

# Domestic Endorsement

Effective from 27 September 2023

## Important information about this Endorsement

This *Endorsement* contains updates and additions to the Domestic policy document (*policy*), effective 27 September 2023. This *Endorsement* should be read together with the *policy*. The *policy* is amended by this document with effect from the date on which this *Endorsement* is given to you.

!

***In summary, this Endorsement extends your policy to cover:***

- Costs (up to \$5,000) to change your *travel arrangements* if you are diagnosed with COVID-19 before you leave and your *journey* is cancelled or amended
- Costs (up to \$5,000) to change your *travel arrangements* if you are diagnosed with COVID-19 after you leave and your *journey* is interrupted or cut short

**This *Endorsement* provides cover for specific events related to COVID-19 as stated below and it's important to know that we don't cover all COVID-19 related events.**

**This is a summary only and is not to be read as part of the *policy*, you must read and consider the important changes outlined in this *Endorsement*.**

# Updates and additions

We have made several updates and additions to your *policy*.

We've added a new general exclusion under section E. General exclusions – things we never cover (page 63). Please insert the following new general exclusion:

**E.39**

## **COVID-19**

COVID-19.



### **Exception**

Claims under section D.13.

> Please note this exception is explained in full overleaf and specifically relates to COVID-19 diagnosis benefits.

We've also made an amendment to an exclusion which applies to both:

- section D.1.4 Other losses we won't cover if you need to change your plans before you leave (page 37)
- section D.2.5 Other losses we won't cover if you need to change your plans after you've left (page 41)

In both instances (D.1.4 and D.2.5), insert the wording in bold text to the existing exclusions:

- *An epidemic or pandemic, or the threat or perceived threat of an epidemic or pandemic*

**Exception: claims under section D.13.**

> Please note this exception is explained in full overleaf and specifically relates to COVID-19 diagnosis benefits.

## Insert a new section: D.13 COVID-19 diagnosis benefits

Cover under this *policy* is extended to include claims arising from a diagnosis of COVID-19, under the following sections of your *policy* only. General exclusion E.39 applies in all other circumstances.

## D.1.1 Cancelling or changing your journey

This section is extended to cover you if you need to cancel or change your *travel arrangements* before your *journey*, because you are diagnosed with COVID-19 during the *period of insurance*.

Where claiming for costs or losses arising under this section, the maximum amount we pay is \$5,000 for each *paying person*.

Your claim must meet all conditions of cover in the *policy* including in section [D.1.3 Conditions of cover for cancelling or changing your journey before you leave \(page 36\)](#).

- ✕ **What we won't cover**
- We won't cover any of the following.
- Anything excluded under [D.1.1 What we won't cover \(page 35\)](#) and [D.1.4 Other losses we won't cover if you need to change your plans before you leave \(page 37\)](#)
  - Anything excluded under [E. General exclusions – things we never cover \(page 63\)](#)

## D.2.1 Travel interruption

This section is extended to cover you if your *journey* is interrupted for more than 12 hours and you need to re-arrange your *travel arrangements*, because you are diagnosed with COVID-19 during the *period of insurance*.

Where claiming for costs or losses arising under this section and section D.2.2, the maximum amount we pay is \$5,000 for each *paying person*.

Your claim must meet all conditions of cover in the *policy* including in section [D.2.1 Travel Interruption \(page 38\)](#).

- ✕ **What we won't cover**
- We won't cover any of the following.
- Anything excluded under [D.2.1 What we won't cover \(page 39\)](#) and [D.2.5 Other losses we won't cover if you need to change your plans after you've left \(page 41\)](#)
  - Anything excluded under [E. General exclusions – things we never cover \(page 63\)](#)

## D.2.2 Cutting your journey short

This section is extended to cover you if your *journey* is interrupted so that you need to re-arrange your *travel arrangements* to return *home* because you are diagnosed with COVID-19 during the *period of insurance*.

Where claiming for costs or losses arising under this section and section D.2.1, the maximum amount we pay is \$5,000 for each *paying person*.

Your claim must meet all conditions of cover in the *policy* including in section D.2.4 Conditions of cover for changes to your journey once you have left (page 40).



### **What we won't cover**

We won't cover any of the following.

- Anything excluded under D.2.5 Other losses we won't cover if you need to change your plans after you've left (page 41)
- Anything excluded under E. General exclusions – things we never cover (page 63)

## Important information that applies to all sections



### **For your information**

Please note the following exclusion in the policy:

- Under all of section D, we won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with:
  - E.2 A government or official authority's directive, restriction, prohibition, quarantine or detention (page 63)

Aa

### **Some terms have specific definitions**

Words and phrases in italics have a specific meaning which can be found in your *policy*.

In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our' means Southern Cross Travel Insurance
- 'you', 'your', and 'yourself' means the insured people named on your *Certificate of Insurance*

To improve the readability of this document, these words have not been put in italics.