

## FAQs for Travel Insurance COVID-19 (Coronavirus)

### Information for Travel insurance policy holders regarding COVID-19

Stay up to date on Travel Information for COVID-19 from the Department of Foreign Affairs and Trade (DFAT) [Smart Traveller](#) website and [World Health Organisation](#) (WHO).

#### What is a General Exclusion?

A General Exclusion (or sometimes termed a Policy Exclusion, or Exclusion) is an exclusion which will be applied across all sections of the policy, and applies regardless of when the policy was purchased. Should a General Exclusion apply, this means that your Travel Insurance policy does not provide cover for the specified event, activities or circumstances.

To understand what is excluded from your Travel Insurance policy, refer to the General Exclusions section of your Product Disclosure Statement (PDS), in addition to the specific exclusions that apply to each section or benefit in the policy.

#### What is a Pandemic and Epidemic?

Your Travel Insurance PDS includes a definition of a Pandemic and Epidemic.

In general terms, Epidemic means a sudden development or rapid spreading of a contagious disease in the region where it developed.

Pandemic generally means a form of an Epidemic that extends throughout an entire continent or across continents.

Definitions may vary so it's important that you refer to your PDS for any specific definition applicable to your cover.

#### Is COVID-19 considered an Epidemic?

Yes, COVID-19 is an infectious disease originating in Wuhan, China that has spread quickly throughout the local area, mainland China and now internationally.

[World Health Organisation](#) (WHO) and [Smart Traveller](#) provide up-to-date information on COVID-19.

#### Does my policy have a General Exclusion for an Epidemic?

Terms, conditions and exclusions differ between policies.

To understand what is excluded from your Travel Insurance policy, including any exclusion for claims arising from, related to or associated with an actual or likely epidemic, or the threat of an epidemic or pandemic, please refer to the General Exclusions section of your Product Disclosure Statement (PDS).

In addition, specific exclusions may apply to each section or benefit in the policy.

**I have paid for my trip, however I now want to cancel it (for example – I am travelling to an affected area / I don't want to travel / I am elderly / my Doctor recommended I don't travel / I am travelling with children / I suffer from anxiety). Will my cancellation costs be covered under my insurance policy?**

All claims for cancellation will be assessed in accordance with the facts and circumstances relating to the cancellation in accordance with the terms, conditions and exclusion of your policy.

If the reason you want to cancel your trip arises from or relates to COVID-19, then any General Exclusion for an epidemic/pandemic in your policy may apply and cover will be excluded.

Please be aware, if the country or region you are travelling to has not been impacted by COVID-19 and you choose to cancel your trip, the cancellation may be considered a change of plan and may be excluded by your policy.

We recommend customers contact their Travel Provider in the first instance to determine the options available for having travel expenses refunded or travel arrangements altered.

#### **If I travel to a country with COVID-19 cases, will I be covered?**

If you travel to a country affected by COVID 19, a number of factors will determine whether your claim is covered.

If the claim arises from or relates to COVID-19, then any General Exclusion for epidemic/pandemic in your policy will apply and cover will be excluded;

If your claim arises from an event unrelated to COVID-19, then it will be assessed in accordance with the terms, conditions and exclusions in the PDS.

If you are overseas currently and require urgent medical assistance, please call us: **+61 7 3305 7499**.

#### **If I travel to a country that is not impacted by COVID-19, will I be covered?**

If your claim arises from an event unrelated to COVID-19, then it will be assessed in accordance with the terms, conditions and exclusions in the PDS.

However, if the claim arises from or relates to COVID-19, then the General Exclusion for epidemic/pandemic may apply and cover may be excluded.

#### **If I go on my trip and contract COVID-19, will I be covered?**

You may not be covered for claims arising from COVID-19 should you decide to travel.

We strongly encourage you to be fully informed of the risk of travel. Check with your travel provider, as well as [Smart Traveller](#) and [World Health Organisation](#) for up to date information.

If you are overseas currently and require urgent medical assistance, please contact us immediately to discuss your case. Call us via phone: **+61 7 3305 7499**.

#### **If I am quarantined, will my policy cover my loss of income?**

If you are quarantined as a result of COVID-19, any General Exclusion for epidemic/pandemic will apply to any claims you may make.

If your claim is unrelated to COVID-19, then it will be assessed in accordance with the terms, conditions and exclusions in the PDS.

#### **Will I be covered if I re-arrange my flights?**

In the first instance we recommend you contact your travel provider to re-arrange your flights.

If you are re-arranging due to COVID-19, any General Exclusion for epidemic/pandemic will apply.

**Should I contact my travel provider/s?**

Yes, we recommend all travellers to contact their travel provider/s to discuss any actual or proposed changes to travel plans. Your travel provider can provide you with more information about your options for adjusting your travel itinerary or obtaining refunds.

**Where can I find updates?**

Stay up to date on travel information for COVID-19 from the Department of Foreign Affairs and Trade (DFAT) [Smart Traveller](#) website and [World Health Organisation](#) (WHO).

**Can I still make a claim for consideration?**

Yes, you can make your claim online at <http://www.travelclaims.com.au>.