

# Chubb Insurance Australia Limited

## CHBo1QW

Provide information about inclusion in insurance products in the following circumstances **prior to a policy holder's departure**:

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Although not expressly stated in the question, the insurer assumes the reference to 'insurance products' is a reference to the insurer's travel insurance policies. Where the insurer refers to policies in its answers below, it is referring to its travel insurance policies.

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### CHBo1QW (a)

The impact on accessing health insurance (i.e. costs for testing and hospital stays) for a policy holder that books international travel to a destination that already has a Smart Traveller advisory issued against it due to the outbreak of COVID-19.

The insurer is not licensed to provide health insurance cover in Australia and such cover is excluded in our policies. Therefore, prior to a policy holder's departure, the insurer's policies will not respond for testing and hospital stays in Australia.

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### CHBo1QW (b)

The impact on accessing travel insurance (i.e. costs incurred for self-quarantine) for a policy holder that books international travel to a destination that already has a Smart Traveller advisory issued against it due to the outbreak of COVID-19.

The insurer's policies are not likely to cover any costs incurred by a policy holder for self-quarantine in Australia prior to departure to an international destination booked after a Smart Traveller advisory is issued against it due to the outbreak of COVID-19.

For each claim received, the facts of each case will be investigated and assessed against the relevant policy wording, and other factors such as when the policy was taken out and the developing circumstances surrounding COVID-19, to determine the final coverage position.

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### CHBo1QW (c)

The impact on accessing travel insurance (i.e. costs for rescheduling flights) for a policy holder that books international travel to a destination that **already has** a Smart Traveller advisory issued against it due to the outbreak of COVID-19.

Prior to departure, the insurer's policies are not likely to cover costs for rescheduling flights relating to a foreseen circumstance, such as if a policy holder booked international travel to a destination after a Smart Traveller advisory was issued against it due to the outbreak of COVID-19.

For each claim received, the facts of each case will be investigated and assessed against the relevant policy wording, and other factors such as when the policy was

taken out and the developing circumstances surrounding COVID-19, to determine the final coverage position.

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#### **CHBo1QW (d)**

The impact on accessing health insurance (i.e. costs for testing and hospital stays) for a policy holder that books international travel to a destination that **did not have a Smart Traveller advisory issued** against it due to the outbreak of COVID-19 at the time of booking, but has subsequently done so.

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The insurer is not licensed to provide health insurance cover in Australia and such cover (i.e. for costs of testing and hospital stays in Australia) is excluded under our policies.

Therefore, prior to a policy holder's departure, the insurer's policies will not cover any costs incurred for testing and/or hospital stays in Australia.

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#### **CHBo1QW (e)**

The impact on accessing travel insurance (i.e. costs incurred for self-quarantine) for a policy holder that books international travel to a destination that did not have a Smart Traveller advisory issued against it due to the outbreak of COVID-19 at the time of booking, but has subsequently done so.

The insurer's policies are not likely to cover any costs incurred for self-quarantine in Australia prior to departure to an international destination booked before a Smart Traveller advisory is issued against it due to the outbreak of COVID-19.

For each claim received, the facts of each case will be investigated and assessed against the relevant policy wording and other factors such as when the policy was taken out to determine the final coverage position.

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#### **CHBo1QW (f)**

The impact on accessing travel insurance (i.e. costs for rescheduling flights) for a policy holder that books international travel to a destination that did not have a Smart Traveller advisory issued against it due to the outbreak of COVID-19 at the time of booking, but has subsequently done so.

The insurer's policies may cover costs for rescheduling flights relating to an unforeseen circumstance, such as if a policy holder booked international travel to a destination that did not have a Smart Traveller advisory issued against it due to the outbreak of COVID-19.

Any costs covered under the insurer's policies would be capped by the scope and limits pertaining to the relevant policy benefit and would need to be reasonable in the circumstances. The flight costs would also need to be non-refundable meaning that cover would not be available if a policy holder has received a refund or credit note, or was so entitled.

For each claim received, the facts of each case will be investigated and assessed against the relevant policy wording, and other factors such as when the policy was taken out and the developing circumstances surrounding COVID-19, to determine the final coverage position.

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### CHBo1QW (g)

The impact on accessing health insurance (i.e. costs for testing and hospital stays) for a policy holder that books international travel to a destination that did not have a Smart Traveller advisory issued against it due to the outbreak of COVID-19 at the time of booking, and may do so in the future.

The insurer is not licensed to provide health insurance cover in Australia and such cover is excluded in our policies. Therefore, prior to a policy holder's departure, the insurer's policies will not cover any costs incurred for testing and/or hospital stays in Australia.

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### CHBo1QW (h)

The impact on accessing travel insurance (i.e. costs incurred for self-quarantine) for a policy holder that books international travel to a destination that did not have a Smart Traveller advisory issued against it due to the outbreak of COVID-19 at the time of booking, and may do so in the future.

The insurer's policies are not likely to cover any costs incurred for self-quarantine in Australia prior to departure to an international destination booked before a Smart Traveller advisory is issued against it due to the outbreak of COVID-19.

For each claim received, the facts of each case will be investigated and assessed against the relevant policy wording, and other factors such as when the policy was taken out and the developing circumstances surrounding COVID-19, to determine the final coverage position.

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### CHBo1QW (i)

The impact on accessing travel insurance (i.e. costs for rescheduling flights) for a policy holder that books international travel to a destination that **did not have a Smart Traveller advisory issued** against it due to the outbreak of COVID-19 at the time of booking, and may do so in the future

The insurer's policies may cover for costs for rescheduling flights relating to an unforeseen circumstance, such as if a policy holder booked international travel to a destination that did not have a Smart Traveller advisory issued against it due to the outbreak of COVID-19.

Any costs covered under the insurer's policies would be capped by the scope and limits pertaining to the relevant policy benefit and would need to be reasonable in the circumstances. The original flight costs would also need to be non-refundable meaning that cover would not be available if a policy holder has received a refund or credit note, or was so entitled.

For each claim received, the facts of each case will be investigated and assessed against the relevant policy wording, and other factors such as when the policy was taken out and the developing circumstances surrounding COVID-19, to determine the final coverage position.