



Important Information Regarding: Coronavirus

Update Issued: 21 June 2021

Regarding Victoria COVID-19 event

As of 27/05/2021 there are reports of several cases of COVID-19 confirmed in Melbourne, Victoria.

If your specific policy contains benefits related to COVID-19, please refer to your product Disclosure Statement for the details of any cover available.

For all other policies, our advice regarding policy coverage for claims directly or indirectly arising as a result of the COVID-19 pandemic has not changed.

If you would like more information about our initial advice regarding the global COVID-19 pandemic event – please refer to the below.

If your travel plans have been affected by local government border closures, you may be eligible for a full refund of your insurance premium. Please refer to our FAQs here: <https://help.ahm.com.au/hc/en-us/articles/360001410975-Important-Information-Regarding-coronavirus-COVID-19-and-Travel-Insurance>

Update Issued: 21 June 2021

Regarding New South Wales COVID-19 event

As of 16/06/2021 there are reports of several cases of COVID-19 confirmed in Sydney, New South Wales.

If your specific policy contains benefits related to COVID-19, please refer to your product Disclosure Statement for the details of any cover available.

For all other policies, our advice regarding policy coverage for claims directly or indirectly arising as a result of the COVID-19 pandemic has not changed.

If you would like more information about our initial advice regarding the global COVID-19 pandemic event – please refer to the below.

If your travel plans have been affected by local government border closures, you may be eligible for a full refund of your insurance premium. Please refer to our FAQs here: <https://help.ahm.com.au/hc/en-us/articles/360001410975-Important-Information-Regarding-coronavirus-COVID-19-and-Travel-Insurance>

Update issued: 22 December 2020

We provide an update to our travel advice regarding the recent community transmission of Coronavirus in the Northern Beaches local government area and Greater Sydney.

The first known case of community transmission in New South Wales occurred on the 16th December 2020. Following this on the 18th December the New South Wales government issued health advice to all NSW



residents to monitor for symptoms and come forward for testing, and the outbreak was widely reported in the media.

Public health orders have since been issued for the Northern Beaches local government area and Greater Sydney, and all state and territory governments have imposed border controls or travel bans.

For policies/trips with a Relevant Time from 18th December 2020: 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. Therefore, there is no cover for any claim related to this event for a policy purchased after this date.

For policies/trips with a Relevant Time from 9th December 2020 to 17th December 2020: Some of our policies provide cover for several circumstances related to Covid-19. If your trip is within Australia or New Zealand your policy may provide cover for the following circumstances;

Additional Expenses on your trip:

- if you are diagnosed with Covid-19 and/or where you are directed into a period of quarantine or self-isolation because a public health authority has classified you as a close contact of a known Covid-19 case
- if your non-travelling relative or business partner (residing in Australia or New Zealand) is diagnosed with Covid-19

Amendments on your trip or trip cancellation costs:

- if you are diagnosed with Covid-19 and/or where you are directed into a period of quarantine or self-isolation because a public health authority has classified you as a close contact of a known Covid-19 case
- if your non-travelling relative or business partner (residing in Australia or New Zealand) is diagnosed with Covid-19
- if you are a pharmacist, doctor, nurse, paramedic or other healthcare professional and your leave is revoked
- if your pre-paid accommodation is shut down due to a covid-19 outbreak on the premises
- If your pre-paid holiday activity is closed due to a covid-19 outbreak on the premises

Additional accommodation costs:

- if the person you were due to stay with has been diagnosed with covid-19 or deemed a close contact of a known covid-19 case and you can no longer stay with them

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

Please note that our policies do not cover:



- amendment or cancellation costs, or additional expenses related to the government or public health authority imposing mandatory quarantine or self isolation requirements related to cross border, region or territory travel
- amendment or cancellation costs, or additional expenses related to government travel bans; “Do not travel” warnings or government directed border closures

For policies/trips with a Relevant Time before 9th December 2020: Our advice remains the same as per previous travel advice notices.

We recommend that customers follow the health advice provided on the Health NSW website and monitor the list of venues, which is updated daily.

<https://www.nsw.gov.au/covid-19/latest-news-and-updates#public-health-alerts>

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

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.

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](https://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 617 409.

*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.