

Accident & Health International Underwriting Pty Ltd

Supplementary Product Disclosure Statement

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the Policy specified in your Policy Schedule and any other applicable Supplementary Product Disclosure Statements.

Changes to your PDS and Policy Wording Your PDS and Policy Wording is amended as follows:

Effective from 11/03/2020 the following General Exclusion is included under this Policy.

26. No cover is provided for claims caused by or arising from an epidemic, pandemic or outbreak of an infectious disease, virus or condition or any derivative or mutation of such disease, virus or condition or the threat or perceived threat of any of these.

All other terms, conditions and exclusions of this Policy remain unaltered.

Insurer Tokio Marine & Nichido Fire Insurance Co., Ltd, ABN 80 000 438 291 AFS Licence No.246548 Level 3, 1 Chifley Square, SYDNEY NSW 2000