

COVID-19 BENEFITS DESTINATION GUIDE

AGENT
USE ONLY

Travel with confidence. Use the COVID-19 Benefits Destination Guide to learn what cover applies to your trip.

Policy Benefit	COVID-19 related scenarios	Where are you travelling?		
		Australia	New Zealand	Other destinations
Overseas medical expenses	I'm diagnosed with COVID-19 during my journey	No There is no medical coverage in Australia on the travel insurance policy.	Yes	Yes Your destination must not be subject to "Do not travel" advice on the Smartraveller website at the time you enter the country or part of the country.
Additional expenses	I die due to COVID-19 during the journey	Yes	Yes	Yes Your destination must not be subject to "Do not travel" advice on the Smartraveller website at the time you enter the country or part of the country.
Amendment or cancellation costs	Pre-trip: I'm diagnosed with COVID-19 in Australia prior to departure	Yes If your client purchased their policy more than 21 days before their departure date, there is cover. If, however, the policy is purchased within 21 days before their scheduled departure date, we will cover travel costs that they paid for in the 48-hour period before buying their policy and after buying the policy.	Yes If your client purchased their policy more than 21 days before their departure date, there is cover. If, however, the policy is purchased within 21 days before their scheduled departure date, we will cover travel costs that they paid for in the 48-hour period before buying their policy and after buying the policy.	Yes If your client purchased their policy more than 21 days before their departure date, there is cover. If, however, the policy is purchased within 21 days before their scheduled departure date, we will cover travel costs that they paid for in the 48-hour period before buying their policy and after buying the policy.
	Pre-trip: I'm an essential health care worker and my leave is revoked due to COVID-19	Yes Up to \$5,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).	Yes Up to \$10,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).	Yes Up to \$10,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).
Amendment or cancellation costs Additional expenses	My relative or business partner in Australia or New Zealand (not travelling with me) is diagnosed with life threatening COVID-19	Yes Up to \$5,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).	Yes Up to \$10,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).	Yes Up to \$10,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).
	My prepaid accommodation in Australia or New Zealand is shut down due to a COVID-19 outbreak on the premises and hygiene measures are required	Yes*	Yes*	No
Medical and Dental Expenses in Australia (Inbound plan only)	I'm diagnosed with COVID-19 in Australia	Yes Your destination must not be subject to "Do not travel" advice on the Smartraveller website at the time you enter the country or part of the country	No	No

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