

Coronavirus cover

What's covered under the Coronavirus Travel Costs benefit?

(Available on the International Comprehensive, Australian Travel and Annual Mutli Trip plans).

The Coronavirus Travel Costs benefit includes cover for the following events up to a limit of \$2,500 per primary traveller:

- Non-refundable travel costs incurred if you or a member of your travelling party is certified as medically unfit to travel due to being diagnosed with coronavirus after you purchase your policy.
- Non-refundable trip costs if your close relative in Australia is hospitalised due to being diagnosed with coronavirus after you purchase your policy.
- Non-refundable travel costs if you are a permanent healthcare worker, residential care worker or law enforcement officer and your leave is cancelled due to coronavirus.
- When your accommodation is closed for cleaning due to a case of coronavirus at the accommodation, we'll pay towards accommodation nearby - just make sure you get written confirmation from the hotel.
- If you're denied boarding transport because you're suspected of being infected with coronavirus, we'll help with your additional travel costs - don't forget to get written confirmation from the carrier or relevant authority.
- Costs for compulsory quarantine if during your trip you're diagnosed with coronavirus or you're a confirmed 'close contact' (this includes the costs of things like hotel, meals and most importantly, Netflix!)
- Childcare costs if you get coronavirus during your trip - the ability to entertain the kids in a hotel room overseas may be hindered if you're unwell.
- Care for your pets back home if you get coronavirus during your trip- we understand that hotels for our furry friends aren't cheap!

What we **don't** cover:

- While a country or region has a 'Do Not Travel' warning in place for an event, our travel insurance won't cover you for loss that arises from that event if you: plan to travel to; travel to; or remain in that country or region. This includes claims relating to COVID-19 for travel in a country or region where there is a 'Do Not Travel' warning in place due to COVID-19, regardless of the date your policy is purchased.
- Losses arising from government intervention or regulation, including travel bans.
- Where you knowingly put yourself into a risky situation – just because you've got a face mask, doesn't mean you should be travelling into a coronavirus hotspot.
- The purchasing of a policy **after** you become aware of something that could lead to a claim.
- Travelling against the advice of your doctor – many of us have probably hopped on a plane with the sniffles before but, times have changed.
- Quarantine when required as a matter of course when you return to Australia or travel interstate or overseas – this is an expense that you should incorporate into your travel plans

If I need medical treatment overseas will you only pay up to \$2,500?

The Coronavirus Travel Costs benefit (which has a limit of \$2,500 per primary traveller) is separate to the Overseas Medical Expenses and Medical Evacuation/Repatriation benefits (which have higher limits).

Rest assured that if you incur medical expenses overseas for an event covered under the policy, including if you contract coronavirus, and it's not related to an existing medical condition which is defined in the Product Disclosure Statement, cover is available for up to 12 months from the date the illness first appears.

Make sure you contact our [Emergency Assistance team](#) if you need medical help overseas, and as soon as possible if you need to attend hospital.

Can I add Coronavirus cover to my policy after I've purchased?

Our international policies can offer cover for emergency overseas medical expenses and medical evacuation and repatriation following a serious injury or sudden illness; this includes coronavirus, subject to all policy terms, conditions, limits, and exclusions. However, if the plan you already purchased doesn't include the benefit section 'Coronavirus Travel Costs' (which offers some cover for eight specific coronavirus-related events), contact us for assistance. We are not able to change the plan issued after purchase, but, provided you have not used your original policy, and do not need to make any claim, we may be able to assist with issuing a replacement policy and providing you with a refund of your original premium. It is important to remember that this would be a new policy, subject to the policy terms conditions and pricing in effect at the date it is issued and would not offer cover for any event that has already occurred.

Getting a COVID-19 test

What do I do if my test hasn't come back in time, and I need to cancel my trip?

If you need to cancel or rearrange your travel arrangements, even at the last minute, don't delay in speaking with your airline or other travel providers to minimise any potential cancellation costs or fees. If you booked through a travel agent, they may be able to assist you with this, too.

If you do need to make a claim, the cover available will depend on your individual circumstances, as well as the plan you have purchased. For us to assess if cover can apply, you'll need to submit a claim along with all supporting documentation. Remember, if you are required to take a test prior to travel, it is important to allow sufficient time for results to come back.

What do I do if I get a PCR test BEFORE I'm due to travel and it's positive?

- Cover may be available if you are unfit to travel due to contracting COVID-19, depending on the plan you have purchased, and the facts of your claim - check the policy you have purchased and if it has Coronavirus Travel Costs cover. We assess all claims on a case-by-case basis.

- Speak with your travel providers, you may be able to cancel or change your arrangements at no or minimal cost. If you booked through a travel agent, they may be able to assist you with this, too.

Please note, if you're already travelling and need to make changes to a flight change or your accommodation, even at the last minute, don't delay in speaking with your airline or provider. If you can't continue with your planned arrangements due to a positive diagnosis, simply not showing up could mean you forfeit your booking or incur additional fees when you may have been able to move your dates or times at no or minimal cost. If you booked through a travel agent, they may be able to assist you with this, too.

Do I need medical proof of my positive COVID-19 result if I need to cancel my trip?

Yes. You will need to provide documentation to support the circumstances of your claim. We understand that the type of documentation you are able to provide may vary and assess every claim on a case-by-case basis.

You should submit as much information as you're able to along with your claim, this will help us to assess your claim in a timely manner and reduce the possibility that we may need to ask you for further information. Information you supply may include:

- PCR Test demonstrating that at the time you were due to travel, you had an active case of COVID-19;
- Proof you were subject to mandatory isolation at the time you were due to travel due to a registered RAT (Rapid Antigen Test) result;
- Letter from medical practitioner confirming you are medically unfit to travel due to COVID.

Don't forget to contact your travel service providers as well, as you'll also need to demonstrate that you have requested to refund or reschedule your arrangements, and what your out of pocket costs are. Remember, not all of our plans cover pre-trip cancellation for COVID-19.

Do you accept a positive RAT test as evidence?

The type of evidence required to support any claim will vary. It is best to obtain as much information as you can to support any potential claim. Depending on the scenario, a Rapid Antigen Test may be sufficient, however, in order to confirm the facts of your claim, we'll look at what is reasonable in the situation, and may need additional information.

You should also adhere to applicable government advice and register the results of any positive Rapid Antigen Test as required.

Being diagnosed with coronavirus before or on trip

How do I prepare myself ahead of travelling for a possible COVID-19 diagnosis whilst overseas?

Planning is the key to being better prepared for travelling while COVID-19 continues to impact travel.

Knowing what you're covered for, what to do and who to contact in the event of a positive COVID-19 diagnosis during your trip will help navigate these potentially new situations for many travellers:

- Before you go - plan ahead to make sure you understand what you will need to do if you do receive a positive COVID-19 test during your trip
- On-trip – what to do if you test positive

Here are a few tips that may assist you:

Before you go

- **Research the government requirements around a positive COVID-19 test at the destinations you intend to visit**

No two countries are alike, and neither are their rules around dealing with COVID cases. Some countries may require hospitalisation if you test positive to COVID while travelling to or through them, regardless of whether or not you have symptoms. It's important that you know if there are any quarantine or testing requirements on both entry and exit from where you're travelling, as well as the costs.

- **Understand your travel insurance policy and its benefit limits**

All our travel insurance plans have different benefit limits and exclusions – make sure you know what they are and if you've purchased the right level of cover for you. You can read more about what is, and isn't, covered for Coronavirus-related events. If you're not sure, contact us.

- **Budget for a positive COVID-19 diagnosis**

We don't say this to instil fear, but the chances of contracting COVID-19 may be higher when travelling when you're out exploring, which could mean some unexpected costs that you're not prepared or covered for (depending on your policy and situation). It's always a good idea to keep some reserves for last minute unexpected costs.

On trip

- **Negotiate with your airline or travel provider**

If you need to make changes to a flight or your accommodation, even at the last minute, don't delay in speaking with your airline or provider. If you can't continue with your planned arrangements due to a positive diagnosis, simply not showing up could mean you forfeit your booking or incur additional fees when you may have been able to move your dates or times at no or minimal cost. If you booked through a travel agent, they may be able to assist you with this, too.

- **Contact Emergency Assistance if you need help overseas**

If you've received a positive COVID diagnosis and you're already travelling, contact our 24/7 Emergency Assistance team who can help with what to do. They can help navigate what to do if you can't travel home as planned, help you access medical attention or hospitalisation if you're sick, or talk you through options to extend your policy if you're stuck and can't get home. If your diagnosis is at the end of your trip and you are unfit to travel, your policy may automatically extend to when you're able to fly and get home by the first available flight.

What if I get COVID-19 before my trip?

- Isolate! And seek appropriate medical attention.
- Don't delay the cancellation of your plans. If you know you need to cancel, contact your providers as soon as possible to maximise the opportunity of refunds from your providers.
- You may be able to [make a claim](#) for non-refundable travel costs under the Coronavirus Travel Costs section of the plan up to the benefit limit.

What do I do if I get coronavirus on my trip?

- Contact our [Emergency Assistance team](#). Utilising a global network of medical providers, the team will connect you with local medical facilities. They can also assist by getting in contact with friends and family where needed.
- Always keep receipts for any payments you make and wherever possible, request written reports from providers or local authorities.
- Follow travel and health advice – different countries have different rules. What's ok in Australia may not be ok in the countries you visit.
- Our International Comprehensive plans include emergency overseas medical cover if you contract coronavirus while travelling.

Vaccinations

Will you cover me if I'm not vaccinated?

The Australian Government strongly supports immunisation, and the World Health Organization (WHO) [advises](#) that it is important to be vaccinated as soon as possible.

If you choose not to take appropriate preventative and precautionary measures to protect against the risk of COVID-19, including vaccination, there are policy exclusions that may affect the cover available if your trip is impacted by COVID-19.

If you are awaiting vaccination, or are not yet fully vaccinated, it is important that you observe applicable preventative and precautionary measures, including wearing a mask and practising physical distancing; WHO continue to recommend these other preventative measures for vaccinated travellers.

If you cannot be vaccinated for COVID-19 for medical reasons, we will take these circumstances into account when we assess what is fair and reasonable with regard to your claim.

It is important to be aware of the entry requirements at your destination, as losses such as being denied entry, or additional quarantine requirements due to your vaccination status are not events that the policy offers cover for.

Refer to [health.gov.au](https://www.health.gov.au), [who.int](https://www.who.int) and your policy wording for more information.

Do nib require all travellers to be vaccinated?

It is not an eligibility requirement in purchasing a policy that you be vaccinated, however; if you are able to be vaccinated, and choose not to take this precaution, it may impact the cover that is available, if this choice leads to a claim.

This is true not only for COVID-19, but for all illnesses, before you travel you should ensure you are aware of what vaccinations are recommended for the region where you are travelling.

The Australian Department of Health [recommends](#) consulting your doctor or visiting a travel health clinic six to 12 weeks before you travel.

Making a claim

Will you cover me if I am unable to be vaccinated for medical reasons

If you cannot be vaccinated for COVID-19 for medical reasons we will take these circumstances into account when assessing any claim; you may also need to provide documentation to demonstrate this.

You should ensure that you are aware of what documentation you may need during your trip; and entry requirements at your destination.

Mandatory quarantine that is broadly imposed, including due to vaccination status is not covered by the policy, nor is being denied entry at your destination.

Need to make a claim

Sorry to hear your trip didn't go as planned! [Submit a claim](#) and we'll review your claim and get in touch with the outcome.