cut and fold in half. Carry with you when travelling for instant reference.