



ZUR02QW

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

ZUR02QW (a)

Following 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 would be concerns as to whether health insurance cover (specifically, overseas medical expenses) under consumer travel insurance policies would respond, as in this scenario such losses could be considered as foreseeable. We would have to assess the circumstances of each individual claim. For corporate travel insurance policies, cover would respond, however, an employer would have to exercise its duty of care in directing employees' travel.

ZUR02QW (b)

Following 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 would be concerns as to whether cover for such additional expenses (for self-quarantine) under consumer and corporate travel insurance policies would respond, as in this scenario such losses could be considered as foreseeable. We would have to assess the circumstances of each individual claim. Further, a pandemic exclusion would likely apply under most consumer travel insurance policies.

ZUR02QW (c)

Following 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, as such losses could be considered as foreseeable. We would have to assess the circumstances of each individual claim.

ZUR02QW (d)

Following 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.

A key factor with this scenario will be whether the policy holder departed on his or her journey prior to the Smart Traveller advisory being issued against the destination.

If it had not been issued prior to the policy holder departing, then there would be no impact and health insurance cover (specifically, overseas medical expenses) would be provided under the travel insurance policies.

However, if the Smart Traveller advisory had been issued prior to departure, there would be concerns as to whether cover under consumer travel insurance policies would respond, as in this scenario such losses could be considered as foreseeable. We would have to assess the circumstances of each individual claim. For corporate travel insurance policies, cover would respond, however, an employer would have to exercise its duty of care in directing employees' travel.

ZUR02QW (e)

Following 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.*

A key factor with this scenario will be whether the policy holder departed on his or her journey prior to the Smart Traveller advisory being issued against the destination.

If it had not been issued prior to the policy holder departing, then there would be no impact and cover for such additional expenses (for self-quarantine) would respond.

However, if the Smart Traveller advisory had been issued prior to departure, there would be concerns as to whether cover for such additional expenses (for self-quarantine) under consumer and corporate travel insurance policies would respond, as in this scenario such losses could be considered as foreseeable. We would have to assess the circumstances of each individual claim. Further, a pandemic exclusion would likely apply under most consumer travel insurance policies.

ZUR02QW (f)

Following 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, 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.

ZUR02QW (g)

Following 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.*

As with our answer to ZUR02QW (d), a key factor with this scenario will be the timing of issue of any Smart Traveller advisory against the destination and whether the policy holder departed on his or her journey prior to this.

If a Smart Traveller advisory had not been issued prior to the policy holder departing, then there would be no impact and health insurance cover (specifically, overseas medical expenses) would be provided under the travel insurance policies.

However, if a Smart Traveller advisory had been issued prior to departure, there would be concerns as to whether cover under consumer travel insurance policies would respond, as in this scenario such losses could be considered as foreseeable. We would have to assess the circumstances of each individual claim. For corporate travel insurance policies, cover would respond, however, an employer would have to exercise its duty of care in directing employees' travel.

ZUR02QW (h)

Following 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.*

As with our answer to ZUR02QW (e), a key factor with this scenario will be the timing of issue of any Smart Traveller advisory against the destination and whether the policy holder departed on his or her journey prior to this.

If a Smart Traveller advisory had not been issued prior to the policy holder departing, then there would be no impact and cover for such additional expenses (for self-quarantine) would respond.

However, if the Smart Traveller advisory had been issued prior to departure, there would be concerns as to whether cover for such additional expenses (for self-quarantine) under consumer and corporate travel insurance policies would respond, as in this scenario such losses could be considered as foreseeable. We would have to assess the circumstances of each individual claim. Further, a pandemic exclusion would likely apply under most consumer travel insurance policies.

ZUR02QW (i)

Following 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 to whether cover would respond, 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.