

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'm diagnosed with COVID-19 and required to quarantine then and there before continuing my trip	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.
	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.

- * Special excess: In addition to your clients chosen excess or the excess on the Domestic plans, a special excess will apply to:
- Additional expenses if your client is diagnosed with COVID-19 on their trip, and
 - Amendment or cancellation costs if your client or their travelling companion are diagnosed with COVID-19 on their trip.

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TRAVEL INSURANCE

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		Where are you travelling?		
		Australia	New Zealand	Other destinations
Policy Benefit	COVID-19 related scenarios			
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 \$2,500 (per policy)	Yes Up to \$5,000 (per policy)	Yes Up to \$5,000 (per policy)
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 \$2,500 (per policy)	Yes* Up to \$5,000 (per policy)	Yes* Up to \$5,000 (per policy)
	The person I was due to stay with in Australia or New Zealand has COVID-19 and I can't stay with them	Yes* Up to \$150 per night for alternative accommodation	Yes* Up to \$150 per night for alternative accommodation	No
	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
Travel delay	COVID-19 causes temporary delays to my transport	Yes	Yes	No
Missed connections	COVID-19 causes delay, cancellation or rerouting of my prepaid scheduled transport and I need to catch up with a prepaid transport connection	Yes	Yes	No
Special events	My journey is delayed due to COVID-19 and I need to use alternative public transport to arrive at the special event on time	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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Limits, sub-limits, conditions and exclusions apply. Insurance administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) on behalf of the product issuer, Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507). Any advice is general advice only. Please consider your financial situation, needs and objectives and read the Combined FSG/PDS before deciding to buy this insurance. For information on the Target Market and Target Market Determinations for this product, contact Cover-More on 1300 72 88 22.