

# International Medical Only Endorsement

Effective from 21 May 2024

## Important information about this Endorsement

This Endorsement contains updates and additions to the International Medical Only policy document (policy), effective 21 May 2024. 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:***

- Medical expenses (up to \$Unlimited) if you are diagnosed with COVID-19 while on your journey

Cover only applies when travelling to a destination with a Safetravel travel advice level of 'Exercise normal safety and security precautions' (level 1) or 'Exercise increased caution' (level 2).

**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 39). Please insert the following new general exclusion:

**E.46**

## **COVID-19**

COVID-19.



### **Exception**

Claims under section D.11.

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

## Insert a new section: D.11 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.46 applies in all other circumstances.

### D.1.1 Medical and evacuation

This section is extended to cover your actual and reasonable medical expenses if you need medical treatment because you are diagnosed with COVID-19 during the *period of insurance*.

Where claiming for costs or losses arising under this section, the benefit limits and sublimits of the *policy* apply.

Your claim must meet all conditions of cover in the *policy* including in section D.1.1 Medical and evacuation (page 31).



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

We won't pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to, or associated with the following.

- Anything excluded under D.1.1 What we won't cover (page 32)
- Anything excluded under E. General exclusions – things we never cover (page 39)

# Important information that applies to all sections

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.