

# Southern Cross Travel Insurance

## TravelCare Delay Assist

### Supplementary Product Disclosure Statement (SPDS)

Effective from 1 July 2026

### 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 Comprehensive Single Trip Product Disclosure Statement (PDS), effective 12 July 2025. This SPDS should be read together with the International Comprehensive Single Trip 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 1 July 2026 and applies to policies issued from 1 July 2026.

### Changes to the PDS

The following TravelCare Delay Assist benefit is inserted beneath the red 'What we won't cover' box on page 50.

#### D.3.1A TravelCare Delay Assist

We'll provide you with a \$40 digital voucher for you to use if your *registered flight* is *delayed* by two hours or more. This *benefit* applies to all *eligible travellers* if your *registered flight* is *delayed* during your journey. Receiving this *benefit* does not affect your ability to claim under your *base policy*, provided you meet the relevant conditions.

All terms, conditions, exclusions and definitions in your *base policy* also apply to this *benefit* unless expressly stated otherwise.

#### Definitions specific to the TravelCare Delay Assist benefit

When we use the following words or phrases in italics in this section D.3.1A, we mean the definitions we give here.

- **Base policy:** A valid Southern Cross Travel Insurance International Comprehensive Single Trip policy.

- **Benefit:** The TravelCare Delay Assist benefit, which provides a \$40 digital voucher from a third-party provider for each *eligible traveller* when a *registered flight* meets the *delay trigger* during the *benefit period*. The benefit is payable independently from any claim under your *base policy*.
- **Benefit period:** The 24-hour period before and ending at the scheduled departure time of your *registered flight*.
- **Delay:** The difference between the scheduled departure time and the actual departure time of your *registered flight*.
- **Delay trigger:** A minimum *delay* of 2 hours or more.
- **Eligible traveller:** Any traveller listed on the Certificate of Insurance of your *base policy*.
- **Portal:** The online TravelCare Delay Assist Portal used to register flights and receive notifications and *benefits*.
- **Registered flight:** A flight that meets the following criteria:
  - is defined as ‘Scheduled transport’ under your *base policy*; and
  - has been registered on the *portal* in accordance with these terms.

## How TravelCare Delay Assist works

- To be eligible for this *benefit* you must register each flight and all *eligible travellers* on the *portal* prior to the *benefit period*.
- You can register up to 10 flights, and up to 8 *eligible travellers* on the *portal* per *base policy*.
- The maximum amount we will pay under this *benefit* is \$640 per *base policy* (inclusive of all flights and travellers).
- The *portal* will track your *registered flight* and if it meets the *delay trigger*, we will notify you via email or SMS to tell you that you are eligible to log into the *portal* to claim the *benefit*.
- You will be able to select a digital voucher fulfilled by a third-party provider. You must select the same option for all *eligible travellers*.
- You must follow the instructions provided on the *portal* to redeem the *benefit*.
- If the *portal* is unavailable, or if a system issue prevents notification or delivery of the *benefit*, eligibility is determined by whether the *delay trigger* was met during the *benefit period*. If a *benefit* is not delivered due to a system issue, then contact us. We may verify the *delay* status on the *portal* and provide updates on delivery timing.

## Conditions of cover

We only cover claims if all of the following apply:

- The *registered flight* meets the *delay trigger* during the *benefit period*.
- You have access to an email address to register on the *portal* and receive notifications about your *benefit*.
- If a flight is *delayed* or cancelled prior to the *benefit period*, you are not eligible for a *benefit* for that flight.

- For a rebooked flight to be eligible for this *benefit*, the new flight must be a *registered flight* in the *portal* prior to the *benefit period*.
- If you suspect a *benefit* was not correctly delivered or may involve fraud, then contact us. We may verify status in the *portal* and provide updates, including liaising with our partners where required.

## What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- Any *delay* that occurs outside the *benefit period*.
- Any flight that was not registered at least 24 hours before the scheduled departure time of your flight.
- When the *delay* cannot be confirmed through the *portal's* flight tracking data and no reasonable alternative verification is available.
- Any data or roaming fees incurred when using the *portal* to register your flight or redeem your *benefit*.
- Fraud or attempted fraud in connection with registration, eligibility, or redemption.
- Anyone who is not an *eligible traveller*.