

COVID-19 FAQs – For all policies purchased on or after 10 August 2022

Please note that these FAQs should be read in conjunction with the Product Disclosure Statement (PDS) which contain the full terms and conditions, limits and exclusions of this policy. You should consider the PDS before making a decision about whether to purchase a policy.

As a standard exclusion under all our travel policies, the country/region you are travelling to must not be subject to a Do Not Travel advice on the [Smartraveller](#) website, either at the time you purchased Your policy or after the purchase of Your policy prior to your departure. This is regardless of any exemption you may have received to travel and your ability to purchase a policy. It is your responsibility to check the Smartraveller website prior to your departure to check if the country you are travelling to is subject to a Do Not Travel advice.

Any diagnosis of COVID-19 whether this be in Australia or overseas, must be made by a medical professional or government testing program. This would include diagnosis by your local health authority or the relevant overseas health authority for the country You are travelling in.

We have outlined the most common scenarios that could be raised by our customers below. Please contact us if you have any questions or require any further information or clarification on cover. Customers always have a right to lodge a claim for consideration under their policy, which will be considered in line with policy terms and conditions and their individual circumstances.

All capitalised terms have corresponding meaning as set out in the policy terms and conditions, unless otherwise indicated.

Am I covered for COVID-19 benefits if a Do Not Travel advice is issued after I have purchased my policy before departing for my Trip?

Provided that You purchased the policy prior to any Do Not Travel advice, You will be covered for Section 22 COVID-19 Cancellation Fees and Lost Deposits, subject to full policy terms and conditions.

Am I covered for COVID-19 benefits if a Do Not Travel advice is issued after I have departed for my Trip?

If at the point of departure for Your Trip there is an active Do Not Travel advisory in place for your country/region of travel, no cover will be available to You for any claim associated for that country/region where and so long as the Do Not Travel advice applies. However, if a country/region becomes a Do not Travel advice whilst on Your Trip, then if you have purchased a policy with COVID-19 Benefits, You are covered up to the policy terms and conditions.

Am I covered if I need to quarantine once I enter a region/country based on the government or state regulations?

All policies have a General Exclusion relating to claims directly or indirectly arising from any government or public health authority mandatory quarantine or isolation order imposed on you related to border, region or territory travel in response to COVID-19. Please check with local government and public health authorities prior to your departure.

Do I need to declare COVID-19 as a medical condition if I have previously been diagnosed with COVID-19?

COVID-19 is not a medical condition that can be declared under our policy. If you have chosen a plan with COVID-19 benefits, then you are covered if you have previously suffered from COVID-19. If you have not chosen a plan with COVID-19 benefits, there is no cover for any claim related to COVID-19.

Am I covered for medical expenses if I am diagnosed with COVID-19 during my trip?

Domestic – No medical expenses are covered in Australia as we are prevented from paying by reason of statutory legislation/government regulation

International – Yes, Your reasonable overseas medical and hospital expenses are covered, if you have selected a plan with COVID-19 Benefits, unlimited and subject to full policy terms and conditions.

Am I covered for funeral and emergency expenses if I die from COVID-19 during my trip?

Domestic – No medical expenses are covered in Australia as we are prevented from paying by reason of statutory legislation/government regulation

International – Yes, If You, Your Children or Grandchildren die while overseas, we will pay the reasonable cost incurred, up to \$20,000, for either the funeral, cremation or the return of your remains, if you have selected the plan with COVID-19 benefits, subject to full policy terms and conditions.

What if I am diagnosed with COVID-19 on my trip and I need to quarantine are my emergency/additional expenses covered?

Domestic – Yes only on the plan with COVID-19 Benefits under Section 23 COVID-19 Additional Expenses, subject to full policy terms and conditions and up to a combined limit of \$3,500 per Adult.

International – Yes only on the plan with COVID-19 Benefits under Section 21F COVID-19 Benefits, where we have accepted cover under Section 21A , subject to full policy terms and conditions.

Am I covered if I am deemed a close contact due to a COVID-19 case and I need to quarantine before continuing on with my trip?

Yes, You are covered up to the combined policy limit of \$3,500 per Adult, on the plan with COVID-19 Benefits, subject to full policy terms and conditions.

What other emergency expenses do you cover?

Domestic – No cover for emergency expenses under Section 21, however please refer to Section 23 COVID-19 Additional Expenses where You are covered up to the combined policy limit of \$3,500 per Adult on the plan with COVID-19 Benefits, subject to full policy terms and conditions

International – On the plan with COVID-19 Benefits we cover Your reasonable overseas medical and hospital expenses and emergency expenses of any insured event that we have accepted cover for under Section 21A, subject to full policy terms and conditions.

Do additional expenses and/or cancellation fees apply if my relative or business partner dies from COVID-19 and I need to cancel my trip or cut my trip short and come home?

Yes, only on the plan with COVID-19 Benefits, subject to full policy terms and conditions.

Am I covered for COVID-19 if I am travelling on a multi-night cruise?

For Australian cruises, if you wish to access the COVID-19 Benefits, You will need to select Australian Cruises as a Destination, and select Yes to 'Going on a cruise?' this will fall under International Policy with COVID-19 Benefits. Please note that this is an optional extra that will be subject to an additional fee.

Domestic – If you chose Australia, no cover is available for a multi-night cruise as an optional extra.

International - Yes, only if you select Yes to 'Going on a cruise' and select the plan that indicates COVID-19 Benefits. Please note that this is an optional extra that will be subject to an additional fee.

We cover all other insured events as outlined in the PDS so please ensure you select Yes to 'Going on a cruise?' when choosing your plan.

Am I covered for loss of enjoyment of my cruise or holiday, if I am required to isolate or quarantine due to COVID-19 whilst on my holiday?

No, all policies have a General Exclusion for any Consequential loss which includes loss of enjoyment and as such there is no cover for loss of enjoyment.

Am I covered for my medical or evacuation costs for Australian Cruising?

If you select 'Australian Cruise' as Your country of destination and select Yes to 'Going on a cruise?' you will be offered International policy cover, which provides medical and evacuation benefits whilst at sea subject to policy terms and conditions. Please note that this is an optional extra that will be subject to an additional fee.

Am I covered for Cancellation Fees and Lost Deposits if I am diagnosed with COVID-19 and I need to cancel my trip?

Yes, You are covered up to the combined policy limit of \$3,500 per Adult, only on the plan with COVID-19 Benefits, subject to full policy terms and conditions.

Am I covered if my travelling companion is diagnosed with COVID-19 and I need to cut my trip short and/or come home?

Yes, You are covered up to the combined policy limit of \$3,500 per Adult only on the plan with COVID-19 Benefits subject to full policy terms and conditions

Am I covered if my travelling companion is diagnosed with COVID-19 and my trip is cancelled?

Yes, You are covered up to the combined policy limit of \$3,500 per Adult, only on the plan with COVID-19 Benefits, subject to full policy terms and conditions

Am I covered if I am not vaccinated and it is a condition of the transport provider that I must be vaccinated before boarding?

No, our policies do not provide cover if you do not comply with the ticket conditions of the transport provider as our policies have a General Exclusion for failure to obtain the relevant travel documents

Am I covered if I am not vaccinated and it is a condition of the country that I must be vaccinated before I enter?

No, our policies do not provide cover if you do not comply with the government regulations of the country you are travelling to as our policies have a General Exclusion for breaking any Government prohibition, laws or regulations

Am I covered for Cancellation Fees if my pre-paid accommodation I planned to stay at is closed for cleaning due to an outbreak of COVID-19?

Yes, You are covered up to the combined policy limit of \$3,500 per Adult, only on the plan with COVID-19 Benefits, subject to full policy terms and conditions.

Am I covered for Cancellation Fees or Lost Deposits if I am a permanent employee of the healthcare industry and my employer cancels my leave due to COVID-19?

Yes, we would deem this as Essential Worker leave. You are covered up to the combined policy limit of \$3,500 per Adult, only on the plan with COVID-19 Benefits, subject to full policy terms and conditions

Do additional expenses apply if my pre-paid accommodation I planned to stay at is closed for cleaning due to an outbreak of COVID-19?

Yes, You are covered up to the combined policy limit of \$3,500 per Adult, only on the plan with COVID-19 Benefits, subject to full policy terms and conditions

Do additional expenses apply if I am denied boarding my scheduled pre-paid public transport due to being suspected of being infected with COVID-19?

Yes, You are covered up to the combined policy limit of \$3,500 per Adult, only on the plan with COVID-19 Benefits subject to full policy terms and conditions

However, as a condition of cover, we would require you to provide proof, from the transport provider or relevant authority, of the suspected COVID-19 infection.

Do I have cover under Special Events if my pre-arranged special event is delayed because of COVID-19, which is outside of my control, and I need to make alternative arrangements to get to my destination on time?

Yes, You are covered up to the combined policy limit of \$3,500 per Adult, only on the plan with COVID-19 Benefits under Section 23C, subject to full policy terms and conditions.

Do I have cover under Special Events if my pre-arranged special event is cancelled because of COVID-19, and I wish to cancel my trip?

Yes, You are covered up to the combined policy limit of \$3,500 per Adult, only on the plan with COVID-19 Benefits, subject to full policy terms and conditions.

Do I have cover under Travel Delay if my scheduled transport is delayed for more than 6 hours due to COVID-19 related delays and I need to pay additional expenses?

Yes, You are covered up to the combined policy limit of \$3,500 per Adult, only on the plan with COVID-19 Benefits, subject to full policy terms and conditions.

Are there Additional benefits available if my trip destination is Australia or New Zealand only?

Domestic – Yes, in relation to Australia only- only on the plan with COVID-19 Benefits, subject to policy terms and conditions.

International – Yes, only on the plan with COVID-19 Benefits, subject to policy terms and conditions

You will be covered, up to the combined policy limit of \$3,500 per Adult, under the following sections of the policy:

Cancellation Fees and Lost Deposit –

Section 22D -If the person you're due to stay with in Australia or New Zealand is diagnosed with COVID-19, or directed by a local public health authority into a period of quarantine and you are unable to stay with them.

Additional Expenses –

Section 23A - You can no longer stay with the person you planned to stay with in Australia or New Zealand because they are diagnosed with COVID-19 and directed to enter a period of quarantine; or Your pre-paid accommodation in Australia or New Zealand is shutdown or closes as a result of COVID-19.