



DUAL

[LATEST UPDATE]

Important information regarding Coronavirus (COVID-19)

THIS ADVICE IS EFFECTIVE 13 May 2020

In response to the Prime Minister's media address on the 18th March 2020 announcing all overseas destinations are now considered by the Department of Foreign Affairs and Trade (DFAT) as "Do not travel" destinations, our message effective 13th May 2020 is as follows:

1. When did COVID-19 become a 'known event'?

If you made your travel arrangements prior to the 1 February 2020, you may be covered for medical expenses that arise from contracting the disease overseas, and you may be covered for cancellation charges.

For any travel arrangements made from the 01 February 2020, our Insurers have determined the disease to be a 'known event' and therefore you will not be covered in the event that you contract the disease overseas, and will not be covered for cancellation charges.

2. Has the DFAT issued a Do Not Travel advice?

If no advice was issued by DFAT when you cancelled your travel arrangements, this would be considered as disinclination to travel and would be excluded by the policy.

If you were or are unable to travel as planned due to advice issued by DFAT, you should contact the travel provider who is obligated to provide a refund or issue a credit voucher.

3. What happens if you are offered a reduced cash refund or a credit voucher for the full cost?

If you elect to receive a reduced cash refund, when you were entitled to a full credit voucher, Insurers will not consider the difference.

4. What happens if the travel provider becomes insolvent?

If you paid for travel arrangements using your credit card or debit card and the travel provider has or becomes insolvent, you should contact your bank/credit card company for a refund.

5. What happens if you have only paid a deposit for your travel arrangements and are due to pay a balance in the future?

You should contact your travel provider to discuss the situation with them, who may allow you to change the dates, offer refunds, or credit vouchers.

If you pay the balance or make any further payments you may prejudice any potential claim and this may be excluded where the situation was not unforeseen.

6. What happens if you have elected to remain overseas and not return home?

We will not cover medical and additional expenses incurred due to Covid-19 following the date the Australian Government implemented travel restrictions.

7. Self-isolating or quarantine on returning home

This is a consequential loss not covered under the travel policy. The policy coverage ceases once the trip has been completed on return to your country of residence. There is no cover for additional accommodation costs or loss of income due to isolation or quarantine.

Mitigating Your Loss

You have a duty to mitigate your loss wherever possible. Before submitting any travel claim you must contact your travel agent or travel provider to discuss the best options for you to alter your trip. Some travel providers may provide penalty free options to amend travel arrangements you should contact them for further details. You must take all reasonable steps to mitigate your out of pocket expenses.

Please note that airline providers are responsible for refunding taxes, GST, duties, airport charges and these are required to be claimed from the airline. Refundable components can also include “add ons” such as baggage.

To combat unprecedented events occurring with travel bookings, the Australian Competition & Consumer Commission (ACCC) have released new information relating to COVID-19. The ACCC have reinforced that consumers who have cancelled or who are planning to cancel their travel arrangements due to COVID-19 will receive a refund or other remedies in compensation for the loss. There may be a force majeure clause in your agreement with providers which also supports this position.

Please visit the ACCC’s website for further information regarding COVID-19 and how this may assist with your claim: <https://www.accc.gov.au/consumers/consumer-rights-guarantees/covid-19-coronavirus-information-for-consumers#travel-cancellations-and-changes>

Please be aware that if you have arranged your travel and accommodation with overseas providers direct, you must also contact them regarding your refund or credit as there are similar laws, regulations and guidelines in relation to overseas providers responsibilities towards their customers. If you have not done this at the time you present your claim, you will be asked to and it this will delay a decision being made.

Under the policy, you have a duty to mitigate the exposure of the claim and the policy would enforce that you must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this policy.

Claims Response

With the continued uncertainty around COVID-19 all insurers are experiencing a dramatic increase in Corporate Travel claims.

To help speed up the claims process, our User Guide for Corporate Travel Claims lodgement is found [here](#) which shows you how to lodge a claim online. Using the portal will expedite claims lodgement and assessment.

For travel scheduled up until the 31st of July 2020 you must mitigate your loss before submitting a claim. We advise you contact airlines, travel agents/providers and hotels to change dates, receive refunds, or receive credits.

What will happen when you or your client lodges the claim?

- an acknowledgment will be sent once the claim is lodged
- the Claims Team will send an update within 20 business days after lodgement

We know there's a lot of uncertainty in the world at the moment, but please know that our commitment to customers is our number one priority along with assessing claims as soon as possible. To reduce strain on our Claims Team, please only contact them following the lodgement of a claim if the matter is urgent or if you haven't received a response from them within 20 business days after your last communication with them.

How to submit a claim

Please provide the following documents:

- a) A claim form with all relevant fields completed
- b) Further explanatory documentation of how the claim is calculated, use a spreadsheet if there is insufficient space on the claim form
- c) The original trip itinerary including dates and specific destinations and the dates the bookings were paid
- d) The amended trip itinerary (if applicable)
- e) Full details of all the travellers including their name, date of birth and occupation within the company
- f) Itemise the costs for the trip, any refunds or credits received and provide the relevant supporting documentation for each item including the cancellation terms and conditions for each booking
- g) Include the correspondence that clarifies how or why the expenses were incurred.

Important Additional Information

This information must be read in conjunction with the PDS as certain terms, conditions, limits and exclusions apply. These terms, conditions, limits and exclusions are detailed in the PDS.

If customers are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on [+61 \(2\) 8016 9210](tel:+61280169210).

If the query is not urgent, please contact our Claims Team CSN on [+61 \(2\) 8256 1775](tel:+61282561775).

Brokers should contact our underwriting team for advice on the extent of policy coverage on [+61 \(2\) 9248 6300](tel:+61292486300)