

SCIO2QW:

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

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.

Answer:

- a) We note that “medical costs” incurred overseas are potentially claimable under a policy of travel insurance.

Travel insurance includes some benefits for overseas medical costs; however, it is not “health insurance”. Travel insurance can assist with the necessary costs of medical treatment overseas incurred due to an unexpected injury or illness that occurred during the customer’s journey.

The answer to Question 2(a) depends on the type of policy purchased.

Suncorp, Apia, GIO & Vero – For travel insurance policies offered under these brands, overseas medical costs incurred during their journey may be covered in some circumstances, but every claim will depend on the individual facts specific to the policy holder. Generally speaking, for a customer’s claim to be covered under one of these policies, the insurance must have been taken out before 31 January 2020 (when COVID-19 was deemed a known event) and the travel must have commenced before 18 March 2020 (when DFAT issued the Level 4 ‘do not travel’ advisory on a worldwide basis).

AAMI – AAMI Travel Insurance does not cover claims that are caused by, arise from or involve a **human pandemic, epidemic or any other outbreak of infectious disease**. Given that COVID-19 has been declared a pandemic and is an outbreak of an infectious disease, AAMI travel insurance policy holders are not able to make a claim for the costs of overseas medical expenses.

- b) The answer to Question 2(b) depends on the policy purchased.

Suncorp, Apia, GIO & Vero – For travel insurance policies offered under these brands, self-quarantine costs incurred during their journey may be covered in some circumstances, but every claim will depend on the individual facts specific to the policy holder. Generally speaking, for a customer’s claim to be covered under one of these policies, the insurance must have been taken out before 31 January 2020 (when COVID-19 was deemed a known event) and the travel must have commenced before 18 March 2020 (when DFAT issued the Level 4 ‘do not travel’ advisory on a worldwide basis).

AAMI – AAMI Travel Insurance does not cover claims that are caused by, arise from or involve a **human pandemic, epidemic or any other outbreak of infectious disease**. Given that COVID-19 has been declared a pandemic and is an outbreak of an infectious disease, AAMI travel insurance policy holders are not able to make a claim for the costs of self-quarantine.

- c) The answer to Question 2(c) depends on the policy purchased.

AAMI – AAMI Travel Insurance does not cover claims that are caused by, arise from or involve a **human pandemic, epidemic or any other outbreak of infectious disease**. Given that COVID-19 has been declared a pandemic and is an outbreak of an infectious disease, AAMI travel insurance policy holders are not covered for the costs of rescheduling flights.

Suncorp, Apia, GIO & Vero – For travel insurance policies offered under these brands, cover for the costs of rescheduling flights is provided in some clearly defined circumstances which are outlined to customers in the PDS.

Every claim will depend on the individual facts specific to the policy holder. Generally speaking, for the costs of rescheduled flights to be covered under one of these policies for a customer who has already departed to, the following must be satisfied:

- a. the insurance must have been taken out before 31 January 2020 (when COVID-19 was deemed a known event); and
- b. the travel must have commenced before 18 March 2020 (when DFAT issued the Level 4 ‘do not travel’ advisory on a worldwide basis); and

- c. one of the following circumstances applies:
 - a. the customer cannot/could not complete the journey because he or she became ill (with COVID-19);
 - b. the customer has/had to return home because of unexpected illness (COVID-19) of a relative or travelling companion;
 - c. the customer was/is directed into quarantine during the journey.

d) Please refer to answer for Question 2(a).

e) Please refer to answer for Question 2(b).

f) Please refer to answer for Question 2(c).

g) Please refer to answer for Question 2(a).

h) Please refer to answer for Question 2(b).

i) Please refer to answer for Question 2(c).