



World
Assistance

Travel Insurance

Supplementary Product Disclosure Statement

Prepared on 2 February 2017

About this SPDS

This is a Supplementary Product Disclosure Statement (**SPDS**) issued by SureSave Pty Limited.

This SPDS supplements and amends the SureSave Travel Insurance Combined Financial Services Guide and Product Disclosure Statement (**PDS**) dated 15 August 2016.

This SPDS is effective for all policies issued, varied or extended on or after 2 February 2017.

You should keep these documents in a safe place. Please contact SureSave if you require a copy of any previous PDS issued by us to you.

The purpose of this SPDS is to:

- (a) Update the Summary of cover in relation to a change to coverage for cancellation costs, rearrangement costs and unused tourist visa costs for specific events;
- (b) Change the definition of 'trip';
- (c) Update optional cover relating to "Extra cancellation cover option";
- (d) Change the definition of 'Luge' under "Sports and other activities we don't cover"
- (e) Update the criteria which applies to some medical conditions which are covered as "Automatically accepted conditions"; and
- (f) Change the information about updating the combined FSG and PDS.

Changes to the PDS

1. On pages 3-7 in the 'Summary of cover' table, under the column with the heading 'You can claim up to the following trip limits':

For "Cancellation costs" referred to in each of the columns relating to 'Comprehensive & AFT Plans', 'Basic Plan' and 'Domestic Plan' for each of the following events:

- ▶ 1.1 You get medical help on your trip when you are injured in an accident or suddenly fall ill
- ▶ 3.1 You miss your flight, other scheduled transport or tour (and it's really not your fault)
- ▶ 3.2 You flight, other scheduled transport or tour is delayed and IT'S NOT the operator's fault
- ▶ 5 Your passport, or other travel documents are lost, damaged or stolen
- ▶ 6 Your credit cards are lost or stolen, or your cash is stolen

Replace the content with the following:

You can claim up to the following trip limits:			
Expense/ Benefit Types	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation costs	\$5,000 for each primary traveller# + For option to increase see page 13	\$0 + For option to increase see page 13	\$1,000 for each primary traveller# + For option to increase see page 13

For 'Cancellation costs', 'Rearrangement costs' and 'Unused tourist visa costs' referred to in each of the columns relating to 'Comprehensive & AFT Plans', 'Basic Plan' and 'Domestic Plan' for each of the following events:

- ▶ 2.1 You (or someone else listed on your policy) is sick, injured or dies to
- ▶ 2.7 Your home in Australia is severely damaged (inclusive)

Replace the content with the following:

You can claim up to the following trip limits:			
Expense/ Benefit Types	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation costs	\$5,000 for each primary traveller# + For option to increase see page 13 (combined limit)	\$0 + For option to increase see page 13 (combined limit)	\$1,000 for each primary traveller# + For option to increase see page 13 (combined limit)
Rearrangement costs			
Unused tourist visa costs			

The trip limit for this expense is based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this trip limit. See [How do trip limits work?](#) on page 74 for details.

2. On page 13, replace the content in the shaded information box under the heading "What we mean by 'trip'" with the following:

On a single-trip plan, a 'trip' means travel:

- ▶ over 50km from **your home**; which
 - ▶ begins and/or ends at **your home**; and
 - ▶ is between the departure and return date;
- as shown on **your COI**.

On an AFT plan, a 'trip' means travel:

- ▶ up to 30 or 50 days and over 100km from **your home**; which
 - ▶ begins and ends at **your home**; and
 - ▶ is between the departure and return date;
- as shown on **your COI**.

Refer to pages 10-11 (and 12-13 for AFT plans) to understand when cover for **your trip** begins and ends.

3. On page 13, replace the content under the heading 'Extra Cancellation Cover Option (optional cover)' with the following:

+ Extra Cancellation Cover Option (optional cover)

Our standard cover includes:

The standard **trip limits** for 'cancellation related expenses' are shown in the table below. These limits are the maximum amounts that can be claimed for everyone shown on **your COI**, for each **trip**.

How to buy extra cover:

Alternatively, **you** can choose a higher **trip limit** for everyone shown on **your COI** at the time **you** buy **your** policy – up to the maximum **trip limits** for extra cover shown in the table below. The higher **trip limit** **you** choose and the additional premium will be shown on **your COI**.

Plan		Standard cover maximum trip limits:	Extra cover maximum trip limits:
Single-trip plans	Comprehensive	\$5,000 for each primary traveller#	+ Unlimited
	Basic	\$0 for each primary traveller#	+ Unlimited
	Domestic	\$1,000 for each primary traveller#	+ \$20,000
Multi-trip plan	Annual Frequent Traveller	\$5,000 for each primary traveller#	+ \$20,000

The trip limit for this expense is based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this trip limit. See [How do trip limits work?](#) on page 74 for details.

4. On pages 16 and 17, replace the content in the table of Medical Conditions under the heading 'Automatically accepted conditions'. We have modified the criteria for six existing medical conditions. The modified criteria is set out in the table below and replaces the criteria in the PDS:

Medical condition	Criteria
Allergies	<p>You follow advice in accordance with your medical practitioner (such as to carry epipens, antihistamines/other preventative medication at all times) and, at the date you buy your policy, you:</p> <ul style="list-style-type: none"> ▶ have no other known or underlying respiratory conditions or diseases (for example, Asthma); and ▶ have not required treatment from a medical practitioner for your allergies in the last six months.
Diabetes Mellitus (Types I and II)	<p>At the date you buy your policy, you:</p> <ul style="list-style-type: none"> ▶ were diagnosed more than six months ago; ▶ haven't had any complications in the last six months; ▶ have no eye, kidney, nerve or vascular complications; ▶ have a blood sugar level reading between 4 and 12 or a HbA1C score of 9% or less; and ▶ have no known cardiovascular/coronary heart disease.
Hypercholesterolemia/Hyperlipidaemia (High Cholesterol/High Lipids)	<p>Provided you have no cardiovascular/coronary heart disease.</p>
Hypertension (High Blood Pressure)	<p>Provided at the date you buy your policy:</p> <ul style="list-style-type: none"> ▶ you have no known cardiovascular/coronary heart disease; and ▶ your current blood pressure reading is lower than 165/95.
Impaired Glucose Tolerance	<p>At the date you buy your policy, you:</p> <ul style="list-style-type: none"> ▶ were diagnosed more than six months ago; ▶ haven't had any complications in the last six months; ▶ have no eye, kidney, nerve or vascular complications; ▶ have a blood sugar level reading between 4 and 12 or a HbA1C score of 9% or less; and ▶ have no known cardiovascular/coronary heart disease.
Insulin Resistance	<p>At the date you buy your policy, you have:</p> <ul style="list-style-type: none"> ▶ no known cardiovascular/coronary heart disease; and ▶ not required hospitalisation for Insulin Resistance in the last two years, including as an outpatient.

5. On page 24 under the heading 'Sports and activities we don't cover', replace the description of the activity 'Luge' with the new description 'Luge (on snow/ice)'.
6. On page 80, under the heading 'Updating the Combined FSG and PDS' replace all the paragraphs with the following:
 This Combined FSG and PDS is current for the period of insurance outlined on **your COI**. From time to time, **we** may need to update this document or issue a Supplementary PDS or Supplementary FSG if certain changes occur, where required and permitted by law. If the changes materially affect a policy **you** currently have with **us**, **we** may issue **you** a new PDS or new FSG to update the relevant information. **We** ask that **you** read the new documents in full to ensure that **you** understand the changes, as they may affect **your** decision to purchase this insurance product with **us**.
 Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, the updated information will be available at suresave.com.au. **You** can get a paper copy free of charge by contacting **us**.
7. On page 84, replace the definition of 'trip' with the following:

trip	<p>On a single-trip plan, a 'trip' means travel:</p> <ul style="list-style-type: none"> ▶ over 50km from your home; which ▶ begins and/or ends at your home; and ▶ is between the departure and return date; <p>as shown on your COI.</p> <p>On an AFT plan, a 'trip' means travel:</p> <ul style="list-style-type: none"> ▶ up to 30 or 50 days and over 100km from your home; which ▶ begins and ends at your home; and ▶ is between the departure and return date; <p>as shown on your COI.</p>
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IMPORTANT NOTE:

Except as indicated in this SPDS above, the PDS is unchanged. There is no action required by you in respect of this change.



Questions

If you have any questions about these changes, please visit our website at suresave.com.au or call us on 1300 787 376 or +61 2 9234 3111.