

Chubb Insurance Australia Limited

CHBo2QW

Provide information about inclusion in insurance products in the following circumstances **following 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.

CHBo2QW (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 (i.e. costs for testing and hospital stays in Australia) is excluded under our policies.

The insurer's policies are not likely to cover overseas testing and hospital stays relating to a foreseen circumstance, such as if a policy holder proceeded with international travel to a destination when 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.

CHBo2QW (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 costs incurred for overseas self-quarantine relating to a foreseen circumstance, such as if a policy holder proceeded with 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.

CHBo2QW (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.

The insurer's policies are not likely to cover the costs of rescheduling flights relating to a foreseen circumstance, such as if a policy holder proceeded with booking 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.

CHBo2QW (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.

The insurer is not licensed to provide health insurance cover in Australia and such cover is excluded in our policies.

The insurer's policies may respond for the costs for testing and hospital stays relating to an unforeseen circumstance, such as if a policy holder proceeded with 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.

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.

CHBo2QW (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.

Insurance cover may respond to cover the costs for overseas self-quarantine relating to an unforeseen circumstance, such as if a policy holder proceeded with international travel to a destination that, at the time of travel, 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.

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.



CHBo2QW (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 the costs of rescheduling flights relating to an unforeseen circumstance, such as if a policy holder proceeded to book international travel to a destination that did not, at the time of booking, 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 costs would also need to be non-refundable meaning that cover would not respond 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.

CHBo2QW (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's policies may respond for the costs for overseas testing and hospital stays relating to an unforeseen circumstance, such as if a policy holder proceeded with 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.

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.

CHBo2QW (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 may cover costs for overseas self-quarantine relating to an unforeseen circumstance, such as if a policy holder proceeded to book 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.

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.

CHBo2QW (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 costs of rescheduling flights relating to an unforeseen circumstance, such as if a policy holder proceeded to book 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 costs would also need to be non-refundable meaning that cover would not respond 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.
