

International Travel Insurance with COVID-19 benefits

Dear Sir/Madam

Please accept this letter as confirmation that our Medibank International travel insurance policies that include "COVID-19 Benefits" provide the following benefit to policyholders travelling overseas from Australia. Applies to International plans with an issue date (shown on the Certificate of Insurance) on or after 9 December 2020.

Policy cover

This policy provides coverage for:

- \$Unlimited~ overseas medical expense cover which includes evacuation/repatriation expenses cover should coverage be medically necessary and be accepted by our 24 hour emergency assistance department.
- \$Unlimited additional expenses

~Cover is limited to 12 months from the onset of the illness or injury

What is not covered

The policy is subject to terms, conditions and exclusions. In relation to COVID-19 and overseas medical expense cover, we will not pay for:

- claims arising from COVID-19 if the country or part of the country our policyholder travels to is subject to "Do not travel" advice on the smartraveller.gov.au website at the time they entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19).
- claims caused by COVID-19 while travelling on a multi-night cruise.

Supporting documentation

The policyholder should keep a copy of this letter with their Product Disclosure Statement that outlines the benefits available as well as a copy of the Certificate of Insurance.

We trust this serves to illustrate the coverage in place.

Kind regards



Bill Konstantinidis
Chief Underwriting Officer APAC