

What's changed

Expatriate Medical and Emergency Travel Insurance

At QBE, we are working hard to ensure we communicate our intentions and actions as clearly as possible in our insurance policies. As part of this process we have been undertaking a review of our Product Disclosure Statements (PDSs) and Policy Wordings and have made changes to better explain how your insurance policy will operate, what you can expect from us and what we ask of you in return.

The purpose of this document is to provide a summary of recent changes to your policy terms and conditions. This document does not form part of any insurance policy and is not used in the assessment of insurance claims. Any insurance claim will be assessed against the policy terms and conditions and applicable law.

Summary of key changes

We've updated our Expatriate Medical and Emergency Travel Insurance Product Disclosure Statement and Policy Wording (QM252-0519 to QM252-0621). To see how your cover has changed, we've provided a summary of the key changes below:

Change type	What's changed	Explanation	Applicable section of the PDS and Policy Wording
Clarification	Included a definition for "accident"	A new definition describes the type of unexpected and accidental event which must cause an injury, in order for that injury to result in a payable claim.	'Words with special meaning'
Clarification	Included new definitions	New definitions have been included to define the following: <ul style="list-style-type: none"> • Close relative • Spouse/partner. 	'Words with special meaning'
Clarification	Included a new definition for 'Optical appliances'	Defined as spectacles (including repairs to frames) and contact lenses prescribed by a qualified optician.	'Words with special meaning' and 'Compensation table - Medical expenses'
Clarification	Updated the definition for 'Optical services'	'routine eye tests' is moved to Optical services. The costs of prescribed spectacles and contact lenses is covered under Optical appliances.	'Words with special meaning' and 'Compensation table - Medical expenses'
Clarification	Included a definition for 'qualified'	Defines the qualification requirements for health or medical providers.	'Words with special meaning'
Clarification	Included a definition for 'Registered medical practitioner'	Defines who is able to provide services as a registered medical practitioner.	'Words with special meaning'
Clarification	Renamed Doctors services	Renamed to Registered medical practitioner services. 'routine eye tests' is removed from this definition.	'Words with special meaning' and 'Compensation table - Medical expenses'

Change type	What's changed	Explanation	Applicable section of the PDS and Policy Wording
Reduction in Cover	Included a new General exclusion	Included a general exclusion for acts of terrorism.	'General exclusions applying to this Policy'
Reduction in Cover	Included a new General exclusion	Included a general exclusion for infectious or contagious diseases during a public health emergency of international concern.	'General exclusions applying to this Policy'

Any questions?

If you have any questions about these changes, please contact your financial services provider.