

Supplementary Product Disclosure Statement (SPDS)

Effective from 27 September 2023

Important information about this SPDS

This is a SPDS issued by Southern Cross Benefits Ltd, trading as Southern Cross Travel Insurance (SCTI), ABN 99 133 401 939, AFS Licence No 331058 that contains updates and additions to the Domestic Product Disclosure Statement (PDS), effective 27 September 2023.

This SPDS should be read together with the PDS and any other SPDS given to you by SCTI for your 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 27 September 2023 and applies to policies issued from 27 September 2023.

!

In summary, this SPDS extends your policy to cover:

- Costs (up to \$5,000) to change your *travel arrangements* if you are diagnosed with COVID-19 before you leave and your *journey* is cancelled or amended
- Costs (up to \$5,000) to change your *travel arrangements* if you are diagnosed with COVID-19 after you leave and your *journey* is interrupted or cut short

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.

This is a summary only and is not to be read as part of the PDS, you must read and consider the important changes outlined in this SPDS.

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 67). Please insert the following new general exclusion:

E.39

COVID-19

COVID-19.



Exception

Claims under section D.13.

> **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.1.4 Other losses we won't cover if you need to change your plans before you leave (page 40)
- section D.2.5 Other losses we won't cover if you need to change your plans after you've left (page 47)

In both instances (D.1.4 and D.2.5), 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.13.

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

Insert a new section: D.13 COVID-19 diagnosis benefits

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.39 applies in all other circumstances.

D.1.1 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 during the *period of insurance*.

Where claiming for costs or losses arising under this section, the maximum amount we pay is \$5,000 for each *paying person*.

Your claim must meet all conditions of cover in the PDS including in section [D.1.3 Conditions of cover for cancelling or changing your journey before you leave \(page 39\)](#).



What we won't cover

We won't cover any of the following.

- Anything excluded under [D.1.1 What we won't cover \(page 37\)](#) and [D.1.4 Other losses we won't cover if you need to change your plans before you leave \(page 40\)](#)
- Anything excluded under [E. General exclusions – things we never cover \(page 67\)](#)

D.2.1 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 during the *period of insurance*.

Where claiming for costs or losses arising under this section and section D.2.2, the maximum amount we pay is \$5,000 for each *paying person*.

Your claim must meet all conditions of cover in the PDS including in section [D.2.1 Travel Interruption \(page 41\)](#).



What we won't cover

We won't cover any of the following.

- Anything excluded under [D.2.1 What we won't cover \(page 43\)](#) and [D.2.5 Other losses we won't cover if you need to change your plans after you've left \(page 47\)](#)
- Anything excluded under [E. General exclusions – things we never cover \(page 67\)](#)

D.2.2 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 *home* because you are diagnosed with COVID-19 during the *period of insurance*.

Where claiming for costs or losses arising under this section and section D.2.1, the maximum amount we pay is \$5,000 for each *paying person*.

Your claim must meet all conditions of cover in the PDS including in section D.2.4 Conditions of cover for changes to your journey once you have left (page 46).



What we won't cover

We won't cover any of the following.

- Anything excluded under D.2.5 Other losses we won't cover if you need to change your plans after you've left (page 47)
- Anything excluded under E. General exclusions – things we never cover (page 67)

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 67)



Some terms have specific definitions

Words and phrases in italics have a specific meaning which can be found in your PDS.

In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our' means Southern Cross Travel Insurance
- 'you', 'your', and 'yourself' means the insured people named on your *Certificate of Insurance*

To improve the readability of this document, these words have not been put in italics.