



## Coronavirus pandemic: cover is impacted, find out what it means for your clients

---

**Background: Hubei Province has been embargoed since 24 January, and now extended to the whole of China**

The World Health Organisation has declared the novel coronavirus (2019-nCoV) a Public Health Emergency of International Concern, and as of Saturday 1 February 2020 the Australian Government raised the Travel Advice warning for China to Level 4, Do Not Travel – leaving many Australian travellers still in China and Hong Kong wondering what to do.

On Friday 24 January 2020 when the Hubei Province was moved to a Level 4 warning, TravelCard placed an Embargo on the region declaring the coronavirus a “known event” and restricting cover in line with specific policy wordings. This has now been extended to the whole of China as of 1 February 2020.

**TravelCard’s Corporate policy continues to provide cover – provided travel arrangements were made prior to DFAT Level 4 warnings**

**What’s covered:** TravelCard’s Corporate Policy (April 2018) covers Epidemics & Pandemics but does exclude DFAT Level 4 countries. Therefore, cover is provided where travel arrangements were made prior to the DFAT Level 4 – DO NOT TRAVEL – warnings issued on 24 January 2020 for Hubei Province and on 1 February for China.

If any of your Corporate clients are impacted by the travel restrictions as a result of the coronavirus and need our assistance, they can contact our 24/7 Global support team on:

- In Australia: 1300 123 413
- Overseas: +61 2 7909 2777 (reverse charge number)
- Email: [claims@travelcard.com.au](mailto:claims@travelcard.com.au)
- SkypeID: “TravelcardOZ”

**What's not covered:** Corporate travel to China booked after 1 February 2020 when the DFAT Level 4 warning was issued.

**TravelCard is extending cover for the next 72 hours to bring Leisure clients home from China and Hong Kong**

TravelCard's Leisure Policy (April 2018) excludes any claims arising directly or indirectly from an Epidemic or Pandemic. However, our priority remains to assist our clients and given the seriousness of the emerging situation we are extending our Leisure travel policy beyond its usual parameters.

This means we will support TravelCard customers in China and Hong Kong by covering their reasonable costs of changing their return flights if they want to return to Australia. Customers must book their return travel within the next 72 hours and travel on the first available flight. If necessary, the TravelCard Global 24/7 Assistance team can assist customers in arranging those flights and can be contacted on our reverse charge number +61 27909 2777.

With low outbound flight availability from China, **we have also taken the step of reserving seats on a charter flight.** This will ensure we can help all affected TravelCard customers who wish to return to Australia, in the unlikely event that they are unable to secure a seat on a commercial flight departing China. In the first instance, we ask that clients contact our Global Assistance team so we can determine how best to assist them.

**Stay up to date**

This is a rapidly changing situation. We continue to monitor developments very closely and will be in touch with you should anything material change. For further information on the coronavirus and the DFAT Advice Levels please direct your clients to the following websites:

- Smart Traveller: <https://www.smartraveller.gov.au/news-and-updates/novel-coronavirus-outbreak>
- World Health Organisation (WHO): <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>



TCA Insurance Services Pty Ltd (TCA) ABN 76 621 476 220 is an authorised representative (AR 1262773) of the Insurer, The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 (AFSL 241436). Catriona Rowntree has been appointed as Authorised Representative (No 1262872) of Hollard through an arrangement with TCA. Any advice provided by TCA or Catriona Rowntree in relation to the TravelCard Real-Time Insurance products and the TravelCard is general advice only. Please consider the Combined Financial Services Guide & Product Disclosure Statement and the TravelCard Terms & Conditions (available at [www.travelcard.com.au](http://www.travelcard.com.au)) before deciding whether they are suitable for you.