



frequently asked questions.

COVID-19 Frequently Asked Questions

Contents

- 1. Am I covered if I contract COVID-19? 2
- 2. Am I covered if a member of our travelling group (including family members) has tested positive for COVID-19 or is identified as a close contact and we are required to quarantine before departure or on arrival?..... 2
- 3. Can I make a claim because my trip was cancelled, my trip was rescheduled, I have suffered a loss of income or any other reason as a result of the Coronavirus? 3
- 4. I still plan to travel during the Coronavirus (COVID-19) pandemic. Will I have cover? 3
- 5. Am I covered if I have to delay or cancel my trip as I am awaiting COVID-19 test results? 3
- 6. Am I covered if an airline, cruise line, bus line or rail authority refuses me boarding? 4
- 7. What can I do with my policy if my trip's been cancelled due to COVID-19?..... 4

If you can't find the answer to your questions contact our friendly team
phone | 1800 997 810 or 9997 4810 **email** | sales@chitravelinsurance.com.au

CHI Travel Insurance Pty Ltd ABN 70 131 684 636 AR# 327036 is an authorised representative of The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436. If you purchase a policy, the authorised representative will receive a commission which is a percentage of your premium - ask us for more details before we provide you with any services on this product. Any advice is general and may not be right for you. It does not take into account your individual circumstances such as your objectives, financial situation or needs. Terms, conditions, limits and exclusion apply. Before making a decision please consider the Combined Financial Services Guide and Product Disclosure Statement and TMD.

COVID-19 Frequently Asked Questions

1. Am I covered if I contract COVID-19?

If you are travelling to New Zealand or within Australia:

If you contract COVID-19, there is some cover for:

- 1) Overseas emergency medical, hospital and medical evacuation expenses
- 2) Trip cancellation and disruption

Check the Supplementary Product Disclosure Statement (SPDS) and the Product Disclosure Document (PDS) for more information if the COVID-19 Pack is suitable for you.

If you are not travelling to New Zealand or within Australia:

There is no cover for any claims that are directly or indirectly related to or arising from the SARS-CoV-2 virus, the COVID-19 disease or any mutation of either. This applies regardless of when you buy your policy, your travel destination, or the Australian government's travel advisory for the country at the time you bought your policy.

This includes, but is not limited to, cancellation costs should you contract Covid-19 and are unable to travel, or if you incur medical expenses whilst away and you are required to undergo testing, quarantine or be hospitalised.

Nonetheless, our emergency assistance team are available 24/7 to help you if you need it. This assistance is offered to you regardless of whether your claim is related to COVID-19. Our experienced team of Australian-based doctors, nurses and case managers can help you:

- * Locate the nearest hospitals and clinics with COVID-19 testing facilities;
- * Make appointments with local medical practitioners in a foreign country;
- * Find embassies and consulates, and liaise with the Australian Department of Foreign Affairs (DFAT); and
- * Notify your loved ones and work colleagues if necessary. Please note that the provision of any assistance by our emergency assistance team doesn't mean that your claim will be paid.

For more information refer to our Travel Advisory on COVID-19.

2. Am I covered if a member of our travelling group (including family members) has tested positive for COVID-19 or is identified as a close contact and we are required to quarantine before departure or on arrival?

If you are travelling to New Zealand or within Australia:

There is cover up to \$3000 if you are required, during your trip, to undergo isolation or quarantine due to being personally contacted by a government health authority and requested to do so, because you have been in close contact with a person diagnosed with COVID-19.

If you are not travelling to New Zealand or within Australia:

There is no cover for any claims directly or indirectly related to COVID-19.

Cover is subject to the policy terms, conditions, limits and exclusions in the Supplementary Product Disclosure Statement (SPDS) and the Product Disclosure Statement (PDS).

If you can't find the answer to your questions contact our friendly team
phone | 1800 997 810 or 9997 4810 **email** | sales@chitravelinsurance.com.au



frequently asked questions.

COVID-19 Frequently Asked Questions

3. **Can I make a claim because my trip was cancelled, my trip was rescheduled, I have suffered a loss of income or any other reason as a result of the Coronavirus?**

If you are travelling to New Zealand or within Australia there is some cover for:

- 1) Overseas emergency medical, hospital and medical evacuation expenses
- 2) Trip cancellation and disruption

Check the Supplementary Product Disclosure Statement (SPDS) and the Product Disclosure Statement (PDS) for more information.

If you are not travelling to New Zealand or within Australia:

There is no cover for any claims that are directly or indirectly related to or arising from the SARS-CoV-2 virus, the COVID-19 disease or any mutation of either. This applies regardless of when you buy your policy, your travel destination, or the Australian government's travel advisory for the country at the time you bought your policy.

While Coronavirus (COVID-19) is excluded from coverage, you are welcome to make a claim for consideration. You can make a claim online 24/7 and our Claims Team will assist you. All claims will be assessed on a case-by-case basis and in accordance with the terms, conditions and exclusions of your policy.

Cover is subject to the policy terms, conditions, limits and exclusions in the Product Disclosure Statement (PDS).

4. **I still plan to travel during the Coronavirus (COVID-19) pandemic. Will I have cover?**

If you are travelling to New Zealand or within Australia there is some cover for COVID-19 related claims for:

- 1) Overseas emergency medical, hospital and medical evacuation expenses
- 2) Trip cancellation and disruption

Check the Supplementary Product Disclosure Statement (SPDS) and the Product Disclosure Statement (PDS) for more information.

If you are not travelling to New Zealand or within Australia:

There is no cover for any claims that are directly or indirectly related to or arising from the SARS-CoV-2 virus, the COVID-19 disease or any mutation of either. This applies regardless of when you buy your policy, your travel destination, or the Australian government's travel advisory for the country at the time you bought your policy.

There is still cover for other claims which are not related to COVID-19. You can make a claim online 24/7 and our Claims Team will assist you. All claims will be assessed on a case-by-case basis and in accordance with the terms, conditions and exclusions of your policy.

5. **Am I covered if I have to delay or cancel my trip as I am awaiting COVID-19 test results?**

If you are travelling to New Zealand or within Australia:

Whether or not you have cover depends on your circumstances.

There is cover if your trip has been delayed or cancelled because you've been personally asked to get tested for COVID-19 by a government or transport authority.

If you can't find the answer to your questions contact our friendly team
phone | 1800 997 810 or 9997 4810 **email** | sales@chitravelinsurance.com.au

CHI Travel Insurance Pty Ltd ABN 70 131 684 636 AR# 327036 is an authorised representative of The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436. If you purchase a policy, the authorised representative will receive a commission which is a percentage of your premium - ask us for more details before we provide you with any services on this product. Any advice is general and may not be right for you. It does not take into account your individual circumstances such as your objectives, financial situation or needs. Terms, conditions, limits and exclusion apply. Before making a decision please consider the Combined Financial Services Guide and Product Disclosure Statement and TMD.

COVID-19 Frequently Asked Questions

There may not be cover if you simply choose to get tested for COVID-19, which results in a delay or cancellation of your trip.

All claims are assessed on a case by case basis, and the outcome of your claim will depend on your particular situation.

If you are not travelling to New Zealand or within Australia:

There is no cover for any claims directly or indirectly related to COVID-19.

Cover is subject to the policy terms, conditions, limits and exclusions in the Supplementary Product Disclosure Statement (SPDS) and the Product Disclosure Statement.

6. Am I covered if an airline, cruise line, bus line or rail authority refuses me boarding?

If you are travelling to New Zealand or within Australia:

During your trip, there is cover up to \$200 per day up to a maximum of 15 days for the reasonable additional accommodation and travel expenses you incur, until you are able to continue your trip at the earliest possible time. Please note that any international cruising including cruising within New Zealand is temporarily suspended at this time.

If you are not travelling to New Zealand or within Australia:

There is no cover for the refusal by an airline, cruise line, bus line or rail authority for you to board. You should seek a change of travel dates, credit or refund from the airline, cruise line, bus line or rail authority who refused your boarding.

There is no cover for any claims directly or indirectly related to COVID-19.

Cover is subject to the policy terms, conditions, limits and exclusions in the Supplementary Product Disclosure Statement (SPDS) and the Product Disclosure Statement.

7. What can I do with my policy if my trip's been cancelled due to COVID-19?

We recommend that you contact your travel agent and/or travel and accommodation providers in the first instance to reschedule or seek a credit or refund for your trip.

If you are travelling to New Zealand or within Australia:

You may be able to claim for the cancellation costs if the reason for the cancellation is due to a reason that is covered under the Supplementary Product Disclosure Statement (SPDS).

If you are not travelling to New Zealand or within Australia:

There is no cover for any claims directly or indirectly related to COVID-19, if the cancellation of your trip is due to COVID-19.

If you can't find the answer to your questions contact our friendly team
phone | 1800 997 810 or 9997 4810 **email** | sales@chitravelinsurance.com.au