

# Supplementary Product Disclosure Statement (SPDS)

Effective from 11 August 2021

## Important information about this SPDS

This SPDS contains updates and additions to the TravelCare Product Disclosure Statement (PDS), effective 27 May 2021. This SPDS should be read together with the PDS. The PDS is amended by this document with effect from the date on which this SPDS is given to you.

This SPDS was prepared on 11 August 2021 and applies to policies issued from 11 August 2021.

!

***In summary, this SPDS extends your policy to cover:***

- Medical expenses if you are *diagnosed* with COVID-19 while on your journey
- Costs to change your *travel arrangements* if you or a *relevant person* are *diagnosed* with COVID-19 before you leave and your *journey* is cancelled or amended
- Costs to change your *travel arrangements* if you or a *relevant person* are *diagnosed* with COVID-19 after you leave and your *journey* is interrupted or cut short

Cover only applies when travelling to a destination with a Smartraveller travel advice level of 'Exercise normal safety precautions' (level 1) or 'Exercise a high degree of caution' (level 2).

**This SPDS provides cover for specific events related to COVID-19 as stated below and it's important to know that we don't cover all COVID-19 related events.**

# Updates and additions

We have made several updates and additions to your Product Disclosure Statement (PDS).

We've added a new general exclusion under section 'E. General Exclusions – things we never cover' (page 80). Please insert the following new general exclusion:

## E.46

### COVID-19

COVID-19.



#### **Exception**

Claims under section D.11.

> Please note this exception is explained in full overleaf and specifically relates to COVID-19 diagnosis benefits.

We've also made an amendment to an exclusion which applies to both:

- section D.2.4 Other losses we won't cover if you need to change your plans before you leave (page 48)
- section D.3.5 Other losses we won't cover if you need to change your plans after you've left (page 55)

In both instances (D.2.4 and D.3.5), insert the wording in bold text to the existing exclusions:

- An epidemic or pandemic, **or the threat or perceived threat of an epidemic or pandemic**

**Exception: claims under section D.11**

> Please note this exception is explained in full overleaf and specifically relates to COVID-19 diagnosis benefits.

## Insert a new section: D.11 COVID-19 diagnosis benefits

Where claiming for costs or losses arising under this section, the benefit limits and sublimits of the *policy* apply. **Cover under this *policy* is extended to include claims arising from a *diagnosis* of COVID-19, under the following sections of your *policy* only. General exclusion E.46 applies in all other circumstances.**

### D.1.1 Medical and evacuation

This section is extended to cover your actual and reasonable medical expenses if you need medical treatment because you are *diagnosed* with COVID-19.

Your claim must meet the 'Conditions of cover' in section 'D.1.1 Medical and evacuation' (page 37).



#### **What we won't cover**

We won't pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to, or associated with the following.

- Evacuation
- Repatriation to Australia
- Anything excluded under 'D.1.1 What we won't cover' (page 38)
- Anything excluded under 'E. General exclusions – things we never cover' (page 80)

### D.2.1 Cancelling or changing your journey

This section is extended to cover you if you need to cancel or change your *travel arrangements* before your *journey*, because you are *diagnosed* with COVID-19.

Your claim must meet the 'Conditions of cover' in section 'D.2.3 Conditions of cover for cancelling or changing your journey before you leave' (page 47).



#### **What we won't cover**

We won't pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to, or associated with the following.

- Anything excluded under 'D.2.1 What we won't cover' (page 45) and 'D.2.4 Other losses we won't cover if you need to change your plans before you leave' (page 48)
- Anything excluded under 'E. General exclusions – things we never cover' (page 80)

### D.3.1 Travel interruption

This section is extended to cover you if your *journey* is interrupted for more than 12 hours and you need to re-arrange your *travel arrangements*, because you are *diagnosed* with COVID-19.

Your claim must meet the 'Conditions of cover' in section 'D.3.1 Travel Interruption' (page 51).



#### **What we won't cover**

We won't pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to, or associated with the following.

- Anything excluded under 'D.3.1 What we won't cover' (page 51) and 'D.3.5 Other losses we won't cover if you need to change your plans after you've left' (page 55)
- Anything excluded under 'E. General exclusions – things we never cover' (page 80)

### D.3.2 Cutting your journey short

This section is extended to cover you if your *journey* is interrupted so that you need to re-arrange your *travel arrangements* to return to Australia because you are *diagnosed* with COVID-19.

Your claim must meet the conditions of cover in section 'D.3.4 Conditions of cover for changes to your journey once you have left' (page 54).



#### **What we won't cover**

We won't cover any of the following.

- Anything excluded under 'D.3.5 Other losses we won't cover if you need to change your plans after you've left' (page 55)
- Anything excluded under 'E. General exclusions – things we never cover' (page 80)

## Important information that applies to all sections



#### **For your information**

Please note the following exclusion in the PDS:

- Under all of section D, we won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with:
  - E.2 A federal, state, territory or local government or official authority's directive, restriction, prohibition, quarantine or detention (page 80)