

# TRAVEL INSURANCE COVID-19 BENEFITS GUIDE



## Frequently asked questions about our COVID-19 related benefits

For PDS with effective date 9 March 2023

### Please also see our COVID-19 BENEFITS DESTINATION GUIDE

Check your PDS for the COVID-19 extended benefits available on your policy. Some benefits not available on all plans.

**Important:** Please read your Combined FSG/PDS carefully to understand how your policy operates or contact our Customer Service Team on 1300 72 88 22 if you have any general questions. It is important to note that we cannot confirm coverage over the phone and you will need to submit a claim for consideration by our Claims Team.

| Scenario                                    | What is covered?  | Cover conditions   |   |
|---|---|--|---|
| <b>Pre-trip (Trips to all destinations)</b> |   |  |   |
| Diagnosed with COVID-19                     | <p>What am I covered for if I am diagnosed with COVID-19 at home and cannot travel.</p> <p>Can I claim my non-refundable cancellation costs?</p>  | <p>If you purchased your policy more than 21 days before your departure date, there is cover. If, however, you buy your policy within 21 days before your scheduled departure date, we will cover travel costs that you paid for in the 48-hour period before buying your policy and after buying the policy.</p> <p>You can then claim your cancellation or amendment costs for your prepaid trip up to a benefit limit of \$10,000 per policy on an international policy or \$5,000 per policy on a domestic policy or if applicable, up to the level of cover purchased for cancellation (whichever is lower).</p> <p>Cover is available on the Comprehensive Care International Plan or Comprehensive Care Domestic Plan only.</p> | <p>Subject to evidence of your positive COVID-19 diagnosis - confirmed by a medical practitioner.</p> <p>There is no cover if symptoms or diagnosis occurred prior to buying your policy.</p> |
| “Do not travel” advice                      | <p>What happens if I purchase my trip and buy this travel insurance policy for travel to a country that is deemed safe to travel by the Australian Government on <a href="http://smartraveller.gov.au">smartraveller.gov.au</a> BUT THEN, before I depart, our government issues a “Do not travel” warning related to COVID-19. I cancel my trip – can I claim my cancellation costs?</p> | <p>No. There is no cover to cancel your trip due to COVID-19 related travel warnings, regardless of the warning level.</p>   | <p>Not covered</p>  |
| Leave revoked                               | <p>If I am an essential health care worker (such as a pharmacist, nurse, doctor, paramedic or other health care professional) and my leave is revoked due to COVID-19 and I can't travel, can I claim the cancellation costs of my prepaid trip?</p>  | <p>You can claim cancellation or amendment costs for your prepaid trip up to a benefit limit of \$10,000 per policy on an international policy or \$5,000 per policy on a domestic policy or if applicable, up to the level of cover purchased for cancellation (whichever is lower).</p>  | <p>Your trip can be to anywhere in the world. Pre-booked cruises included too.</p>  |

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TRAVEL INSURANCE

| Scenario   |  | What is covered?   | Cover conditions  |
|--|--|--|---|
| Tested positive to COVID-19 at airport/port in Australia | <p>I was denied boarding due to a positive COVID-19 test at the airport or port.</p> <p>Am I covered for the cancellation costs?</p>   | <p>If you purchased your policy more than 21 days before your departure date, there is cover. If, however, you buy your policy within 21 days before your scheduled departure date, we will cover travel costs that you paid for in the 48-hour period before buying your policy and after buying the policy.</p> <p>You can then claim your cancellation or amendment costs for your prepaid trip up to a benefit limit of \$10,000 per policy on an international policy or \$5,000 per policy on a domestic policy or if applicable, up to the level of cover purchased for cancellation (whichever is lower).</p> <p>Cover is available on the Comprehensive Care International Plan or Comprehensive Care Domestic Plan only.</p> | <p>We'd consider this pre-trip cancellation.</p> <p>Subject to evidence of your positive COVID-19 diagnosis - confirmed by a medical practitioner.</p>  |
| <b>Pre-trip or On-trip (Trips to all destinations)</b>   |  |  |   |
| Non-travelling relative                                  | Do the standard criteria for a non-travelling relative or business partner apply if my non-travelling relative is diagnosed by a medical practitioner with COVID-19 and it is deemed "life threatening" but they had existing respiratory conditions: would there be cover?  | <p>Yes, cover will operate in this example.</p> <p>Cover is extended in this event and the exclusion will be waived.</p> <p>The non-travelling relative or business partner must be in Australia or New Zealand.</p> <p>You can claim your cancellation or amendment costs for your prepaid trip up to a benefit limit of \$10,000 per policy on an international policy or \$5,000 per policy on a domestic policy or if applicable, up to the level of cover purchased for cancellation (whichever is lower).</p>  | <p>Yes, cover will operate in this example.</p> <p>Your trip can be to any destination however we'll only extend cover for a non-travelling relative or business partner if they reside in Australia or New Zealand.</p>  |
| Non-travelling relative                                  | My relative passed away from COVID-19 and my trip is now disrupted or cancelled. Will I be able to claim costs?  | <p>Yes, if your relative was residing in Australia or New Zealand.</p> <p>You can claim your cancellation or amendment costs for your prepaid trip up to a benefit limit of \$10,000 per policy on an international policy or \$5,000 per policy on a domestic policy or if applicable, up to the level of cover purchased for cancellation (whichever is lower).</p>  | <p>Your policy contains benefits for alternative accommodation, cancellation costs, or associated additional expenses (whichever is lesser), if the policy was purchased prior to your relative being diagnosed with COVID-19.</p> <p>Your trip can be to any destination.</p> <p>The non-travelling relative or business partner was residing in Australia or New Zealand.</p> |
| "Do not travel" advice                                   | At the time of booking my holiday and purchasing my policy, there were no government travel restrictions in place. A new outbreak of COVID-19 or 'pandemic hotspot' has been declared and government restrictions are put in place that now prevent me from travelling to the intended destination(s). Am I covered? | No. Travel restrictions or border closed imposed by a government due to pandemic are not covered by your policy.   | Not covered.  |

| Scenario  | What is covered?   | Cover conditions  |
|---|--|---|
| <b>On-trip (Trips to all destinations)</b>                      |  |   |
| Diagnosed with COVID-19   | If I am diagnosed with COVID-19 on my journey and a medical practitioner confirms I cannot travel and I need to extend my stay, can I claim the cost of additional accommodation and transport?  | <p>Yes. Cover applies for this event if the country or part of the country You travelled to was not subject to “Do not travel” advice on the smartraveller.gov.au website at the time You entered the country or part of the country.</p> <p>Cover available for Additional accommodation and Additional transport expenses including the cost for you to ‘stay put’.</p> <p>For trips in Australia or New Zealand the smartraveller “Do not travel” condition here will be waived.</p> <p>Subject to evidence of your positive COVID-19 diagnosis - confirmed by a medical practitioner. Cruise cover required for access to Cruise benefits. Additional premium applies.</p>  |
| Diagnosed with COVID-19   | What happens if I am diagnosed with COVID-19 by a medical practitioner and require medical treatment overseas?   | <p><b>Non-cruise travel:</b> There is cover for this event if the country or part of the country You travelled to was not subject to “Do not travel” advice on the smartraveller.gov.au website at the time You entered the country or part of the country.</p> <p><b>Cruise travel:</b> There is \$Unlimited on-board and ship to shore medical cover on international policies. There is no cover for cabin confinement.</p> <p>For trips in Australia or New Zealand the smartraveller “Do not travel” condition here will be waived.</p> <p>Subject to certification by a qualified medical practitioner. Cruise cover required for access to Cruise benefits. Additional premium applies. There is no cover for cabin confinement.</p> |
| Non-travelling relative   | Is there cover to cut my trip short if a relative or business partner In Australia or New Zealand is diagnosed by a medical practitioner with COVID-19?  | <p>Yes, if confirmed by GP and the infection is life threatening.</p> <p>You can claim your cancellation or amendment costs for your prepaid trip up to a benefit limit of \$10,000 per policy on an international policy or \$5,000 per policy on a domestic policy or if applicable, up to the level of cover purchased for cancellation (whichever is lower).</p> <p>Subject to medical certification.</p> <p>YOUR trip can be to any destination.</p> <p>There is no cover if symptoms or diagnosis occurred prior to buying your policy.</p> <p>The non-travelling relative or business partner must reside in Australia or New Zealand.</p>   |
| Quarantine or isolate   | While on my trip, I’m denied entry to a country due to government restrictions imposed in the arriving country on travellers from countries I have visited en route or from which I have departed. Am I covered for the costs to change my trip? | <p>No. We do not provide cover for government restrictions based on this situation relating to any transiting countries visited or your country of origin.</p> <p>Not covered.</p>  |
| If diagnosed with COVID-19 and travel arrangements are impacted | If I am diagnosed with COVID-19 and a medical practitioner confirms I cannot travel, can I claim my additional accommodation and/or transport costs?   | <p>Yes. There is cover for this event if the country or part of the country You travelled to was not subject to “Do not travel” advice on the smartraveller.gov.au website at the time You entered the country or part of the country.</p> <p>Cruise cover required for access to Cruise benefits. Additional premium applies. There is no cover for cabin confinement.</p> <p>For trips in Australia or New Zealand the smartraveller “Do not travel” condition here will be waived.</p> <p>There is no cover for medical costs in Australia. Cruise cover required for access to Cruise benefits. Additional premium applies. There is no cover for cabin confinement.</p>  |

| Scenario  |  | What is covered?  | Cover conditions  |
|---|--|---|---|
| Repatriation costs if diagnosed with COVID-19 when travelling | If I fall ill with COVID-19 overseas and need to be repatriated would those costs be covered under the policy? | Yes. There is cover for this event if the country or part of the country You travelled to was NOT subject to “Do not travel” advice on the smartraveller.gov.au website at the time You entered the country or part of the country. | For trips in Australia or New Zealand the smartraveller “Do not travel” condition here will be waived.<br><br>Subject to medical certification. |

| Scenario              |  | What is covered?   | Cover conditions   |
|-----------------------|--|--|--|
| <b>General</b>        |  |  |  |
| Quarantine or isolate | There are no government restrictions in place at the time I buy the policy to travel to my destination, but I’m required to self-isolate or enter a quarantine facility for 14 days on return from my trip. I no longer wish to travel and want to cancel my holiday. Am I covered?  | No. If your trip is impacted by quarantine restrictions at any time, no cover is provided.   | Not covered.   |
| Quarantine or isolate | I intended to travel to a country which is quarantine-free but am not a permanent resident of the country from which I am departing. Is there provision to claim for being denied re-entry or for the cost of cancellation due to being refused immigration clearance from either the destination country or the country to which I had planned to return? | No. There is no provision to claim for this situation under your policy. It’s up to you to confirm with the relevant immigration authorities that you hold the applicable class of visa(s) to permit your entry into and return to any nominated country.  | Please ensure you research thoroughly and obtain guidance from official sources and the appropriate government agencies. |
| Insolvency            | My travel provider or airline goes into administration due to the pandemic.<br><br>Can I claim for refunds under my travel insurance policy?   | Check your PDS to see if your policy has the Travel Service Provider Insolvency benefit.<br><br>If the benefit applies, we don’t look at the reason for the “Insolvency” (as defined in the PDS) so insolvency is coverable if there was no indication that the airline was in trouble when you bought the policy. | There is no cover for known events.  |

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.

For more information contact our customer service team on 1300 72 88 22,  
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