

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 21st 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 21st 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 21st March 2020.

For policies/trips with a Relevant Time between 23rd January and 21st 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

Background

On 23 January 2020, it was first reported in the media that hundreds of people across the Hubei province in Central China had been taken to hospital with breathing difficulties, with numerous deaths reported since.

The Australian Government’s Department Of Foreign Affairs and Trade (DFAT) have confirmed an active outbreak of the coronavirus originating from Wuhan City, where there have subsequently been confirmed cases of individuals outside China, and the World Health Organization (WHO) declaring the outbreak as a Public Health Emergency of International Concern.

DFAT travel advice for China was updated 2 February 2020 stating ‘Do not travel’, with further recommendations regarding the coronavirus detailed on their [website](http://www.smartraveller.gov.au) (www.smartraveller.gov.au). This advice and recommendations may continue to be updated for other nations as this epidemic continues.

If you are overseas and have been directly affected by the coronavirus and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5584.

All travellers should pay close attention to local authorities, emergency services and media and including the World Health Organisation (WHO) and the DFAT [Smartraveller](#) website. If you are planning to travel, we encourage you to contact your travel agent, airline or tour operator as soon as possible to discuss whether there have been any changes to your itinerary.

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.

- **MEDICAL CLAIMS IN CONJUNCTION WITH ASSOCIATED ADDITIONAL EXPENSES IN RELATION TO CORONAVIRUS:** It is a condition of our policies that you are not aware of any circumstance which is likely to give rise to a claim. 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:** Cover for this event is excluded under other policy sections such as cancellation.
“We will not pay for claims caused by or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these.”
- However, if you have purchased the Cancel-For-Any-Reason option (available on some of our products) and wish to cancel your trip you can claim the non-refundable portion of the prepaid travel costs according to the terms and conditions of the policy.

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 135 640 between 8.00am and 7.00pm Monday to Friday (AEDT) or email enquiries@covermore.com.au.