

Supplementary Product Disclosure Statement (SPDS)

Effective from 15 May 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 International Medical Only Product Disclosure Statement (PDS), effective 15 May 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 15 May 2023 and applies to policies issued from 15 May 2023.

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In summary, this SPDS extends your policy to cover:

- Medical expenses (up to \$Unlimited) if you are diagnosed with COVID-19 while on your journey

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.

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 39). 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.

Insert a new section: D.11 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.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 during the *period of insurance*.

Where claiming for costs or losses arising under this section, the benefit limits and sublimits of the *policy* apply.

Your claim must meet all conditions of cover in the PDS including in section D.1.1 Medical and evacuation (page 31).



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.1.1 What we won't cover (page 32)
- Anything excluded under E. General exclusions – things we never cover (page 39)

Important information that applies to all sections

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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.