Supplementary Product Disclosure Statement

The information in this Supplementary Product Disclosure Statement (SPDS) introduces changes to 'AHI Corporate Travel Product Disclosure Statement (PDS) and Policy Wording' (CT160224).

This SPDS:

- is issued by Tokio Marine & Nichido Fire Insurance Co., Ltd, ABN 80 000 438 291, AFS Licence No. 246548 (TMNF).
- Should be read in conjunction with CT160224, Policy Schedule, Endorsement, or any other notice We have issued about Your Policy in writing.
- Applies to all Policies issued or renewed on or after 30th June 2024.

Terms defined in the CT160224 have the same meaning where used in this SPDS.

Changes to CT160224

CT160224 is amended as follows:

1. Hire Vehicle Expenses Benefit (page 44 of CT160224)

   The following exclusion is added to Hire Vehicle Expenses Benefit Exclusions:

   6. No cover is provided for expenses arising from, or in connection with, the use or operation of a Hire Vehicle by a person whilst having a percentage of alcohol in their breath, blood or urine in excess of that permitted by law.

2. Private Vehicle Excess Benefit (pages 44-45 of CT160224)

   The following exclusion is added to Private Vehicle Excess Benefit Exclusions:

   7. No cover is provided for expenses arising from, or in connection with, the Insured Person's use or operation of the Insured Person's privately owned vehicle whilst having a percentage of alcohol in their breath, blood or urine in excess of that permitted by law.

3. Towing Expenses (page 45 of CT160224)

   The following exclusion is added to Towing Expenses Exclusions:

   8. No cover is provided for expenses arising from, or in connection with the use or operation of a Hire Vehicle or the Insured Person's privately owned vehicle by a person whilst having a percentage of alcohol in their breath, blood or urine in excess of that permitted by law.

4. General Exclusions (page 50 of CT160224)

   a. General Exclusion 3 is deleted and replaced by:

      3. the Insured Person being under the influence of any drug (other than intoxicating liquor) unless it was prescribed by a Medical Practitioner and taken in accordance with the Medical Practitioner's advice.

   b. General Exclusion 7 is deleted and replaced by:

      7. any deliberate self-inflicted harm or Injury, caused or committed by the Insured Person, including suicide (or attempted suicide) and reckless misconduct.

c. The following General Exclusion is added to the Policy:

17. any criminal or illegal act committed by the Insured or Insured Person or another person acting on their behalf or under their direction.

In all other respects, CT160224 remains unchanged unless done so by Us in writing.