

## FAQs for nib Travel Insurance

Updated 13/03/2020

This is general information to help travellers understand how the SARS-CoV-2 virus and resulting disease COVID-19 may impact cover under existing nib Travel Insurance policies. For information about purchasing a new policy, please see our [Travel Alerts](#) page.

This information is for nib Comprehensive, Essentials, Bare Essentials and Annual Multi Trip plans purchased on a PDS with the 'effective date' of 30 November 2019, or 20 January 2020. You can find the effective date for your policy on the front cover of the Combined Financial Services Guide and Product Disclosure Statement provided to you along with your Certificate of Insurance. If you would like us to send this document to you again, or are unsure if this information applies to you, [contact us](#) for further assistance.

This is general information only. If you have been impacted by COVID-19 and need medical assistance, please [contact the nib International Assistance team](#).

If you have incurred costs and you need to submit a claim, you can find information about how to submit a claim here. All claims are assessed by our claims team on a case-by-case basis, along with all supporting documentation.

If you have purchased your policy after the relevant cut-off time listed in our Travel Alert, it will not offer cover relating to the current SARS-CoV-2 virus/COVID-19 event.

### 1. Am I covered if I cancel my trip if there is a DFAT advice of "Reconsider your need to travel"?

If your trip is cancelled, contact your travel providers to see if you can receive a refund or a credit.

In order for the policy to offer cover for cancelling or rearranging a trip, one of the events listed in "What are the events that will be covered under this section?" has to occur. If one of these events has not occurred, we're not able to offer cover for these types of expenses.

If you are out of pocket following the cancellation of your trip, you are welcome to submit a claim to be considered. All claims are assessed against the policy terms, conditions and exclusions. There is a General exclusion for a loss arising from an epidemic or pandemic, which may also impact our ability to offer cover for cancellation related expenses due to a SARS-CoV-2 or COVID-19 event.

### 2. What cover is available if a wedding I'm attending overseas is cancelled because of SARS-CoV-2 or COVID-19?

If your trip is cancelled, contact your travel providers to see if you can receive a refund or a credit.

If you are out of pocket following the cancellation of your trip, you are welcome to submit a claim to be considered. All claims are assessed against the policy terms, conditions and exclusions. There is a General exclusion for a loss arising from an epidemic or pandemic, which may also impact our ability to offer cover for cancellation related expenses due to a SARS-CoV-2 or COVID-19 event.

### 3. If I travel and contract COVID-19 overseas, will my medical costs be covered?

There is a General exclusion for a loss arising from an epidemic or pandemic. This exclusion applies to all sections, for policies purchased before and after the cut-off date.

If you become ill while travelling, you may contact nib International Assistance for support and guidance. If you are out of pocket for medical costs, you are welcome to submit a claim and all supporting documentation for consideration.

### 4. If I travel and contract COVID-19 overseas, will I be covered for any additional accommodation costs incurred?

As the policy has a General exclusion for a loss arising from an epidemic or pandemic, this exclusion applies to all sections of the policy, and all expense types.

If you need assistance whilst you are travelling, you can contact the nib International Assistance team. If you incur additional expenses due to COVID-19, you can submit a claim and all supporting documentation for consideration. All claims are assessed on an individual basis.

### 5. Is cover available if I need to stay overseas with a member of my travelling party who has contracted COVID-19?

If you need to stay with a friend or family member who has become ill overseas, you can contact the nib International Assistance team for guidance.

As there is a General exclusion in our policy for loss arising from an epidemic or pandemic, we are not be able to offer cover for additional costs you incur. If you do incur additional costs as a result of a member of your travelling party contracting the virus, you can submit a claim along with all your supporting documents, and it will be assessed by the claims team.

### 6. What cover is available if my hotel is quarantined?

If you are subject to a quarantine overseas, contact nib International Assistance who will be able to offer support and guidance.

If you end up being out of pocket for expenses following a quarantine, you are welcome to submit a claim and all supporting documentation for consideration, however, there is a General exclusion for losses arising from an epidemic or pandemic. This exclusion applies to all events, benefits and expenses, for policies purchased before and after the cut-off date.

### 7. What cancellation and medical cover is available for SARS-CoV-2/COVID-19 if I purchased my policy prior to the applicable cut-off date?

If your trip is cancelled, contact your travel providers to see if you can receive a refund or a credit.

In order for the policy to offer cover for cancelling or rearranging a trip, one of the events listed in "What are the events that will be covered under this section?" has to occur. If one of these events has not occurred, we're not able to offer cover for these types of expenses.

If you become ill while travelling, you may contact nib International Assistance for support and guidance.



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As there is a General exclusion for a loss arising from an epidemic or pandemic, we are not able to offer cover for any cancellation or medical costs you incur in relation to SARS-CoV-2 and/or COVID-19.

If you are out of pocket, you are welcome to submit a claim and all supporting documentation for consideration. All claims are assessed against the policy terms, conditions and exclusions.