

## 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 QM3063-0724 to QM3063-0725). 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	Updated the definition of 'Terminal illness'	The definition has been reviewed and updated in accordance with the market standard.	Words with special meaning
Updated	Updated Payable event 'Baggage and personal effect - your baggage or personal effects are accidentally damaged, lost or stolen'	Updated the compensation options, including how we will pay the compensation, and added a reference to the consideration of the depreciation rate.	Section E - Baggage and Personal Effects, Compensation table - Baggage and personal effects