



ABF TRAVEL INSURANCE

POLICY ADVICE

Updated: 07/02/2020 (this advice supersedes previous Coronavirus warnings)

Important information for policyholders relating to Coronavirus

On the 7th of January 2020, Chinese authorities confirmed that they had identified a new virus. The new virus is a coronavirus which is a family of viruses that include the common cold, and viruses such as SARS (Severe Acute Respiratory Syndrome) and MERS (Middle East Respiratory Syndrome).

The World Health Organization is closely monitoring the situation. As the situation in Wuhan is rapidly evolving and information about the new coronavirus is still limited, the Australian Government recommends that you do not travel to the Hubei Province in China.

We are aware of concerns around travel to this region and will continue to monitor the situation based on guidance issued by the relevant government travel bodies.

We urge you to pay close attention to the local media and emergency services, including the DFAT Smart Traveller website for Australian travellers which you can access by [clicking here](#)

For all policies issued on or before 9.00am AEST Thursday 23 January 2020:

Section 1 – Pre-trip Cancellation/Postponement:

Effective 23 January 2020 (9:00am AEST), for those travellers who have to cancel or change their travel plans to avoid travelling to the Hubei Province in China, cover may be available for cancellation or travel postponement costs. Effective 02 February 2020 (9:00am AEST), for those travellers who have to cancel or change their travel plans to avoid travelling to China, cover may be available for cancellation or travel postponement costs.

For all other areas, there is no cover due to disinclination to travel, your personal wishes or the disinclination to travel on the part of any other person upon whom your travel depends unless the Australian Government either issues a regulation that stops you from travelling, or a level 4 warning “do not travel” is issued advising against travel to your destination.

If you wish to cancel your travel plans, please contact your service provider. Airlines, accommodation providers and tour companies may provide refunds, credit notes or alter your bookings without charging additional fees. You must take all reasonable steps to limit or reduce your out of pocket expenses and we encourage you to speak with your travel agent/provider in this regard.

To submit a claim, please contact the claims managers, Gallagher Basset per the contact details below.

Section 1 - Cancellation during travel:

Effective 23 January 2020 (9:00am AEST), for those travellers transiting through or in the Hubei Province in China, cover may be available for pre-paid travel arrangements to avoid travelling to or to curtail your travel in the Hubei Province. Effective 02 February 2020 (9:00am AEST), for those travellers transiting through China, cover may be available for pre-paid travel arrangements to avoid travelling to or to curtail your travel in China.

If you wish to cancel your travel plans, please contact your service provider. Airlines, accommodation providers and tour companies may provide refunds, credit notes or alter your bookings without charging additional fees. You must take all reasonable steps to limit or reduce your out of pocket expenses and we encourage you to speak with your travel agent/provider in this regard.

For all other areas, there is no cover due to your disinclination to travel, your personal wishes or the disinclination to travel on the part of any other person upon whom your travel depends unless the Australian Government either issues a regulation that stops you from travelling, or a level 4 warning "do not travel" is issued advising against travel to your destination.

To submit a claim, please contact the claims managers, Gallagher Basset per the contact details below.

Section 2 - Overseas Medical Expenses

If you are overseas and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 (0) 2 8907 5953 or by email at assist@worldtravelprotection.com.au

Claims Information

In the event of a claim covered by your policy, you must do everything you can to minimise and reduce the cost of the claim (including seeking compensation from any travel service providers), and provide all supporting documentation of the event and expenses incurred.

Policies purchased on or after 9:00am AEST Thursday 23 January 2020:

Travel insurance provides cover for unforeseen events only and therefore, there is **NO COVER for amendment or cancellation costs for policies issued on or after 23 January 2020 for travel to the HUBEI PROVINCE in China as the outbreak of the Coronavirus is no longer deemed an unforeseen event.**

Effective 02 February 2020 (9:00am AEST), there is NO COVER for amendment or cancellation costs for travel to CHINA as the outbreak of the Coronavirus is no longer deemed an unforeseen event.

If you decide to change your travel plans, we suggest you talk with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

If you travel to a country affected by the Coronavirus and contract the virus, there is no cover for overseas medical expenses.

General Note

No two claims are the same and accordingly, claims are assessed on a case-by-case basis. The advice provided herein is of a general nature. Claims are assessed on their individual merits and are subject to the terms and conditions of the policy wording.

Any Questions?

If you have a question regarding your claim or potential claim, please contact the claims managers Gallagher Bassett on +61 7 3005 1613 or brisclaims@gbtpa.com.au