



## Updated guidance: Corporate cancellation claims to 1 December 2020

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*This information is current as at 4<sup>th</sup> August 2020 and replaces any previous guidance issued.*

The Australian government and many travel & tourism providers are now indicating that travel restrictions (particularly internationally) are likely to remain in place until 2021. We recognise that many of you continue to receive enquiries from clients on what this means for them, including a growing number where clients have been granted special exemption to travel.

Our latest guidance that can be shared with clients is below. Key items to be aware of are:

1. Excluding domestic travel, New Zealand and the Pacific Islands, we are **now accepting claims for travel up to 1 December 2020** if arranged prior to the COVID-19 outbreak (subject to the terms and conditions of the policy wording).
  2. Even where a government travel exemption has been granted, **clients will not be covered if they choose to travel.**
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**Loss of Deposits for travel up to 1 December 2020 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
- Overseas travel booked from 4 March 2020
- Domestic travel booked from 19 March 2020

**DFAT 'Do Not Travel' advice means clients will not be covered, even if a travel exemption has been granted**

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While the government is granting exemptions for some essential travel, it is important to make clients aware that they will not be covered if they choose to travel. Travel exemptions are permission to travel despite the official government advice, and do not make it safe to do so. With the situation around the world evolving constantly, we may not be able to assist clients as we would normally (for example we may not be able to secure return flights or appropriate hospital care if needed). This means we are unable to provide cover at this time.

**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.

Thank you for your support, patience and understanding during these challenging times.

Regards

Peter Klemt, CEO

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