

# SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (**SPDS**). This SPDS supplements the GIO Holiday Travel Insurance Product Disclosure Statement, prepared date 28/2/2018 (**PDS**) and must be read together with the PDS and any other SPDS that is given to **you**.

The purpose of this SPDS is to provide information regarding changes to:

- how to contact **us**, including if **you** need emergency assistance or to make a claim;
- general exclusions.

SPDS prepared on 28 July 2020

## Changes to the PDS

1. On pages 15, 55, 57 and the back page of the PDS replace all references to "+61 (7) 3305 7057", and on pages 55 and 57 of the PDS replace all references to "1800 646 279" with:  
"+61 2 8925 9390".
2. On page 55 of the PDS replace "e-mail **us** at: VEROclaims@travelclaims.com.au"  
with:  
"visit **our** website [www.gio.com.au](http://www.gio.com.au)"  
and on page 57 of the PDS replace "emailing **us** at: VEROclaims@travelclaims.com.au" with:  
"visiting our website [www.gio.com.au](http://www.gio.com.au)".
3. On page 55 of the PDS remove: "or **you** can fax **us** on 07 3305 7005," and "or **you** can fax **us** on +61 (7) 3305 7005,"  
and on page 57 of the PDS remove: "; or **sending a fax to** +61 (7) 3305 7005 (from outside Australia), or 07 3305 7005 (within Australia)".



4. In the section titled “General exclusions” on page 52 of the PDS, insert the following general exclusions under the sentence “**We** will not pay claims arising from:”:

“a pandemic, epidemic or any other outbreak of infectious disease including any derivative or mutation of such diseases, or the threat or perceived threat of any such pandemic, epidemic or outbreak. For more information on whether these events are occurring, refer to [www.who.int](http://www.who.int) and [www.smartraveller.gov.au](http://www.smartraveller.gov.au) (or any similar websites maintained by the World Health Organization or the Australian Government),”

and:

“any prohibition, regulation, restriction, or intervention of any government, or any related action in respect of the same by a law enforcement officer or immigration official undertaking their duties in any country,”

and:

“any circumstances that **you** are aware of, or a reasonable person in **your** circumstances ought to be aware of, at the time of policy issue or booking of **journey** arrangements that could reasonably be expected to lead to a claim. This includes but is not limited to any information, advice or warnings issued:

- by **us**, including on **our** website;
- by any government or official body, including on websites such as [www.who.int](http://www.who.int) and [www.smartraveller.gov.au](http://www.smartraveller.gov.au) (or any similar websites maintained by the World Health Organization or the Australian Government); or
- the mass media,”

and:

“not taking appropriate action to reduce or prevent any potential claims under **your** policy including but not limited to where:

- advice or warnings were issued by any government or official body in relation to; or
- the mass media has reported on the existence or potential existence of,

circumstances which could reasonably be expected to lead to a claim. For example, there is no cover if **you** travel in, to or through a destination while the Australian Government’s travel advice for that destination is ‘Level 3 - Reconsider your need to travel’ or ‘Level 4 - Do not travel’ (or similar words to that effect) on the Smartraveller website ([www.smartraveller.gov.au](http://www.smartraveller.gov.au)) (or any similar website maintained by the Australian Government),”