

SCHEME Travel

Derogation Notice: 01-10-2020

SECTION	CLAUSE	SUB-CLAUSE	CHANGE
Title Page			Version number changed From: 20180301 v3.0 To: 20201001
PDS	How to make a claim		Details changed From: Cunningham Lindsey Pty Ltd Address: Level 4, 91 Phillip Street Parramatta Postal: PO BOX 1438 Parramatta 2124 Phone: 1300 380 233 Email: ahclaims@cl-au.com To: Corporate Services Network ("CSN") Mail: GPO Box 4276 Sydney NSW 2001 Phone: +61 2 8256 1770 Fax: +61 2 8256 1775 Email: claims@csnet.com.au
	Significant Risks / Exclusions	Countries	Added Journeys to: Afghanistan; Central African Republic; Chad; Cuba; Iraq; Iran; Libya; Mali; North Korea; Niger; Pakistan; Papua New Guinea; Somalia; South Sudan; Sudan; Syria; or Yemen.

			than on foot.
		7.	<p>Added</p> <p>Journeys to the following Countries unless agreed by Us in writing prior to the commencement of such Journey:</p> <ul style="list-style-type: none">a) Afghanistan;b) Central African Republic;c) Chad;d) Iraq;e) Iran;f) Libya;g) Mali;h) Niger;i) Pakistan;j) Papua New Guinea;k) Somalia;l) South Sudan;m) Sudan;n) Syria; oro) Yemen.
		8.	<p>Added</p> <p>Journeys to the following Countries:</p> <ul style="list-style-type: none">a) Cubab) North Korea
		9.	<p>Added</p> <p>Coronavirus Exclusion</p> <p>This Insurance does not cover any claim in any way caused by or resulting from:</p> <ul style="list-style-type: none">a) Coronavirus disease (COVID-19);

		10	<p>b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); c) any mutation or variation of SARS-CoV-2; d) any fear or threat of a), b) or c) above.</p> <p>LMA5391 04 March 2020</p> <p>Added We will not pay for any loss, damage, liability, cost or expense caused deliberately or accidentally by:</p> <ul style="list-style-type: none"> i. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device); ii. any computer virus; iii. any computer related hoax relating to i and/or ii above. <p>However, subject to the terms and conditions of your policy, you are covered up to the amount(s) stated in the schedule for:</p> <ul style="list-style-type: none"> - Travel Disruption & Cancellation (Section 5), - Overseas Medical Expenses (Section 3) and - Personal Accident (Section 1) <p>as a result of your serious illness or injury or death, or that of a Close Business Colleague or Close Relative for claims arising under Section 5 (Travel Disruption & Cancellation), due to any of i, ii or iii above.</p> <p>LMA5420 28 February 2020</p>
--	--	----	---