

nib Travel Services (Australia) Pty Ltd Governor Macquarie Tower Level 18, 1 Farrer Place Sydney NSW 2000 abn 81 115 932 173

Coronavirus (COVID-19) Update

(Advice as at 2:00pm AEDT on 19 March 2020; update to advice of 31 January 2020

On 18 March 2020, the Australian Department of Foreign Affairs and Trade (DFAT) raised alert levels for all international travel destinations to "Do Not Travel" in response to the spread of the coronavirus and related disease, known as COVID-19. This is their highest advice level (level 4 of 4).

Our previous advice stated that where cover applied, we would no longer cover claims arising from any event related to the coronavirus or COVID-19 for travel to and/or from:

- China, under policies purchased from 5:00pm AEDT 23 January 2020; and
- The rest of the world, under policies purchased from 6:00am AEDT 31 January 2020.

This restriction to cover still applies.

Important Information for all Policyholders

Your policy may also include other relevant General Exclusions which effect cover.

We encourage all existing or potential policy holders to read the full policy wording, including conditions, limitations and exclusions based on the Australian Government's most recent advice.

Note: Cover offered by travel insurance policies issued and managed by nib Travel Services (Australia) Pty varies. Policies may contain exclusions relating to contagious disease, epidemic or pandemic, government prohibition or regulations or government advice against travel to a destination which effect cover.

If your travel plans are affected:

We've prepared some steps and links that you may find helpful

- 1. Speak to your airline or other travel operator(s) to see if they can help rearrange your flights, tour or accommodation costs. Many travel companies are working to help many of their travelers get home or where they need to be, as flights are cancelled and travel bans imposed. You'll need to do this and document this in case you submit a claim. You can find some useful contacts on our <u>website</u>.
- 2. Injured or ill? Contact the emergency assistance team as soon as possible. Their details are listed on your Certificate of Insurance.
- 3. If you're overseas and need government assistance or advice, or planning to travel, please visit https://www.smartraveller.gov.au for further info.
- 4. If you are out of pocket, you can submit a claim along with all supporting documentation and it will be reviewed and assessed as per your policy's terms and conditions. Keep your expenses to a minimum and make sure to keep your receipts. If you need submitting a claim, please contact us.