

COVID-19 Corporate Travel Insured Ready Reckoner

13th March 2020



Policies taken out or renewed prior to 10/03/2020

Section	Booking made prior to 21/01/2020 ¹	Booking made after to 21/01/2020
Overseas Medical Expenses	Most likely to be covered <ul style="list-style-type: none"> Unless travelled to a LEVEL 4 – DO NOT TRAVEL listed Country / region / town 	Most likely not covered <ul style="list-style-type: none"> If directly/indirectly related to COVID-19 as this will not be considered an unforeseen circumstance
Cancellation cost / loss of deposits	Most likely to be covered <ul style="list-style-type: none"> For the portion of the travel which would have involved travelling to a LEVEL 4 – DO NOT TRAVEL listed Country / region / town, or if the cancellation was due to any unforeseen circumstance outside the control of the Insured or the Insured Person, not otherwise excluded under the Policy Please note that a “disinclination to travel” (ie. change of mind / fear) is specifically excluded. 	Most likely not covered <ul style="list-style-type: none"> If directly/indirectly related to COVID-19 as this will not be considered an unforeseen circumstance
Overseas Medivac	Most likely to be covered <ul style="list-style-type: none"> Unless travelled to a LEVEL 4 – DO NOT TRAVEL listed Country / region / town Insured would be required to comply with local and Australian government directives regarding quarantine periods and evacuation camps etc Please note that disinclination to continue with trip or wishing to be evacuated out of a particular County due to fear would not trigger this section of the policy 	Most likely not covered <ul style="list-style-type: none"> If directly/indirectly related to COVID-19 as this will not be considered an unforeseen circumstance

Policies taken out or renewed on or after 10/03/2020

No cover whatsoever for any loss directly or indirectly related to COVID-19 or SARS-CoV-2

General Advice Warning

This information is of a general nature. It does not take an Insured’s specific needs or circumstances into consideration. Claims will be assessed in accordance with the facts of each case, the Policy Wordings and the Certificate of Insurance. Cover will depend on the individual circumstances. Nothing contained herein alters the cover in place.

¹ On 21 January 2020 Human coronavirus with pandemic potential was declared a Listed Human Disease under the Biosecurity Act 2015