

# Supplementary Product Disclosure Statement (SPDS)

Effective from 11 August 2021

## Important information about this SPDS

This SPDS contains updates and additions to the Domestic Product Disclosure Statement (PDS), effective 16 December 2020. 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.

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

- 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

**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 64). Please insert the following new general exclusion:

**E.37**

## **COVID-19**

COVID-19.



### **Exception**

Claims under section D.12.

> 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 38)
- section D.2.5 Other losses we won't cover if you need to change your plans after you've left (page 46)

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.12**

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

## Insert a new section: D.12 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.37 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.

Your claim must meet the 'Conditions of cover' in section 'D.1.3 Conditions of cover for cancelling or changing your journey before you leave' (page 37).



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

We will not 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.1.1 What we won't cover' (page 35) and 'D.1.4 Other losses we won't cover if you need to change your plans before you leave' (page 38)
- Anything excluded under 'E. General exclusions – things we never cover' (page 64)

### 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.

Your claim must meet the 'Conditions of cover' in section 'D.2.1 Travel Interruption' (page 41).



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

We will not 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 41) and 'D.2.5 Other losses we won't cover if you need to change your plans after you've left' (page 46)
- Anything excluded under 'E. General exclusions – things we never cover' (page 64)

## 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.

Your claim must meet the conditions of cover in section 'D.2.4 Conditions of cover for changes to your journey once you have left' (page 45).



### **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 46)
- Anything excluded under 'E. General exclusions – things we never cover' (page 64)

## 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 65)