



12 July 2010

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## **Supplementary Product Disclosure Statement & Policy Wording**

This Supplementary Product Disclosure Statement (SPDS) was prepared on 12 July 2010 for policies issued by our representative on behalf of QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence No. 239545.

You need to read this SPDS together with the QBE Product Disclosure Statement and Policy Wording - Policy Code TI27 QM2459, Policy Code AT27 QM2503, Policy Code LY27 QM1419, Policy Code NH27 QM2210, Policy Code OM27 QM2610, Policy Code TI27 QM2504, Policy Code RC27 QM1384, Policy Code WA27 QM1389, and Policy Code WE27 QM1393 prepared 22 March 2010 and Policy Code MY27 QM2585 prepared 1 May 2010.

Changes have been made to this Product Disclosure Statement and Policy Wording. These changes are set out below.

### **1. Cruising Cover set out on page 14 of the PDS states:**

If *your* travel plans include *cruising* for 4 or more consecutive days then *you* must purchase the Cruising cover in addition to *your* International Travel Plan, otherwise there will be no cover under this policy for the period of the *trip* that *you* are *cruising*.

#### **This has been replaced with the following:**

If *your* travel plans include *cruising* for 4 or more consecutive days then *you* must select the Cruising cover in addition to *your* International Travel Plan, otherwise there will be no cover under this policy for the period of the *trip* that *you* are *cruising*. If *you* are under 60 years of age at the time the Certificate of Insurance is to be issued or are *cruising* for less than 4 consecutive days this cover will be provided free of charge.

### **2. General Exclusion 27 on page 31 it states:**

27. any cover where *you* were *cruising* for 4 or more consecutive days. (Not applicable if *you* have purchased the Cruising cover).

#### **This has been replaced with the following:**

27. any cover where *you* were *cruising* for 4 or more consecutive days. (Not applicable if *you* have selected the Cruising cover. If *you* have purchased the International Travel Plan and are under 60 years of age at the time the Certificate of Insurance is to be issued or are *cruising* for less than 4 consecutive days this cover will be provided free of charge.)

### **3. On the Application Form under 6. Are you applying for cover for: second paragraph under Cruising cover it states:**

Refer to pages 14, 19, 22. Not available on Australian Cancellation And Additional Expenses or Deposit Protection Travel Plans.

#### **In addition to this text the following also applies:**

If *you* have purchased the International Travel Plan and are under 60 years of age at the time the Certificate of Insurance is to be issued Cruising cover will be provided free of charge.

All other terms, conditions and limitations of the policy still apply.