

## Important Information Regarding: Coronavirus

### Update Issued: 14 August 2020

We provide an update to our travel advice regarding this event which should be read in conjunction with previous advice posted below.

**For policies/trips with a Relevant Time on or after 21<sup>st</sup> March 2020:** There is no cover for claims related to COVID-19.

Each of our policies come with the condition that you are not aware of any circumstance which is likely to cause a claim under your policy.

The Australian government announced a travel ban from 21<sup>st</sup> March 2020, effectively closing its borders. We advise that by this date the coronavirus pandemic (and subsequent illness COVID-19) was a known event worldwide, regardless of where you were travelling to and cover is therefore not available for claims related to COVID-19 in any way for policies/trips with a Relevant Time on or after 21<sup>st</sup> March 2020.

**For policies/trips with a Relevant Time between 23<sup>rd</sup> January and 21<sup>st</sup> March:** The coronavirus pandemic was present and known in certain countries at this time as detailed below. The claims team will consider DFAT travel advice in place at the Relevant Time and where you chose to travel in order to assess coverage under your policy.

### Update Issued: 12 March 2020

On 11 March, the WHO made the assessment that COVID-19 can be characterized as a pandemic.

On 9 March, DFAT advised that “in most countries, we continue to advise Australians to ‘*exercise normal safety precautions*’. For the coronavirus, this means taking sensible measures to minimise your risk of exposure such as practising good hand hygiene. We have raised our advice level for six countries: China and Iran – to ‘do not travel’; South Korea and Italy - to ‘reconsider your need to travel’; Japan and Mongolia – to ‘exercise a high degree of caution’.”

### Original Release: 23 January 2020

Updated: 06 February 2020

This advice replaces Travel Insurance Partners’ previous advice.

The Department of Foreign Affairs and Trade (DFAT) has travel advisories current for mainland China and Hong Kong which should be studied by anyone intending to travel to these areas. Please see [smartraveller.gov.au](https://www.smartraveller.gov.au).

## Policy Wording

Claims will be assessed in accordance with your Product Disclosure Statement and cover may vary depending on the type of policy you purchased.

### Customers whose policies were issued on or before 23 January 2020\*

Customers are required to minimize their financial loss. At some point the Coronavirus shall stabilize.

- **MEDICAL CLAIMS IN CONJUNCTION WITH ASSOCIATED ADDITIONAL EXPENSES IN RELATION TO CORONAVIRUS:** If a customer contracts the virus during their journey their policy provides cover for Overseas Medical Expenses and Additional Expenses.
- **CANCELLATION AND OTHER RELEVANT SECTIONS OF THE POLICY:** (Amendment or Cancellation Costs cover for customers who purchased a policy containing this section of cover).

#### ***Customers who planned to be in mainland China before 23 May 2020***

Customers who wish to avoid mainland China should amend/defer their trip if possible. Claims will be assessed as per the standard terms of cover.

#### ***Customers who are booked to be in mainland China after 23 May 2020***

- The policy will not respond now: in our experience events of this nature are short lived and DFAT's "do not travel" advice for China may be lifted. Closer to your trip date, if DFAT via [Smartraveller.gov.au](http://Smartraveller.gov.au) is still recommending "do not travel" to China, we will provide an updated advice confirming that customers who were going to be in China just after 23 May 2020 will also be covered to amend/cancel their trip.
- Customers should contact us now if costs will be lower if they defer/cancel now.

#### ***Customers travelling elsewhere in the World***

- In view of DFAT's advice, there is no cover currently available for those wishing to cancel holidays to other destinations.

### Customers whose policies were issued after 23 January 2020

It is a condition of our policies that when you purchase a policy you are not aware of any circumstance which is likely to give rise to a claim.

- **MEDICAL CLAIMS IN CONJUNCTION WITH ASSOCIATED ADDITIONAL EXPENSES IN RELATION TO CORONAVIRUS:** If you incur medical expenses with associated additional expenses as a result of contracting coronavirus, there may be cover up to the benefit limit. Our Claims Team will consider DFAT travel advices in place at the time you purchased your policy and where you chose to travel.
- **CANCELLATION AND OTHER RELEVANT SECTIONS OF THE POLICY:** We do not believe that choosing to cancel, amend or defer your trip as a result of the virus was an unforeseeable circumstance after 23 January 2020. Therefore, any such claim caused by or arising from this event is likely to be rejected if the issue date of the policy is 23 January or later.



#### **Important general advice**

Please contact your travel agent, airline, cruise operator, tour operator and accommodation provider to consider your options regarding any potential changes in services. Your travel provider may offer free options to rearrange your travel.

This information must be read in conjunction with the Product Disclosure Statement (PDS) as certain terms, conditions, limits, and exclusions apply. These terms, conditions, limits and exclusions are detailed in the PDS and we draw your attention to 'The Benefits' and 'General Exclusions' sections of the PDS.

#### **Contact us**

If you have any further enquiries, please call our Customer Service team on 1300 362 544.

\*If you have an Annual Multi-Trip policy, for this section of this advice to apply to you, you must also have paid for at least part of the relevant trip on or before 23 January 2020.