

# International Comprehensive Endorsement

Effective from 31 January 2024

## Important information about this Endorsement

This Endorsement contains updates and additions to the International Comprehensive policy document (policy), effective 31 January 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
- Costs (\$2,500 per *paying person*, up to \$5,000 per *journey*) 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

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 85). Please insert the following new general exclusion:

**E.48**

## **COVID-19**

COVID-19.



### ***Exception***

Claims under section D.14.

> **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.2.4 Other losses we won't cover if you need to change your plans before you leave (page 50)
- section D.3.5 Other losses we won't cover if you need to change your plans after you've left (page 57)

In both instances (D.2.4 and D.3.5), 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.14.**

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

## Insert a new section: D.14 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.48 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 \(page 38\)](#).



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

We won't cover any of the following.

- Anything excluded under [D.1.1 What we won't cover \(page 39\)](#)
- Anything excluded under [E. General exclusions – things we never cover \(page 85\)](#)

### D.2.1 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 \$2,500 per *paying person*, up to \$5,000 per *journey*.

Your claim must meet all conditions of cover in the *policy* including in section [D.2.3 Conditions of cover for cancelling or changing your journey before you leave \(page 49\)](#).



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

We won't cover any of the following.

- Anything excluded under [D.2.1 What we won't cover \(page 47\)](#) and [D.2.4 Other losses we won't cover if you need to change your plans before you leave \(page 50\)](#)
- Anything excluded under [E. General exclusions – things we never cover \(page 85\)](#)

### D.3.1 Travel interruption

This section is extended to cover you if your *journey* is interrupted 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.3.2, the maximum amount we pay is \$5,000 for each *journey*.

Your claim must meet all conditions of cover in the *policy* including in section [D.3.1 Travel Interruption \(page 51\)](#).



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

We won't cover any of the following.

- Anything excluded under [D.3.1 What we won't cover \(page 53\)](#) and [D.3.5 Other losses we won't cover if you need to change your plans after you've left \(page 57\)](#)
- Anything excluded under [E. General exclusions – things we never cover \(page 85\)](#)

### D.3.2 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 to New Zealand 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.3.1, the maximum amount we pay is \$5,000 for each *journey*.

Your claim must meet all conditions of cover in the *policy* including in section [D.3.4 Conditions of cover for changes to your journey once you have left \(page 56\)](#).



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

We won't cover any of the following.

- Anything excluded under [D.3.5 Other losses we won't cover if you need to change your plans after you've left \(page 57\)](#)
- Anything excluded under [E. General exclusions – things we never cover \(page 85\)](#)

# 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 federal, state, territory or local government or official authority's directive, restriction, prohibition, quarantine or detention (page 85)

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.