



Accident & Health International Underwriting Pty Ltd

Supplementary Product Disclosure Statement

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the Policy specified in your Policy Schedule and any other applicable Supplementary Product Disclosure Statements.

Changes to your PDS and Policy Wording

Your PDS and Policy Wording is amended as follows:

Effective from 1st September 2020 the following Exclusion applies to the Policy Benefits listed below the Exclusion.

Exclusion:

No cover is provided for any claim in any way caused by or resulting from:

- a) coronavirus disease (COVID-19);
- b) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

The above Exclusion only applies to the following Benefits under this Policy;

Benefits:

- Additional and/or Forfeited Expenses
- Corporate Event Benefit
- Repatriation of Mortal Remains/Funeral Benefit
- Loss of Deposits and Cancellation Expenses
- Political Risk, Natural Disaster and Personal Safety Evacuation Expenses
- Accommodation Expenses

All other terms, conditions and exclusions of this Policy remain unaltered.

Insurer:

Tokio Marine & Nichido Fire Insurance Co., Ltd,
ABN 80 000 438 291 AFS Licence No.246548
Level 3, 1 Chifley Square,
SYDNEY NSW 2000