

# Novel Coronavirus (2019-nCoV)

Information for Partners, as at 10:00AM AEDT 4 Feb 2020

## What is the situation?

- WHO has declared the outbreak a Public Health Emergency of International Concern (PHEIC).
- China has been declared a 'Do not travel' destination by DFAT due to the situation.
- Both the Australian and New Zealand governments have issued 'Do not travel' advice for China.
- Many airlines have reduced or stopped flights.
- To date, 53 travellers have contacted our emergency assistance team, across all brands. We have not been advised of any travellers covered by our policies who have contracted, or are suspected of having the virus. Most calls have been relating to cancelling or rearranging travel.

## What actions has nib Travel Insurance & SureSave undertaken?

- On 23 January, we posted notification that policies covering travel to/from China issued after 5PM AEDT would no longer offer cover for claims arising from 2019-nCoV
- On 31 January, following the declaration of a PHEIC due to the epidemic, this position was updated to include travel to/from all other destinations. Policies issued from 6AM AEDT 31 January for any destination will not offer cover for claims arising from 2019-nCoV
- Following the Australian Government issuing a 'Do not travel' warning for China on Saturday, 1 February, we removed China as a destination that can be selected for travel policies.

## What is the cover under the policy?

- Any cover available under a policy will depend on the plan that was purchased; it may then be restricted by policy exclusions.
- We will not offer cover for travel to a destination where the Australian Government has issued a 'Do not travel' warning, which was issued on Saturday, 1 February. We are unable to estimate when this advice level will change and have consequently restricted sale to China as a destination.

### **For travellers who have purchased a SureSave policy**

- Our policy wording includes an exclusion for claims that arise from epidemics or pandemics breaking out (see page 72 of the policy wording, in *Part C: Things we'll never cover*).
- This outbreak constitutes an epidemic and has the potential to become a pandemic.
- The policy exclusion means that even if a policy was purchased prior to the relevant cut-off time and the outbreak of this virus causes one of the events listed in the policy, we may not be able to offer cover for a claim.

## **For travellers who have purchased an nib Travel Insurance policy**

### **For policies purchased before 30 November 2019**

- Cover available will depend on the traveller's circumstances. For a policy to offer cover the circumstances must fall under one of the covering clauses of the policy.
- Costs arising from contracting the illness, including additional expenses and cancellation, may be covered.
- General exclusions for losses that arise from government intervention, prohibition or regulation, along with other exclusions, may apply.
- The policy excludes a loss arising from change of mind, or a disinclination to travel.

### **For policies purchased after 30 November 2019**

- Our policy wording includes an exclusion for claims that arise from epidemics or pandemics.
- This outbreak constitutes an epidemic and has the potential to become a pandemic.
- This exclusion means that even if a policy was purchased prior to the relevant cut-off time, if the outbreak of this virus causes one of the events listed in the policy, we may not be able to offer cover for a claim.

### **What should impacted travellers do?**

- Stay informed with the latest information from [Smartraveller](#).
- Contact their travel providers to check if arrangements are impacted.
- If an insured traveller has incurred expenses, or wants to see if they can be covered for an event that has occurred, they should complete a claim form, and submit this along with any supporting documentation.
- For travellers who have changed their plans, and who do not need to submit any claim against their policy, contact us to discuss options to cancel an existing policy.