

## International Travel Insurance

### Supplementary Product Disclosure Statement

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This is a Supplementary Product Disclosure Statement (SPDS), issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859 trading as AAMI. This SPDS supplements the International Travel Insurance Product Disclosure Statement with a completion date of 13/02/18 (the PDS) and must be read together with the PDS and any other SPDS we may give you.

The purpose of this SPDS is to provide information regarding a change to:

- the relevant external dispute resolution scheme;
- who can be covered;
- the way we assess pre-existing medical conditions.

Prepared on 28 November 2019

### Changes to the PDS

1. Under the major heading "How we will deal with a complaint" on page 60 of the PDS, replace "Step 3. Seek review by an external service" with;

#### Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute scheme and their service is free to you. Any decision the AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678  
By email: info@afca.org.au  
In writing: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001  
Website: www.afca.org.au

2. Under the heading "Who can be covered?" on page 7 of the PDS, replace the sentence;

"AAMI travel insurance is for permanent Australian residents aged between 18 and 65 when the policy is issued and their dependant children under 18 years of age."

with;

"AAMI travel insurance is for permanent Australian residents aged 18 or over when the policy is issued and their dependant children under 18 years of age."

3. Insert the following above the heading "How the health of relatives and business partners not travelling with you impact the cover of your policy" on page 11 of the PDS;

### Pre-existing medical conditions

There is no cover under the policy for damage, loss, cost or liability caused by, arising from or involving a pre-existing medical condition (defined on pages 39-40 of the policy) unless:

- the pre-existing medical condition meets the criteria under the Tier 1 category (pages 40-42 of the policy) which are automatically covered; or
- you have applied to us to have this cover extended to include any other pre-existing medical condition by providing the information requested by us for the condition at the time of your application, and we have agreed and endorsed your policy separately in writing to specify each pre-existing medical condition that we have agreed to cover.

Cover for the condition(s) will only apply after you pay any additional premium that we require.

4. Under the heading "You are not covered under any section of the policy for damage, loss, cost or liability caused by or arising from or involving:" on page 36 of the PDS, replace the sentence;

"a pre-existing medical condition suffered by you, the persons named as travellers on the insurance schedule, or your or their relative or business partner, other than the pre-existing conditions shown on pages 40-42;"

with;

"any pre-existing medical condition suffered by you, except when:

- it meets the criteria under the Tier 1 category (on pages 40-42 of the policy) which are automatically covered; or
- you have applied to us to have this cover extended to include any other pre-existing medical condition and we have agreed and endorsed your policy separately in writing to specify each pre-existing medical condition that we have agreed to cover.

Provided you have paid any additional premium specified by us for that cover before the event which gave rise to the claim."

and;

"any pre-existing medical condition suffered by a relative, business partner, travelling companion, or any other person who is known to you before we issue this policy, except when the pre-existing medical condition meets the criteria under the Tier 1 category (on pages 40-42 of the policy)."

5. Replace the heading;

"Pre-existing medical conditions we cover" on page 2 and "The policy does not provide any cover for claims arising from pre-existing medical conditions other than these:" on page 40 of the PDS;

with;

### **"Tier 1. Pre-existing medical conditions"**

6. Under the heading "What do we mean by that?" on page 51 of the PDS, replace the definition of "Endorsement" on page 52 with;

#### **"Endorsement**

means:

a special condition that applies to the policy."

and replace the definition of "Policy" on page 56 with;

#### **"Policy**

means:

your insurance contract. It consists of this PDS, any supplementary PDS, any endorsements we give you and your insurance schedule."

7. Under the heading "Your AAMI International Travel Insurance Policy" on page 4 of the PDS, replace the sentence;

"When we agree to insure your travel, the policy comprises this PDS and your policy schedule which shows the detail of the policy particular to you."

with;

"When we agree to insure your travel, the policy comprises this PDS, any supplementary PDS, any endorsements we give you and your insurance schedule."