

Novel Coronavirus (2019-nCoV)

(Advice as at 5:00pm AEDT on Thursday 23 January 2020)

Over 400 patients hospitalized for pneumonia China have tested positive for a novel (new) coronavirus (2019-nCoV). In response, Chinese authorities have shut down Wuhan's entire transport network, including bus, rail, ferry and airport. Isolated cases have also occurred in neighbouring countries and the USA.

With the Chinese New Year travel season already underway, disruption to travel is expected to increase.

This outbreak is now widely reported in the media and by authorities such as the World Health Organisation (WHO). Any policies that may offer cover for risks associated with contagious disease will no longer cover claims arising from any event related to coronavirus (2019-nCoV) for travel to and/or from China on policies purchased after:

- **6:00am UTC/GMT on Wednesday, 23 January 2020**
- **5:00pm AEDT on Wednesday, 23 January 2020**
- **7:00pm NZDT on Wednesday, 23 January 2020**

Note: Cover offered by travel insurance policies issued and managed by nib Travel Services (Australia) Pty may vary and policies purchased before the time above may also contain exclusions relating to a contagious disease, epidemic or pandemic. 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 detail 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 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.