

# International Travel Insurance

## Supplementary Product Disclosure Statement

---

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 changes to:

- how to contact us if you need emergency assistance or to make a claim;
- what we do not cover - general exclusions.

Prepared on 28 July 2020

### Changes to the PDS

1. On pages 4, 5, 6, 43, 44 and 48 of the PDS replace all references to:

“+61 7 3305 7053 (we accept reverse charges through the international operator)”

with:

“+61 3 8520 1290”.

2. On pages 6 and 43 of the PDS replace all references to:

“e-mail us at [AAMIclaims@travelclaims.com.au](mailto:AAMIclaims@travelclaims.com.au)”

with:

“visit our website at [aami.com.au](http://aami.com.au)”.

3. In the section titled “What we do not cover - general exclusions” on page 36 of the PDS, replace the sentence:

“a human pandemic, epidemic or any other outbreak of infectious disease including any derivative or mutation of such diseases, or the threat or perceived threat of any such pandemic, epidemic or outbreak;”

with:

“a pandemic, epidemic or any other outbreak of infectious disease including any derivative or mutation of such diseases, or the threat or perceived threat of any such pandemic, epidemic or outbreak. For more information on whether these events are occurring, refer to [www.who.int](http://www.who.int) and [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au) (or any similar websites maintained by the World Health Organization or the Australian Government);”.

4. In the section titled “What we do not cover - general exclusions” on page 36 of the PDS, insert the following general exclusions under the sentence “You are not covered under any section of the policy for damage, loss, cost or liability caused by or arising from or involving:”:

“any prohibition, regulation, restriction, or intervention of any government, or any related action in respect of the same by a law enforcement officer or immigration official undertaking their duties in any country;”

and:

“any circumstances that you are aware of, or a reasonable person in your circumstances ought to be aware of, at the time of policy issue or booking of journey arrangements that could reasonably be expected to lead to a claim. This includes but is not limited to any information, advice or warnings issued:

- by us, including on our website;
- by any government or official body, including on websites such as [www.who.int](http://www.who.int) and [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au) (or any similar websites maintained by the World Health Organization or the Australian Government); or
- the mass media;”

and:

“not taking appropriate action to reduce or prevent any potential claims under your policy including but not limited to where:

- advice or warnings were issued by any government or official body in relation to; or
- the mass media has reported on the existence or potential existence of,

circumstances which could reasonably be expected to lead to a claim. For example, there is no cover if you travel in, to or through a destination while the Australian Government’s travel advice for that destination is ‘Level 3 - Reconsider your need to travel’ or ‘Level 4 - Do not travel’ (or similar words to that effect) on the Smartraveller website ([www.smartraveller.gov.au](http://www.smartraveller.gov.au)) (or any similar website maintained by the Australian Government);”.