

SureSave TravelClear Supplementary Product Disclosure Statement (SPDS)

Effective 1 June 2011

S U R E S A V E

This document is a Supplementary Product Disclosure Statement (SPDS) and supplements the SureSave Product Disclosure Statement (PDS) effective from 1 October 2009 – this SPDS must be read together with that PDS by replacing the Pre-existing Medical Conditions section on pages 18-21 of that PDS with this SPDS.

Pre-existing Medical Conditions

Travel insurance only provides cover for emergency overseas medical events that are sudden and unforeseen. Medical conditions that existed at the time of the policy being issued are not covered unless they are an Automatically Covered Condition (described below) or your SureSave Travel clear Insurance Assessment details that the condition is insured, the terms on which it is insured and the appropriate additional premium is paid (where applicable).

If **you** have a **Pre-existing Medical Condition** that is not covered, **we** will not pay any claims arising from, related to or associated with that condition. This means that **you** may have to pay for an **overseas** medical emergency, which can be prohibitive in some countries.

What is a Pre-existing Medical Condition?

A **Pre-existing Medical Condition** means:

- a) An ongoing medical or dental condition of which **you** are aware, or related complication **you** have, or the symptoms of which **you** are aware;
- b) A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to the policy purchase;
- c) Any condition for which **you** take prescribed medicine;
- d) Any condition for which **you** have had surgery;
- e) Any condition for which **you** see a medical specialist, or;
- f) Pregnancy*

This definition applies to **you**, **your travelling party** or a **relative**. *Pregnancy cover is explained on page 17 of the Product Disclosure Statement.

Examples of two common Pre-existing Medical Conditions are set out below:

Cardiovascular disease:

Medical conditions involving the heart and blood vessels are collectively called cardiovascular disease (CVD). All such conditions are interrelated. If **you** have ever needed to see a specialist cardiologist, or been diagnosed with a form of CVD such as (but not limited to):

1. Aneurysms
2. Angina
3. Cardiomyopathy
4. Cerebrovascular Accident (Stroke)
5. Disturbances in heart rhythm (cardiac arrhythmias)
6. Previous heart surgery (including valve replacements, bypass surgery, stents)
7. Myocardial infarction (heart attack)
8. Transient Ischaemic Attack

and **you** do not purchase adequate cover for CVD, **you** may not be covered for any claims relating to the heart/ cardiovascular system (including heart attacks and strokes).

If any of these conditions are expressly excluded from the policy, all CVD is excluded.

Chronic Lung Disease:

If **you** have ever been diagnosed with a chronic lung disease including (but not limited to) Emphysema and Chronic Bronchitis, Bronchiectasis, Chronic Obstructive Airways Disease (COAD) or Chronic Obstructive Pulmonary Disease (COPD) and **you** do not purchase adequate cover for **your** respiratory disease, **you** may not be covered for any claims relating to a new airways infection.

If a chronic lung condition is expressly excluded under **your** policy, all new respiratory infections are also excluded.

Automatically Covered Conditions

The following conditions are automatically covered by **our** standard policy and **you** will not need to apply for additional cover provided that:

- **You** have not attended a hospital for **your** condition/s in the past 24 months; AND
- **You** do not have any other **Pre-existing Medical Conditions**; AND
- **You** are under the age of 81.

Acne	Diabetes Mellitus(Type II)* – providing you :	Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and/or diabetes
Allergies, limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance and Hay fever	a) were diagnosed over 12 months ago, and	Hypothyroidism, including Hashimoto’s disease
Asthma – providing you :	b) have no eye, kidney, nerve or vascular complications, and	Impaired Glucose Tolerance
a) have no other lung disease and	c) do not also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia.	Incontinence
b) are less than 60 years of age at the date of policy purchase.	Dry eye syndrome	Insulin Resistance
Bell’s Palsy	Epilepsy – providing there has been no change to your medication regime in the past 12 months	Iron Deficiency Anaemia
Benign Positional Vertigo	Folate Deficiency	Macular Degeneration
Bunions	Gastric Reflux	Meniere’s Disease
Carpal Tunnel Syndrome	Goitre	Migraine
Cataracts	Glaucoma	Nocturnal Cramps
Coeliac Disease	Graves’ Disease	Osteopaenia
Congenital Blindness	Hiatus Hernia	Osteoporosis
Congenital Deafness	Hypercholesterolaemia (High Cholesterol) – provided you do not also suffer from a known cardiovascular disease and/or diabetes	Pernicious Anaemia
Diabetes Mellitus (Type I)* - providing you:	Hyperlipidaemia (High Blood Lipids) – provided you do not also suffer from a known cardiovascular disease and/or diabetes	Plantar Fasciitis
a) were diagnosed over 12 months ago, and		Raynaud’s Disease
b) have no eye, kidney, nerve or vascular complications, and		Sleep apnoea
c) do not also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia and		Solar keratosis
d) are under 50 years of age at the date of policy purchase.		Trigeminal Neuralgia
		Trigger Finger
		Vitamin B12 Deficiency

If hospitalisation has occurred, or **your** condition does not meet the description above, cover is **not** automatic. **You** are required to submit a completed Medical Declaration form as outlined below.

*These conditions are examples of cardiovascular disease. If **you** do not ensure sufficient cover for these conditions, **you** will not be covered for any claims relating to Cardiovascular disease.

Please note the general exclusions applicable to all sections on pages 49 & 50 of the SureSave PDS and the section specific exclusions on pages 29-48.

Conditions which cannot be covered

The following conditions cannot be insured by SureSave and there is no cover for any losses arising from or attributable to these conditions.

- **Terminal Illness**
Any condition for which **you** have been given a terminal prognosis with a life expectancy of under 24 months.

- **Pregnancy which extends past the 26th week for a single pregnancy or 19th week for a multiple pregnancy**
There is no cover for pregnancy, any complications or medical treatment required when **you** are 26 weeks or more into **your** single pregnancy or 19 weeks or more into a multiple pregnancy.
- **Mental Illness**
There is no cover available for pre-existing or new diagnosis of mental illness as defined by DSM IV including but not limited to the following;
 - a) Dementia, depression, anxiety, stress or other nervous conditions; OR
 - b) Behavioural diagnosis such as autism; OR
 - c) A therapeutic or illicit drug or alcohol addiction.
- **Sexually Transmitted Diseases**
There is no cover available for any sexually transmitted diseases.

Who is eligible to apply for Pre-existing Medical Cover?

You may apply for pre-existing medical cover for all of SureSave plans except for Plan L. **We** do not offer any cover at all under Plan L for any **Pre-existing Medical Conditions** except Automatically Covered Conditions.

Who needs to complete an application for Pre-existing Medical Cover?

All travellers who:

- Have a **Pre-existing Medical Condition** which is not an Automatically Covered Condition and need to have their condition assessed for coverage; AND/OR
- Are 81 years of age or over; AND/OR
- Have been treated at a hospital within the last 2 years for any reason.

Information is collected about **your** medical conditions and general health to enable SureSave to determine whether **your Pre-existing Medical Condition/s** will be covered by **our** travel insurance and if so on what terms. In order for SureSave to assess **your** application for cover, **we** require all questions to be answered truthfully and in full as **we** rely on this information to accurately assess **your** medical condition/s. Failure to answer **our** questions in this way may result in a claim being reduced or declined or the policy being voided.

How do I apply for cover for Pre-Existing Medical Conditions?

<p>Apply for cover by calling SureSave TravelClear on 1300 763 872</p>	<p>When calling, please ensure you have all information about your medical conditions available so that a quick and accurate assessment can be conducted.</p>	<p>In most cases we will be able to provide an instant quote.</p>
<p>OR</p>		
<p>Complete a Medical Declaration Form</p>	<p>Pre-existing medical declarations are available from your travel agent or SureSave provider. These applications are age dependent, so please ensure you complete the Under 81 Years Medical Declaration form or the 81 Years and Over Medical Declaration form.</p>	<p>Applications will normally be assessed within one working day.</p>

SureSave will assess **your** application for cover and advise **you** whether **your** condition/s can be:

- Insured under the policy;
- Whether any conditions, exclusions or limitations will apply; and
- The amount of any additional excess payable in the event of a claim or any additional premium (where applicable) that will need to be paid before **we** will cover **your** condition/s.

Important Note:

You will not be covered for any Pre-existing Medical Condition where an application is required if:

- **You** don't apply for cover for your **Pre-existing Medical Condition**;
- **Your** application for cover is declined or **your** condition is expressly excluded from the policy
- **Your** application is accepted and **you** don't pay the relevant additional premium;

Cover in respect of Relatives with Pre-existing Medical Conditions

You are only covered for claims which arise from a **Pre-existing Medical Condition** suffered by a **relative** who is aged under 85, that is hospitalised or dies in Australia or New Zealand after the policy is issued and at the time of the policy issue **you** were unaware of the likelihood of such hospitalisation or death.

The most **we** will pay in respect of all claims under all sections of the policy is \$2,000 for a single plan and \$4,000 for a family plan.

Cover in respect of other persons

We will not pay for: Losses arising from **Pre-existing Medical Conditions** suffered by persons other than those named on the certificate of insurance, who are aged 85 or over or not residing in Australia or New Zealand.