

# Supplementary Product Disclosure Statement (SPDS)

Effective from 17 November 2021

## 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 TravelCare Product Disclosure Statement (PDS), effective 27 May 2021.

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 17 November 2021 and applies to policies issued from 17 November 2021.

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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
- Costs (up to the limit you selected when you purchased your *policy*) to change your *travel arrangements* if you or a *relevant person* (*relevant person* conditions apply) 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 or a *relevant person* (*relevant person* conditions apply) 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. Cover only applies when you are *fully vaccinated*. Please note the definition of *fully vaccinated* is available on page 5 of this SPDS.**

**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 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

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 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.

- Where you or a *relevant person* are not *fully vaccinated*
- 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 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.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.

- Where you or a *relevant person* are not *fully vaccinated*
- 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 during the *period of insurance*.

Where claiming for costs or losses arising under this section and section D.3.2, the maximum amount we pay is \$5,000 for each *journey* if you have individual cover or family cover.

Your claim must meet all conditions of cover in the PDS including 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.

- Where you or a *relevant person* are not *fully vaccinated*
- 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 during the *period of insurance*.

Where claiming for costs or losses arising under this section and section D.3.1, the maximum amount we pay is \$5,000 for each *journey* if you have individual cover or family cover.

Your claim must meet all conditions of cover in the PDS including 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.

- Where you or a *relevant person* are not *fully vaccinated*
- 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

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## **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)

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## **Some terms have specific definitions**

When we use the following term in this SPDS, we mean the definition we give here.

Fully vaccinated means:

- having had a COVID-19 vaccine that has been approved by the Therapeutic Goods Administration
- having followed the Therapeutic Goods Administration recommendations relating to dosage and any booster vaccine requirements
- having completed the time period between the last vaccination and when the Therapeutic Goods Administration considers a person to be fully vaccinated

If you or the *relevant person* can't be vaccinated for medical reasons, this is not fully vaccinated and cover will not apply.

Being below the age of eligibility to receive a vaccination means cover will apply, subject to all the terms and conditions.

Other words or 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.

For the purposes of the conditions of cover in the policy, diagnosed with COVID-19 is an *unexpected event*.