



**Accident & Health International Underwriting Pty Ltd
(ABN 25 053 335 952) (AFS Licence No. 238261)**

Supplementary Product Disclosure Statement

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the Policy specified in your Policy Schedule and any other applicable Supplementary Product Disclosure Statements.

This SPDS was prepared on 16/12/2021.

Changes to your PDS and Policy Wording

Your PDS and Policy Wording is amended as follows:

Exclusion Amendment:

Effective from 16 December 2021 the following Exclusion will not apply to the Policy Benefits 'Additional and/or Forfeited Expenses', 'Repatriation of Mortal Remains/ Funeral Benefit' and 'Loss of Deposits and Cancellation Expenses':

Exclusion:

No cover is provided for any claim in any way caused by or resulting from:

- a) coronavirus disease (COVID-19);*
- b) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);*
- c) any mutation or variation of SARS-CoV-2;*
- d) any fear or threat of a), b) or c) above.*

Instead, Limited COVID-19 Cover will be provided for each of these Benefits under the terms and conditions set out below.

Benefits providing Limited COVID-19 Cover:

Effective from 16 December 2021, the following cover will be provided under the 'Additional and/or Forfeited Expenses', 'Repatriation of Mortal Remains/ Funeral Benefit' and 'Loss of Deposits and Cancellation Expenses' Policy Benefits. This cover will be included in the PDS under a new sub-heading 'Limited COVID-19 Cover', for each Benefit.

Additional and/or Forfeited Expenses

Whilst an Insured Person is on a Journey, during the Period of Insurance and within the Scope of Cover, and is diagnosed as having COVID-19 by a Medical Practitioner:

- a) We will pay Compensation, in accordance with the terms set out in this Benefit, to cover additional or forfeited Travel and Accommodation Expenses incurred for that Insured Person as a result of them being diagnosed with COVID-19; and/or



- b) If an Insured Person is required to immediately quarantine because they are diagnosed as having COVID-19, We will pay Compensation, in accordance with the terms set out in this Benefit, to cover additional or forfeited Travel and Accommodation Expenses incurred as a result of being quarantined.

If it is necessary for an Insured Person to return to their Country of Domicile while on a Journey, during the Period of Insurance and within the Scope of Cover, because a Relative has been diagnosed by a Medical Practitioner as having a life threatening prognosis as a result of contracting COVID-19, We will pay Compensation, in accordance with the terms set out in this Benefit, to cover additional or forfeited Travel and Accommodation Expenses incurred by the Insured Person.

Repatriation of Mortal Remains/Funeral Benefit

In addition to the cover already provided under this Benefit, if an Insured Person dies outside their Country of Domicile while on a Journey, during the Period of Insurance and within the Scope of Cover, as a result of contracting COVID-19, and subsequently the Insured, Insured Person's Partner, or Dependent Children incur expenses for:

1. Cremation or a funeral for the Insured Person, if the body is cremated / buried at the place of death; or
2. Repatriation of the Insured Person's ashes or body to a place nominated by the Insured Person's legal representative;

We will pay the Compensation in accordance with the terms set out in this Benefit.

Loss of Deposits and Cancellation Expenses

If, during the Period of Insurance and before a Journey commences, an Insured Person is diagnosed as having COVID-19 and:

- a) Is certified by a Medical Practitioner as being unable to travel; or
- b) Must quarantine because they have been diagnosed as having COVID-19;

We will pay the Compensation, in accordance with the terms set out in this Benefit, for that Insured Person as a result of them being required to alter or cancel a Journey because they are not fit to travel or have to quarantine.

If, during the Period of Insurance and before a Journey commences, an Insured Person's Relative is diagnosed by a Medical Practitioner as having a life threatening prognosis as a result of contracting COVID-19, We will pay the Compensation, in accordance with the terms set out in this Benefit, incurred by an Insured Person as a result of the Insured Person having to remain with their Relative.

Additional Exclusions applicable to all the above Benefits:

Effective from 16 December 2021 the following Exclusions will be inserted under the 'Exclusions' sub-heading for each of the 'Additional and/or Forfeited expenses', 'Repatriation of Mortal Remains/ Funeral Benefit' and 'Loss of Deposits and Cancellation Expenses' Policy Benefits:



- a) No cover is provided under any of the above Benefits where a domestic or international border is closed or subsequently closes prior to the commencement of or during an Insured Person's Journey.
- b) No cover is provided under any of the above Benefits where there is a requirement for an Insured Person to mandatorily quarantine before or after crossing a domestic or international border.
- c) No cover is provided under any of the above Benefits where an Insured Person did not follow the advice issued by the government of the Insured Person's Country of Domicile declaring that travellers do not undertake any travel to a country or region.
- d) No cover is provided under any of the above Benefits where an Insured Person did not comply with the entry permit requirements of a country or region.

All other terms, conditions and exclusions of this Policy remain the same.

Insurer:

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