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These FAQ's are relevant only for policies issued from 05/05/2022

## COVID-19 Frequently Asked Questions

<p>About these FAQs</p>	<p>These FAQs are broken down into 3 sections</p> <ul style="list-style-type: none"> <li>• Overview</li> <li>• Claims before your journey starts</li> <li>• Claims during your journey</li> </ul> <p>All answers are subject to the policy terms, conditions, exclusions and limits of cover described in the PDS and Supplementary PDS. It is important to read the Product Disclosure Statement (PDS) and Supplemental PDS for full details.</p>
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Overview	
<p>What circumstances related to COVID-19 am I covered for?</p>	<p>This policy covers some (but not all) circumstances related to COVID-19. Important note: there is no COVID-19 cover if you are diagnosed with COVID-19 while travelling on a cruise.</p> <p>You are covered for:</p> <ul style="list-style-type: none"> <li>• overseas emergency medical or hospital care due to COVID-19.</li> <li>• the cost to bring you back home to Australia if it is medically necessary due to COVID-19.</li> </ul> <p>You are also covered if you have to cancel or amend or journey before it starts because:</p> <ul style="list-style-type: none"> <li>• you are diagnosed with COVID-19 before the start of your journey.</li> <li>• someone else named on your Certificate of Insurance is diagnosed with COVID-19 before the start of your journey.</li> <li>• a close family member or business partner under age 76 residing in Australia is unexpectedly diagnosed with COVID-19 is hospitalised in a critical condition with COVID-19 or dies due to COVID-19.</li> <li>• you are permanently employed as an essential healthcare worker in Australia and your pre-approved leave is cancelled by your employer before the start of your journey due to COVID-19.</li> </ul> <p>You are also covered if you have to cancel or amend because you are hospitalised with COVID-19 during your journey.</p> <p>Cover is subject to the policy terms, conditions, exclusions and limits of cover described in the PDS and Supplementary PDS.</p>

Overview	
What is excluded?	Only the circumstances related to COVID-19 described in Section 18 and Section 19 of the Supplemental PDS (summarised above) are covered. All other circumstances are excluded. The FAQs below clarify certain circumstances that are excluded. In particular, we have provided separate sections in these FAQs dealing with “Claims Before your Journey starts” and “Claims during your journey”. Other examples are provided in the Supplemental PDS.
How much am I covered for?	<p>Section 18 provides unlimited overseas emergency medical expenses related to COVID-19.</p> <p>Section 19 provides:</p> <ul style="list-style-type: none"> <li>• \$5,000 of cover under the Top Plus International plan for journey cancellation, amendment and additional travel expenses.</li> <li>• \$3,000 of cover under the Basic International and Domestic plans for journey cancellation, amendment and additional travel expenses.</li> </ul> <p>The applicable Section 19 benefit limit applies to all claims combined for COVID-19 journey cancellation, amendment or additional travel expenses.</p>
How far in advance do I need to buy my policy in order to have COVID-19 cover.	<p>You must purchase the policy more than 14 days prior to the start of your journey in order for the COVID-19-related cancellation or amendment cover under Section 19 to apply in circumstances that occur before the start of your journey.</p> <p>If you purchase your policy 14 days or less before the start of your journey you cannot claim for cancellation or amendment expenses that arise due to circumstances that occur before the start of your journey, but you can claim for travel disruption expenses caused by your hospitalisation due to COVID-19 after the start of your journey. You will also have cover for overseas emergency medical expenses and repatriation expenses under Section 18.</p>
What countries can I travel to with the COVID-19 cover?	COVID-19 cover is available for travel within Australia and to certain other countries (but not all countries). You must tell us when you purchase your policy all the countries you plan to visit during your journey. We will confirm each country’s eligibility for COVID-19 cover by listing the country on your Certificate of Insurance. There is no cover arising from or related to you travelling to a country not listed on your Certificate of Insurance (unless you are in transit only).
Will you cover the cost of my COVID-19 test?	There is no cover for any COVID-19 testing costs unless undertaken as part of your hospitalisation in a country listed on your Certificate of Insurance.

Claims before your journey starts	
Am I covered if I am diagnosed with COVID-19 before my journey starts? What if someone else listed on my Certificate of Insurance is diagnosed with COVID-19?	<p>If you (or someone listed on your Certificate of Insurance) are diagnosed with COVID-19 before the start of your journey and you:</p> <ul style="list-style-type: none"> <li>a) fail to meet a cross-border entry requirement; or</li> <li>b) are medically certified as unfit to travel due to your COVID-19 diagnosis,</li> </ul> <p>and you do not start your journey as a result, then you can claim up to the benefit limit under Section 19 for your non-refundable cancellation or amendment costs.</p>
Am I covered if I am a household or close contact of someone who has tested positive for COVID-19?	<p>You are covered if you have to cancel or amend your journey before it starts because you are a household or close contact of someone listed on your Certificate of Insurance.</p> <p>However, there is no COVID-19 cover if the person you are a close contact of is not listed on your Certificate of Insurance.</p>
Am I covered if my close relative or business partner is unexpectedly hospitalised with COVID-19 or dies due to COVID-19?	<p>You are covered if you have to cancel or amend your journey because a close relative or business partner, under age 76 residing in Australia, is unexpectedly diagnosed with COVID-19 after you have purchased this policy and is hospitalised in a critical condition with COVID-19 or dies due to COVID-19.</p>
I am an essential healthcare worker. My employer has cancelled my pre-approved leave due to COVID-19. Am I covered?	<p>If you are an essential healthcare worker permanently employed in Australia and your employer cancels your pre-approved leave before the start of your journey due to COVID-19, you are covered if you have to cancel or amend your journey.</p>
I have booked a cruise as part of my itinerary, am I covered for cancellation or amendment costs as a result of testing positive for COVID-19?	<p>If you (or someone listed on your policy) are diagnosed with COVID-19 before the start of your journey and you:</p> <ul style="list-style-type: none"> <li>a) fail to meet a cross-border entry requirement; or</li> <li>b) are medically certified as unfit to travel due to your COVID-19 diagnosis,</li> </ul> <p>then you can claim up to the benefit limit under Section 19 for your non-refundable cancellation or amendment costs.</p> <p>There is no cover for any COVID-19-related expenses (including medical) that arise from or are due to you being diagnosed with COVID-19 during your cruise.</p>
What happens if borders close or DFAT issues a 'Do not travel' advisory for the country I'm travelling to? What if there's a lockdown in my area or the area I'm travelling to?	<p>There is no COVID-19 cover related to travel restrictions that may affect your journey due to COVID-19. This includes, but is not limited to, any border closure, change in DFAT travel advisory level, or imposition of a lockdown, closure, curfew, entry requirement, mandatory isolation or requirement ordered by any government, including after you start your journey.</p>

Claims during your journey	
Am I covered for my overseas COVID-19 medical expenses?	<p>Your policy covers your unlimited overseas emergency medical and hospitalisation expenses if you are first diagnosed with COVID-19 during your journey, other than while you are travelling on a cruise.</p> <p>If you're hospitalised due to COVID-19 and have to amend your journey, you also have cover for your reasonable additional accommodation and travel expenses until you are able to continue your journey at the earliest possible time.</p> <p>There is no cover for any medical expenses incurred in Australia.</p>
Will I be covered if I need be repatriated back to Australia because of COVID-19?	<p>Important note: there is no COVID-19 cover if you are diagnosed with COVID-19 while travelling on a cruise.</p> <p>You are covered for the cost to repatriate you back to Australia if it is deemed medically necessary due to your COVID-19 diagnosis.</p>
What if my journey is disrupted because I am diagnosed with COVID-19 during my journey? What if I cannot return home as scheduled?	<p>There is no COVID-19 cover if you have to cancel or amend your journey after it has started because you have been diagnosed with COVID-19 (however you are covered if you end up being hospitalised due to COVID-19).</p>
Can I claim if I am denied boarding on my flight or other transportation due to COVID-19?	<p>There is no COVID-19 cover if you or any other person is denied boarding because of COVID-19 or suspected COVID-19.</p>
What if my journey is disrupted because I am a household or close contact of someone else who is diagnosed with COVID-19 during my journey? What if I cannot return home as scheduled?	<p>There is no COVID-19 cover if you have to cancel or amend your journey after it has started because you are a close contact of someone else who has been diagnosed with COVID-19 even if that person is listed on your Certificate of Insurance (however you can claim for trip disruption if you end up being hospitalised due to COVID-19).</p>
Am I covered if my close relative or business partner is unexpectedly hospitalised with COVID-19 or dies due to COVID-19 while I'm on my journey?	<p>You are covered if you have to cancel or amend your journey because a close relative or business partner, under age 76 residing in Australia, is unexpectedly diagnosed with COVID-19 after you have purchased this policy and is hospitalised in a critical condition with COVID-19 or dies due to COVID-19.</p>
I'm going on a cruise. Am I covered if I become unwell with COVID-19 during my cruise? What if I am offloaded because I am diagnosed with COVID-19?	<p>There is no cover for any COVID-19 related expenses (including medical expenses and trip disruption) that arise from or are due to you being diagnosed with COVID-19 during your cruise.</p>

Claims during your journey	
I have returned to my journey after going on a cruise. I am not sure if I became unwell during my cruise or if I contracted COVID-19 after I got off the cruise ship. Am I covered?	<p>Providing you were not diagnosed while travelling on the cruise, you will be covered. The cover is limited to unlimited overseas emergency medical and hospitalisation expenses under Section 18 and trip disruption expenses due to your hospitalisation under Section 19.</p> <p>There is no cover for any COVID-19 related expenses that arise from or are due to you being diagnosed with COVID-19 during your cruise.</p>
Am I covered if I am required to isolate or quarantine during my journey?	There is no COVID-19 cover for any cost related to you meeting an isolation or quarantine requirement during your journey. This exclusion applies whether the requirement is due to you being diagnosed with COVID-19, being deemed a household or close contact, or that may be required as a condition of entering, remaining in or returning to a state, country or cross-border area.
Can I claim if I am denied entry to another state or country due to my vaccination status?	There is no COVID-19 cover if you or anyone else fail to meet a cross-border entry or visa requirements.
Can I cancel or rearrange my trip if I am worried about a spike in cases or the emergence of a new variant?	There is no cover if you or your travelling companion change plans or decide not to continue with the intended journey due to fear of COVID-19.
What happens if borders close or DFAT issues a 'Do not travel' advisory for the country I'm in? What if there's a lockdown in the area I'm visiting or where I plan to return home to?	There is no COVID-19 cover related to travel restrictions that may affect your journey due to COVID-19. This includes, but is not limited to any border closure, change in DFAT travel advisory level, or imposition of a lockdown, closure, curfew, entry requirement, mandatory isolation or requirement ordered by any government.
What if I die from COVID-19 during my journey?	If you, or someone listed on your policy, dies due to COVID-19, we'll pay up to \$20,000 in total for the reasonable cost of either bringing your remains back home to Australia, or a funeral or cremation in the country you are in.