



Position Statement

Global Outbreak “COVID-19”- Coronavirus

Location:	Worldwide
Date:	18 March 2020

SUMMARY:

The outbreak of Covid-19 in Wuhan, China, in December 2019 has continued to evolve globally. Nearly all countries have now instigated a combination of one or more of the following:

- Closure of their international borders.
- Limiting and controlling domestic travel within their own borders.
- Instigating various “quarantine” and self-isolating protocols for any inbound travel.

Such measures have limited the practicality of any international travel. In addition, travel by all forms (sea, land and air), has also been subject to delays, diversions or cancellations. Also, many international transport providers have reduced their capacity in alignment with the decreased demand for global travel.

Australian Department of Foreign Affairs and Trade (DFAT): Travel Update 18 March 2020

We now advise all Australians: do not travel overseas at his time. This is our highest advice (level 4 of 4).

If you are already overseas and wish to return to Australia, we recommend you do so as soon as possible by commercial means.

<https://www.smartraveller.gov.au/news-and-updates/coronavirus-covid-19>

Following the declaration made by the Australian Government AHI advises its Underwriting Position remains as follows:

New travel booked on or after 4.00pm (AEDT) on the 13th March 2020

AHI now consider that the possibility of disruption/delay/cancellation of any travel arrangements is no longer “unforeseen” or “unforeseeable”.

Accordingly, there is no cover for any claim brought pursuant to “unforeseen” or



“unforeseeable” circumstances where the loss is directly or indirectly caused by COVID-19.

This limitation does not apply to medical expenses where travel has been undertaken in accordance with the Australian Government’s Travel Advisory updates.

This underwriting position applies to all new travel booked for the following products:

- All Corporate Travel policies
- All Leisure Travel policies

Existing Policies issued, Quotes Bound, and travel booked prior to 4.00pm (AEDT) on the 13th March 2020

Clarification of AHI Travel and Expat policy coverage

Medical Expenses coverage:

Travel Policies:

- All AHI Travel policies provide cover for medical expenses in association with the management and treatment of the Coronavirus provided the travel is undertaken in accordance with the Australian Government’s Travel Advisory updates.

Expat Policies:

Standard medical cover remains in place subject to the below provisos:

- Where an Expat has been temporarily sent home by their Employer (or Insured) where there is a “Do Not Travel” advice in effect, the Home Leave period specified in the Policy is extended by a further thirty (30) days.
- If the Expat is temporarily stranded outside their Country of Expatriation, or temporarily stranded in transit to and/or from their Country of Expatriation, We will continue to cover them for up to thirty (30) days under their Expat Policy as long as it remains in-force.
- If an Expat is sent home by their Employer (or Insured) due to COVID-19 and is no longer “Expatriated”, cover under the Policy for the Expat will only continue for thirty (30) days after their return, as they are then deemed not to be Expatriated and are ineligible for cover.

Once any of the above three scenarios has ceased, the Insured will no longer meet the definition of an Expat and will be ineligible for cover.

- There is no change to cover for Expats who remain on assignment.

Updated AHI Claims Position Statements

Additional and Forfeited expenses cover:

- AHI will provide cover for the reasonable and necessary direct additional and



direct forfeited expenses associated with the “unforeseen” or “unforeseeable” closures of previously open international borders and/or government-imposed quarantine.

- Losses caused directly by “unforeseen” or “unforeseeable” cancellation of travel and/or accommodation by third parties which is outside of your control are covered. If other travel plans exist which remain unaffected there is no cover for the cancellation, curtailment or amendment of this portion of the trip.

Loss of Deposits and Cancellation cover:

There is cover for any cancellation or amendment where:

- A **DFAT ADVICE LEVEL 4 – DO NOT TRAVEL** is in existence for that country or region, and
- the cancellation or amendment occurs within 60 days prior to the commencement of the journey.

Please note that where both amendment and cancellation of the trip is covered, cover is limited to the lesser amount.

There is no cover for:

- Travel to any country or region where at the time of booking your travel arrangements there is a **DFAT ADVICE LEVEL 4 – DO NOT TRAVEL** for a country as a whole, or a LEVEL 4 for a region or province within a country to which you intend to travel.
- For amended/cancelled travel where the **DFAT ADVICE LEVEL reduces below Level 4.**
- Any additional/forfeited expenses where you are self-isolating upon your return home.
- Wages or income replacement for any period where you are:
 - placed in quarantine, or
 - self-isolating.
- Any expenses associated with an Insured’s failure to conduct due diligence into any known “entry restrictions” or “quarantine restrictions” that were in place at the time of booking travel arrangements. This particularly applies to travel plans that involve travelling through or transitioning through multiple countries.

Further information with respect to the Coronavirus:

AHI Recommends the following two websites for factual information:

1. Australian Department of Foreign Affairs and Trade - www.smarttraveller.gov.au
2. World Health Organisation - www.who.int

FURTHER QUERIES:

- Your Insurance Broker (if applicable).
- AHI: +61 2 9251 8700 / 1 800 618 700
- AHI Assist: +61 2 8330 1222 (for those who are on active travel)