

# Coronavirus (COVID-19)

Issued: 09 March 2020

**As of 9 March 2020, this event continues to affect travellers.**

Chinese authorities have identified an outbreak of a new type of Novel coronavirus (COVID-19), ("Coronavirus") originating in Wuhan City in Hubei Province. Coronavirus has tragically resulted in the loss of life.

On 30 January 2020, the World Health Organisation (WHO) declared Coronavirus a public health emergency of international concern.

We would like to advise all travellers to exercise a high degree of caution, closely watch local media and emergency services and Department of Foreign Affairs and Trade (DFAT) smartraveller website. If you have travelled recently and have developed symptoms of respiratory illness, seek medical attention urgently.

## **If you are currently travelling:**

It is always our priority to assist our customers where possible and within our ability to do so.

- Please consider your safety first and follow advice from local authorities.
- Make yourself aware of the advice issued by DFAT via its website [smartraveller.gov.au](http://smartraveller.gov.au). Always monitor the media and other sources about possible new health and security risks.
- If you have been affected as a result of this event and require medical assistance, please contact our Emergency Assistance team on +61 7 3305 7053 (we accept reverse charges through the international operator).
- If your travel arrangements have been affected by this event, we firstly recommend contacting your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty-free options to amend travel arrangements.
- Please refer to your Product Disclosure Statement for the terms, conditions, limits and exclusions that apply.
- If you have been affected by this event and have any queries about your policy benefits, please contact our Information Hotline on +61 7 3305 7053
- Keep up to date on advice from travel providers by visiting their websites directly.

## **If you have not yet departed:**

- If your travel arrangements have been affected by this event, we recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty free options to amend travel arrangements and we recommend you contact them for further details.
- Make yourself aware of the advice issued by DFAT via its website [smartraveller.gov.au](http://smartraveller.gov.au). Always monitor the media and other sources about possible new health and security risks.
- Keep up to date on advice from travel providers by visiting their websites directly.
- Please refer to your Product Disclosure Statement for the terms, conditions, limits and exclusions that apply.
- If you have been affected by this event and have any queries about your policy benefits, please contact our Information Hotline on +61 7 3305 7053

## **Policy coverage:**

If you choose to travel to a destination while DFAT's smartraveller website has a Level 4 (Do Not Travel) warning there may be no provision to claim under your policy for any section as we would expect that this was done with an awareness that it could affect your health or travel.

There is no provision in your policy for cancellation or additional expenses for change of mind or concerns about travelling to any destination that does not have a Level 4 (Do Not Travel) warning on DFAT's smartraveller website.

Cover for this event may be excluded based on the following general exclusion that applies to all policies and sections of cover:

*"You are not covered under any section of the policy for damage, loss, cost or liability caused by or arising from or involving: a human pandemic, epidemic or any other outbreak of infectious disease including any derivative or mutation of such diseases, or the threat or perceived threat of any such pandemic, epidemic or outbreak;"*

In addition, if you entered into a policy for travel to each area after the date and time listed below, we would expect that this was done with an awareness of this event and that it could affect your health or travel. For these policies, your cover may be reduced and claims that arise due to this event (for example, medical expenses, cancelled, delayed or additional travel and accommodation expenses) may not be covered.

- Wuhan City in Hubei Province after 8:30am AEST, 24 January 2020
- Hubei Province after 5:00pm AEST, 28 January 2020
- China after 3:00pm AEST, 29 January 2020
- Any destination Worldwide after 6:00pm AEST, 31 January 2020

Policy coverage and benefits vary based on individual circumstances. We encourage travellers to read their travel insurance Product Disclosure Statement to understand what they are covered for and any limits and exclusions that apply.

We will assess all claims in accordance with your Product Disclosure Statement (PDS) and Certificate of Insurance.

#### **Contact us**

- If you have any general queries, please contact our Information Hotline and Emergency Assistance team on +61 7 3305 7053 (we accept reverse charges through the international operator).