

## What's changed

### Leisure Travel Insurance (Group Policy)

The purpose of this document is to provide a summary of recent changes to the policy terms and conditions for QM3063 Leisure Travel Insurance (Group Policy).

This document:

- ✓ is a summary only and
- ✓ addresses only the key changes to Leisure Travel Insurance (Group Policy) - Windsor Management Insurance Brokers.

This document:

- ✗ is not intended to be comprehensive
- ✗ does not form part of the insurance policy
- ✗ does not consider your individual circumstances
- ✗ is not used to assess claims and
- ✗ should not be relied on instead of the Product Disclosure Statement and Policy Wording.

We will assess any claim against the policy terms and conditions and applicable law.

Please read the new Product Disclosure Statement and Policy Wording thoroughly for full details of cover, conditions and exclusions to ensure it meets your requirements.

### Summary of key changes

We've updated our Leisure Travel Insurance (Group Policy) Product Disclosure Statement and Policy Wording (from QM3063-1023 to QM3063-0724). To see how this cover has changed, we've provided a summary of the key changes below:

| Change type   | What's changed  | Explanation   | Details can be found in                              |
|---------------|---|---|--|
| Clarification | Included new definitions  | New definitions have been included to define the following: <ul style="list-style-type: none"> <li>• Computer System;</li> <li>• Cyber act;</li> <li>• Cyber incident.</li> </ul> | 'Words with special meaning'                         |
| Restriction   | Update to 'What we will not pay' for Section E - Baggage and Personal Effects             | A new exclusion has been added regarding a cyber act or cyber incident.   | Section E - Baggage and Personal Effects             |
| Restriction   | Update to 'What we will not pay' for Section H - Loss of Deposits and Additional Expenses | A new exclusion has been added regarding a cyber act or cyber incident.   | Section H - Loss of Deposits and Additional Expenses |

## Summary of key changes

We've updated our Leisure Travel Insurance (Group Policy) Product Disclosure Statement and Policy Wording (from QM3063-0723 to QM3063-1023). To see how this cover has changed, we've provided a summary of the key changes below:

| Change type | What's changed   | Explanation   | Details can be found in   |
|-------------|--|---|---|
| Updated     | Definition of Existing medical condition(s) updated                      | <p>The note attached to the definition has been amended to:</p> <ul style="list-style-type: none"> <li>clarify that a condition, illness or disease is an existing medical condition if it is the subject of an investigation and the insured person has been informed of the investigation; and</li> <li>remove the statement that the definition of existing medical condition applies regardless of whether or not the condition, illness or disease displays symptoms.</li> </ul> | Policy Wording, 'Words with special meaning'  |
| Updated     | Definition of Journey updated  | The definition of a Journey has been updated to remove reference to 'during the period of travel' and include the requirement that travel must now be declared prior to the commencement of travel.   | Policy Wording, 'Words with special meaning'  |
| New         | General Exclusion and General Condition included for undeclared journeys | <p>Excludes any loss which occurs on a journey that was not registered prior to the commencement of travel.</p> <p>Requires all travel to be registered prior to the commencement of the journey.</p>   | <p>General Exclusions 'Additional exclusions applying to this Policy' and</p> <p>General Conditions, 'Declaring Travel'</p> |