



## Changes to Non Resident Medical Policy QM610, Non Resident Medical 80 Plus QM640 and Inpatriate Non Resident Medical QM585.

We have reviewed and updated our Inpatriate and Non Resident Policy wordings taking into account legislative changes relating to Subclass 457 (Business(Long Stay)) visa applicants. Consequently QBE have written indication that these policies now meet the requirements of the Australian Department of Immigration and Citizenship (DIAC) for health insurance for subclass 457 visa holders.

This summary is designed to give you a brief outline of how your Policy coverage and limits have changed. Please read the updated Policy wordings thoroughly for full details of cover, conditions and exclusions, and to ensure that the Policy still meets your requirements.

Please find below the major changes:

Policy Section	
Definitions – words with special meanings	Your policy covers Ambulance services charges, that are not otherwise covered by third party arrangements, for transport by ambulance provided by, or under an arrangement with a government approved ambulance service when medically necessary for admission to hospital, emergency treatment on-site, or inter-hospital transfer for emergency treatment.
Section A Medical Expenses restrictions and conditions –  Non resident medical cover (QM610-0910), Non Resident Medical 80 plus cover (QM640-0910), Inpatriate medical expenses cover (QM585-0910)	Your policy will now reimburse medical expenses incurred during an episode of care in a Public Hospital for the provision of <ul style="list-style-type: none"> <li>• psychiatric</li> <li>• rehabilitation or palliative care</li> <li>• care or treatment of alcohol or drug addiction</li> <li>• care or treatment in the event of intentional self injury, or suicide, or any attempt at suicide, by the Insured person or the Insured person’s Spouse or Children.</li> </ul> The maximum we will pay for any one claim will be limited to \$30,000.
Section A Medical Expenses restrictions and conditions –  Non resident medical cover (QM610-0910), Non Resident Medical 80 plus cover (QM640-0910), Inpatriate medical expenses cover (QM585-0910)	The following Exclusions have been removed from this section – <ul style="list-style-type: none"> <li>• flying or other aerial activity unless as a passenger in a properly licensed aircraft</li> <li>• the insured persons’ criminal or illegal act</li> <li>• intoxicating liquor or drugs</li> <li>• professional sport</li> </ul> * Note - these exclusions still apply to other sections of the policy, as applicable.

These additional benefits are effective for current policies from the 30<sup>th</sup> of September 2010.

Please contact your regional Accident & Health contact if you require any further clarification on the changes.