



ZUR01QW

Can you please provide information about inclusion in insurance products in the following circumstances **prior to a policy holder's departure**:

ZUR01QW (a)

Prior to a policy holder's departure - *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.*

There is no coverage for costs for testing and hospital stays prior to departure as Zurich is unable to provide such coverage under the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth).

The standard exclusion in travel insurance policies reads "We will not pay for any benefit, or provide cover, if the provision of a payment, benefit or cover would result in Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any applicable legislation (whether in Australia or not) or where We do not have the necessary licenses or authority to provide such cover."

ZUR01QW (b)

Prior to a policy holder's departure - *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.*

There is no coverage prior to departure for self-quarantine as the customer's journey has not started.

ZUR01QW (c)

Prior to a policy holder's departure - *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.*

The actual costs for rescheduling flights are not covered by the Insurer. We understand that these costs are being absorbed by airlines by way of 'credit' on additional flights for future dates.

A pandemic exclusion applies in respect of amendment or cancellation costs cover provided under most consumer travel insurance policies. For corporate travel insurance policies, in this scenario there would be concerns as to whether cover would respond, a disinclination or change in plans exclusion applies in respect of any amendment made by the insured person, and such losses could also be considered as foreseeable. We would have to assess the circumstances of each individual claim.

ZUR01QW (d)

Prior to a policy holder's departure - *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.*

There is no coverage for costs for testing and hospital stays prior to departure as Zurich is unable to provide such coverage under the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth).

ZUR01QW (e)

Prior to a policy holder's departure - *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.*

There is no coverage prior to departure for self-quarantine as the customer's journey has not started.

ZUR01QW (f)

Prior to a policy holder's departure - *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 actual costs for rescheduling flights are not covered by the Insurer. We understand that these costs are being absorbed by airlines by way of 'credit' on additional flights for future dates.

A pandemic exclusion applies in respect of amendment or cancellation costs cover provided under most consumer travel insurance policies. For corporate travel insurance policies, in this scenario there would be concerns as to whether cover would respond, as a disinclination or change in plans exclusion applies in respect of any amendment made by the insured person. We would have to assess the circumstances of each individual claim.

ZUR01QW (g)

Prior to a policy holder's departure - *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.*

There is no coverage for costs for testing and hospital stays prior to departure as Zurich is unable to provide such coverage under the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth).

ZUR01QW (h)

Prior to a policy holder's departure - *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.*

There is no coverage prior to departure for self-quarantine as the customer's journey has not started.

ZUR01QW (i)

Prior to a policy holder's departure - *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 actual costs for rescheduling flights are not covered by the Insurer. We understand that these costs are being absorbed by airlines by way of 'credit' on additional flights for future dates.

A pandemic exclusion applies in respect of amendment or cancellation costs cover provided under most consumer travel insurance policies. For corporate travel insurance policies, in this scenario there would be concerns as a disinclination or change in plans exclusion applies in respect of any amendment made by the insured person. We would have to assess the circumstances of each individual claim.