



COVID-19 Update

(Advice as at 20 January 2021; update to advice of 19 March 2020)

The Coronavirus (COVID-19) pandemic continues to impact travellers' plans globally. Numerous governments worldwide have placed restrictions on travel or have banned travel altogether. Travellers are advised to closely monitor these warnings and restrictions as they may change with little or no warning. Please read the latest government and health advice to see if your planned travel is affected.

- You can only travel to your destination if there is no travel ban in place or if you have an exemption. Please research the area(s) you are travelling to and read the latest government and health advice.
- Check smartraveller.gov.au to see if your planned overseas travel is affected; you can only travel overseas if there is no travel ban in place for your intended destination or if you qualify for an exemption.
- Check health.gov.au for domestic travel information. You can only travel within Australia if there are no border closures or if you qualify for an exemption.

Whether or not your policy can cover you for events relating to COVID-19 will depend on:

- The policy and plan you have purchased;
- When you purchased it; and
- If there is a travel warning in place for the country or region.

While a country or region has a 'Do Not Travel' warning in place for an event, our travel insurance won't cover you for loss that arises from that event if you: plan to travel to; travel to; or remain in that country or region.

This includes claims relating to COVID-19 for travel in a country or region where there is a 'Do Not Travel' warning in place due to COVID-19, regardless of the date your policy is purchased.

Can COVID-19 be covered under my policy?

For policies purchased before 23 Jan 2020

Check your policy wording as exclusions may apply, including but not limited to exclusions for contagious disease, epidemics, or pandemics.

For policies purchased between 23 Jan 2020 - 30 Jan 2020

Cover is not available for any event relating to COVID-19 for travel to and/or from China.

For other destinations, check your policy wording as exclusions may apply, including but not limited to exclusions for contagious disease, epidemics, or pandemics.

For policies purchased between 31 Jan 2020 – 19 Jan 2021

Cover is not available for any event relating to COVID-19 for all destinations.

For policies purchased from 20 Jan 2021

Following the release of a new nib product, we can offer cover for some Coronavirus related events. Refer to the terms, conditions, limitations and exclusions of your policy wording for further information.

Note: *Our travel insurance will not cover you for losses arising from COVID-19 if you plan to travel to, travel to, or remain in a country or region for which the Australian Government has issued a 'Do Not Travel' warning in relation to COVID-19.*

You can find previous travel alerts at nibtravelinsurance.com.au/travel-alerts. Visit smartraveller.gov.au

and [health.gov.au](https://www.health.gov.au) to stay up to date with the latest travel advice.

Note: Cover offered by travel insurance policies issued and managed by nib Travel Services (Australia) Pty Ltd varies, and policies purchased may contain exclusions relating to a contagious disease, epidemic or pandemic, to a government prohibition or regulation, or to government advice against travel to a destination. Please read your policy wording for the full policy terms, conditions, limitations and exclusions.

If your travel plans are affected:

1. Contact your airline, cruise or tour operator to check if tourist services are affected.
2. If you need to change your travel arrangements, contact your airline, cruise company or travel agent for assistance in the first instance. Refer to your policy wording for more details, or contact our Customer Service Centre to discuss your plans before making any changes.
3. Injured or ill? Contact the emergency assistance team as soon as possible. Their details are listed on your Certificate of Insurance.
4. In the event of a claim covered by your policy, you must do everything reasonable you can to minimise and reduce the cost of the claim, and provide all supporting documentation of the event and expenses incurred. If you intend to submit a claim, please complete the claim form, and if you need help doing this, contact us.