

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. This SPDS supplements the Apia Travel Insurance Product Disclosure Statement and Policy Wording with a preparation date of 28/02/2018 (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;
- cover in relation to insolvency or financial collapse under Benefit 1 – Cancellation Charges and Benefit 9 – Emergency expenses;
- exclusions applicable to your policy;
- definitions applicable to your policy.

Prepared on 28 July 2020

Changes to the PDS

1. Under the heading “Emergency assistance” on the back page of the PDS, replace:

“Phone: +61 (7) 3305 7051 (24 hrs/7 days a week)

Via fax

From overseas: +61 (7) 3305 7005

In Australia: 07 3305 7005”

with:

“Phone: +61 3 8520 1890 (24 hrs/7 days a week)”.

2. Under the heading “We do not cover” in the section titled “Benefit 1 – Cancellation charges” on page 15 of the PDS, remove the following sentences:

“the insolvency or financial collapse of an airline that is not a full member of the International Air Transport Association;”

and:

“the insolvency or financial collapse of any other transport provider, accommodation provider or tour operator wholesaler where, in the case of transport, your booking was not made directly with the transport provider or where your booking or reservation was made with a person, firm or company not covered by a licensed travel compensation fund.”

3. Under the heading “We cover” in the section titled “Benefit 9 – Emergency expenses” on page 28 of the PDS, remove the sentence:

“an airline with whom you have travel arrangements cancels your flight or ceases to operate due to becoming insolvent;”

and under the heading “We do not cover” in the section titled “Benefit 9 – Emergency expenses” on page 29 of the PDS, remove the sentence:

“Insolvency to an airline which is not a full member of the International Air Transport Association.”

4. In the section titled “Exclusions applicable to your policy” on page 32 of the PDS,

insert the following general exclusions under the sentence “This policy does not cover loss, damage or liability caused by or arising from.”:

“the refusal, failure or inability of any person, company or organisation (including but not limited to any airline, transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, travel agent, booking agent or other agent for travel or tourism related services, facilities or accommodation), to provide services, by reason of their own financial failure or the financial failure of any person, company or organisation they deal with;”

and:

“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 and www.smartraveller.gov.au (or any similar websites maintained by the World Health Organization or the Australian Government);”

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 and www.smartraveller.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) (or any similar website maintained by the Australian Government);”

5. In the section titled “Exclusions applicable to your policy” on page 32 of the PDS,

replace the sentence:

“any governmental intervention, prohibition, regulation or devaluation;”

with:

“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;”

6. Under the heading “Definitions applicable to your policy” on page 11 of the PDS, insert the following under the sentence “In this policy.”:

“**financial failure**’ means insolvency, bankruptcy, provisional liquidation, liquidation, winding up, the appointment of a receiver, manager or administrator, entry into any official or unofficial arrangement with creditors, stopping the payment of debts, a restructure or composition with creditors or the happening of anything of a similar nature under the laws of any jurisdiction.”

Further information

If you need more information, or if you have any questions about these changes, please phone us anytime on **13 50 50**. Or alternatively visit our website at apia.com.au

13 50 50
apia.com.au

Rewarding experience

