

UPDATE - Important Information Regarding Overseas Travel: COVID-19

Issued: 20 March 2020

Background

Smarttraveller has issued the following advice:

We now advise all Australians: do not travel overseas at this time. This is our highest advice level (level 4 of 4).

If you are already overseas and wish to return to Australia, we recommend you do so as soon as possible by commercial means.

Regardless of your destination, age or health, our advice is [do not travel](#) at this time.

As more countries close their borders or introduce travel restrictions, overseas travel is becoming more complex and difficult. You may not be able to return to Australia when you had planned to. Consider whether you have access to health care and support systems if you get sick while overseas. If you decide to return to Australia, do so as soon as possible. Commercial options may become less available.

If you are overseas and cannot, or do not want to, return to Australia, follow the advice of local authorities. Take care to minimise your risk of exposure to coronavirus including by [self-isolating](#). If you choose to stay, note our ability to provide consular assistance in some places may be limited due to restrictions on movement and other services.

For up to date information on the latest travel advisories in place, please visit smarttraveller.gov.au

Policy Wording

If you have been directly affected by this event, there may be provision for you to claim for benefits provided by your travel insurance policy.

Claims will be assessed in accordance with your PDS and may vary depending on the type of policy you purchased.

For all policies issued

[Costs that are covered by your policy for travel](#)

- If you incur medical expenses with associated additional expenses as a result of contracting coronavirus, there may be cover up to the benefit limit. Our Claims Team will consider DFAT travel advices in place at the time you purchased your policy and where you chose to travel to.

You must take all reasonable steps to mitigate your out of pocket expenses and we encourage you to speak with your agent, broker or transport provider as soon as possible to minimise these expenses.

Costs that are not covered by your policy for travel

- Travel arrangements that have already been utilised
- Cancellation or Amendment costs
- Additional costs incurred in returning home
- Additional Expenses –
 - If a Relative or Your Business Partner becomes sick
 - Other Circumstances

To submit your claim, please remember:

- To keep all itemised receipts for costs incurred
- The easiest way to lodge your claim will be online via: <https://claims.covermore.com.au>

Important general advice

This information must be read in conjunction with the PSD as certain terms, conditions, limits, and exclusions apply. These terms, condition, limits and exclusions are detailed in the PDS and in particular we draw your attention to 'The Benefits' and 'General Exclusions' section of the PDS.

If you are currently overseas and are unable to return to Australia, your policy will automatically extend until you are able to return to home by the quickest and most direct route. Note that this will only apply if you are unable to return. If you elect to delay your travel home, then your policy will not automatically extend and a new policy to cover the additional period will need to be purchased.

Contact us

If you are travelling and require travel or medical assistance, please contact our 24-hour emergency assistance team on +61 2 8907 5597

For any general enquiries regarding the event please contact our Customer Service team on 1300 728 016 between 6:00am and 3:30pm Monday to Friday and between 8am and 12pm Saturday.