

Important information regarding: Global Spread of the Zika Virus

Issued: 30th September 2016

Important general advice

This advice applies to customers who are concerned or may be affected by the continuing global spread of the Zika Virus. Please read this information in conjunction with the PDS, which outlines the extent of Your travel insurance cover, as certain terms, conditions, limits and exclusions apply and in particular we draw Your attention to 'The Benefits' and 'General Exclusions' sections of the PDS. Some words used in this document have a special meaning as defined in the PDS. **Travel insurance provides cover for unforeseen events only.**

Background

The Australian Government and the World Health Organisation (WHO), amongst others, advised that a number of countries had been affected by an outbreak of a mosquito-borne virus known as the Zika Virus:

"The Zika virus (ZIKV) is a mosquito-borne disease, which is transmitted by some species of Aedes mosquito, particularly Aedes aegypti. These mosquitoes bite in the day, particularly around dawn and dusk... Zika has been known to be in many countries of Africa and Asia for many years..."

"Most people who get infected with Zika virus do not show any symptoms. Only one in five people who get it will feel sick, usually for a few days... There is new evidence that links Zika infection in pregnant women to causing birth defects, including microcephaly in babies. In addition, latest evidence suggests that in rare circumstances, the virus can be spread through sexual transmission."

http://smartraveller.gov.au/bulletins/Pages/zika_virus.aspx (29th September 2016)

Current Situation

More recently, further updates have been released by DFAT regarding sporadic transmission of the virus in Asia warning travellers to take standard precautions to prevent transmission.

There is limited transmission of Zika virus in Indonesia. All travellers should protect themselves from mosquito bites. The Australian Department of Health advises pregnant women to discuss any travel plans with their doctor and consider deferring non-essential travel to affected areas. Further advice for both females and males is available from the [Department of Health](#).

<http://smartraveller.gov.au/Countries/asia/south-east/Pages/indonesia.aspx> (29th September 2016)

This information is current as at 30 September 2016 and we recommend You regularly check for updates through http://smartraveller.gov.au/bulletins/Pages/zika_virus.aspx or Your travel provider. Please use the table below to ascertain whether cover applies for travel to the particular regions outlined, which is dependent on when You purchased Your policy.



Additional Information

The Centers for Disease Control and Prevention (CDC) and WHO are reporting that the Zika Virus continues to spread throughout the world, particularly in areas where the Aedes mosquito is present, but in other areas through reported and rare sexual transmission. There are several countries and regions of the world where Zika Virus is considered an endemic disease.

Centers for Disease Control and Prevention (CDC): <https://www.cdc.gov/zika/index.html>

World Health Organisation (WHO): <http://www.who.int/topics/zika/en/>

Policy Cover

The Section below outlines the regions of the world where coverage is no longer available for Amendment or Cancellation cover, if You are not willing to travel due to the risks associated with the Zika Virus. Travel insurance provides cover for unforeseen events only, and where a policy is purchased for travel to these destinations, we will assume that this was done so with knowledge of the Zika Virus.

Please note that this list is subject to change at any time and we will update this advice should that happen.

Where You are travelling	Am I covered if I amend/cancel my trip?
Central America, The Caribbean, South America, South West Pacific, Asia, South East Asia, Africa, the Pacific Islands.	No. Given the prevalence of the Zika Virus in these areas, we will assume that travel booked to these destinations will have been done with the knowledge of the Zika Virus.

- If You travel to a country affected by the Zika Virus and contract the Zika Virus, there is cover for Your Overseas Medical and Hospital expenses, irrespective of when Your policy was issued.
- If You travel to a destination outside the areas listed above, and which is subsequently affected by the Zika Virus, cover may be available if You wish to cancel or amend your trip but only if You are pregnant or trying to get pregnant.
- There is no cover available for any part of Your Journey that has been utilised.

Please note that all claims are subject to assessment and supporting documentation may be requested by Us as evidence that You are affected by this event.

Contact us

If you are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5662.

If you have any further enquiries, please contact our Customer Service team on 1300 617 409 between 8.00am and 7.00pm Monday to Friday (AEDT).

