



Position Statement

Global Outbreak “COVID-2019”- Coronavirus

Location:	Worldwide
Date:	13 March 2020

SUMMARY:

The outbreak of Covid-19 in Wuhan, China, in December 2019 has continued to develop with documented cases now reported on all continents of the globe. There has been a large degree of international cooperation as countries attempt to manage and contain this outbreak.

The unintended consequences of the above has resulted in mass disruption to global business, particularly those associated with travel and tourism. Some countries have instigated closure of their borders, prohibiting mass entry and exit. Mass gatherings have either been postponed or cancelled. Travel by all forms (sea, land and air), has also been subject to delays, diversions or cancellations.

Pandemic Declaration by WHO – 11th March 2020:

As of 11th March 2020, the World Health Organisation (WHO) have declared the COVID-19 (Coronavirus) to now be a pandemic. In the media briefing WHO advised:

“WHO has been assessing this outbreak around the clock and we are deeply concerned both by the alarming levels of spread and severity, and by the alarming levels of inaction. We have therefore made the assessment that COVID-19 can be characterized as a pandemic”.

Following the Global Pandemic declaration made by the World Health Organisation, AHI has now changed it's underwriting position.

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.

Additional and Forfeited expenses cover:

- AHI will provide cover for the 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 28 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 remains at 1, 2 or 3** (normal cover remains in place).
- 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.smartraveller.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)