



Ultra + Cancel For Your Reason (CFYR)

Go Ultra + Cancel For Your Reason (CFYR)

Premium travel protection with extra flexibility

Go Ultra is our premium level of travel insurance, designed for travellers who want comprehensive cover and added peace of mind. It includes higher limits, enhanced benefits and optional extras like **Cancel For Your Reason (CFYR)** – so you're protected even when plans change unexpectedly.

What is CFYR?

Sometimes plans change for reasons no policy can predict. CFYR gives you the flexibility to cancel your trip for your own personal reasons – even if they're not covered under standard cancellation benefits.

How CFYR Works

- Choose your cancellation cover when you buy your Go Ultra policy and add on CFYR. (CFYR can't be added later)
- Buy within 3 days of paying for any part of your trip (like a deposit for flights, a cruise, or accommodation).
- Insure the full value of your trip, not just the non-refundable parts.
- Allow at least 7 days before departure. CFYR isn't available if you're travelling in less than a week.
- Cancel at least 48 hours before departure. You must cancel your travel plans and apply for refunds from providers at least 48 hours before your scheduled departure time.

What It Covers

If you cancel for a reason not listed under standard policy benefits, CFYR can reimburse you for up to 75% of your non-refundable trip costs, up to a maximum of \$50,000 per policy.



Your \$5,000 holiday is non-refundable, but you get a \$1,000 refund from the provider

CFYR pays 75% of the remaining \$4,000 = \$3,000

Important to Know

- We'll always assess your claim under Section 1 – Cancellation & Curtailment first, as this may provide a higher benefit. CFYR only applies if your reason for cancelling isn't covered under Section 1.
 - You'll always have at least 25% out-of-pocket costs on non-refundable expenses when claiming under CFYR.
 - Provider failure (like an airline refusing to honour a booking) isn't covered under CFYR – that's a commercial issue you'll need to resolve directly.
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Eligibility Checklist

- ✓ Policy purchased within 3 days of first trip payment
 - ✓ Full trip cost insured
 - ✓ CFYR added when buying your policy
 - ✓ Departure is at least 7 days away
 - ✓ Trip cancelled and refunds applied for at least 48 hours before departure
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Go Insurance – Your ultimate travel partner

Contact your travel advisor to find out if **Ultra + CFYR** is right for you.

