

Guidance for Corporate travel insurance clients following upgraded travel warnings

This information is current as at 19th March 2020 and replaces any previous guidance issued.

The Australian Government yesterday upgraded its travel warnings worldwide and stated that no Australian should travel overseas. Detailed information on what this means for Corporate travel insurance is provided below. The key points to note are:

1. Clients currently overseas should return home immediately
2. Domestic travel booked from today will not be covered for claims relating to COVID-19. Bookings already made will be covered (subject to the terms and conditions of the policy wording).
3. All travel up to 30 June 2020 should be postponed or cancelled and will be covered if arranged prior to the COVID-19 outbreak (subject to the terms and conditions of the policy wording).

Clients currently overseas should return home immediately

Following the Australian Government's upgraded travel warning issued yesterday, clients travelling overseas should return home immediately. If you have a Corporate client currently travelling overseas, they are covered for curtailment (subject to the terms and conditions of the policy wording) provided:

- They did not choose to enter a country or region within a country after it was subject to a DFAT 4 warning
 - They did not commence their trip after 3 March 2020, when COVID-19 could no longer be considered 'unforeseen'
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- They booked their trip prior to 4 March and didn't travel to China, Japan, Iran and certain regions within South Korea and Italy

Clients should book their return travel within the next 72 hours (before 23:59 on 22 March 2020 AEST) and travel on the first available flight. If necessary, the TravelCard Global 24/7 Assistance team may be able to assist customers in arranging those flights and can be contacted on our reverse charge number +61 27909 2777.

Clients who departed prior to 13 March are covered for medical expenses but must book to return home immediately

Clients are covered for overseas medical expenses relating to COVID-19 for trips that commenced prior to 13 March 2020 (subject to the terms and conditions of the policy wording) when the World Health Organisation issued an official warning about the risks of contracting and transmitting COVID-19. The only exception is where a client chose to enter a country or region within a country after it was subject to a DFAT 4 warning.

We will continue to provide cover until clients are able to return home. We cannot stress strongly enough that for this cover to apply, clients should book return travel to Australia in the next 72 hours and return to Australia on the first available flight. If they do not do so, they will be deemed to have voluntarily assumed the risk of contracting COVID-19.

Clients will not be covered for medical expenses relating to COVID-19 for trips that commenced from 13 March 2020

Where clients chose to travel overseas from 13 March 2020 onwards, ignoring WHO's official warning about the risks of contracting and transmitting COVID-19, they will not be covered for medical expenses relating to COVID-19 (per the terms and conditions of the policy wording).

Domestic travel booked from today will not be covered for claims relating to COVID-19

The global and domestic situation is changing regularly, with further restrictions on international travel and public gatherings within Australia announced yesterday. In light of this, as of 19 March 2020 TravelCard no longer considers COVID-19 to be an 'unforeseen' event within Australia and there is no cover for Loss of Deposits or trip curtailment for travel booked from today.

All travel up to 30 June 2020 should be postponed or cancelled now – Loss of Deposits will be covered if travel was arranged prior to the COVID-19 outbreak

Loss of Deposits (cancellation) may be covered by the TravelCard Corporate policy, depending on when travel was booked and destination of travel. Loss of Deposits is determined by whether the COVID-19 risk could be foreseen at the time of booking. The key travel booking dates that we will consider when assessing claims for Loss of Deposits have been communicated previously and are unchanged:

- Travel booked prior to 30 January 2020 (except to Hubei province in China) - Cover is provided for loss of deposits (subject to the terms and conditions of the policy wording).
 - Travel booked between 31 January 2020 and 3 March 2020 - loss of deposits may be covered (subject to the terms and conditions of the policy wording). Cover depends on the extent of the COVID-19 outbreak in the country being visited at the time of booking and whether it can be considered unforeseen. Examples of key countries where there has been a significant COVID-19 outbreak, and we may not consider COVID-19 an unforeseen event for all or part of this period include;
 - China
 - Japan
 - Iran
 - certain regions in South Korea
 - certain regions in Italy
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- Travel booked from 4 March 2020 - there is no cover for loss of deposits due to COVID-19 as it can no longer be considered an unforeseen event (subject to the terms and conditions of the policy wording).

Clients should delay booking future travel until the situation is clearer

As outlined above, overseas travel booked from 4 March 2020 and domestic travel booked from 19 March 2020 will not be covered for claims relating to COVID-19. Clients should not book future travel until the situation becomes clearer as they may not be covered.

Information for clients

1. [Guidance for Corporate clients on cover and making a claim](#)
 2. [Making a Corporate travel insurance claim and tips on minimising losses](#)
 3. [Claim form](#)
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