

# SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (**SPDS**). This SPDS supplements the following Product Disclosure Statements (“each a PDS”):

- **GIO Holiday Travel Insurance Product Disclosure Statement, prepared date 28/2/2018 (Holiday Travel PDS);**
- **GIO Annual Multi-Trip Travel Insurance Product Disclosure Statement, prepared date 9/3/2018 (Annual Multi-Trip PDS);**

and must be read together with the PDS that you hold and any other SPDS that is given to you in relation to the PDS.

The purpose of this SPDS is to:

- provide information of a change to the way we assess pre-existing medical conditions;
- update the information in the PDS for seeking an external review of a complaint, due to a change to relevant external dispute resolution scheme. The Financial Ombudsman Service (FOS) Australia will no longer accept new disputes from 1 November 2018. The Australian Financial Complaints Authority (AFCA) will deal with all new financial service disputes from this date.

SPDS Prepared on 26 October 2018

SPDS active 26 February 2019



## Changes to the PDS

1. On page 10 of the Holiday Travel PDS and on pages 8 and 9 of the Annual Multi-Trip PDS under the major heading “Pre-existing medical conditions”, sub-heading “Disclosure of pre-existing medical conditions” add “except where these are combined with a pre-existing medication condition which does not meet the criteria under the Tier 1 category” to the end of the last sentence under point 2.
2. Under the same sub-heading, replace the last paragraph with:

“To apply to have this cover extended to cover any pre-existing medical condition you must:

  - provide the information requested by Us for any pre-existing medical condition you wish to be covered for at the time of your application. We will advise you in writing if we agree to provide coverage for your pre-existing medical condition.
  - pay the additional premium specified by us.”
3. On page 67 of the Holiday Travel PDS and on page 70 of the Annual Multi-Trip Travel PDS under the major heading “How we deal with a complaint” replace “Step 3. Seek review by an external service” with:

### **“Step 3. Seek review by an external service**

We expect our procedures will deal fairly and promptly with your complaint. However, if an issue has not been resolved to your satisfaction, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial service complaint resolution that is free to consumers. Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain disputes. Contact AFCA to confirm if they can assist you

You can contact AFCA:

By phone: 1800 931 678

By email: [info@afca.org.au](mailto:info@afca.org.au)

In writing: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)