



Position Statement

Global Outbreak “COVID-2019”- Coronavirus

Location:	Worldwide
Date:	12 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.*

Clarification of AHI Travel and Expat policy coverage for Travel booked, or new policies issued on or after 4pm on the 12th of March 2020:

Following the Global Pandemic declaration made by the World Health Organisation, it is no longer unforeseeable that any travel arrangements will be disrupted, changed or cancelled, and this changes AHI’s position.

On or after **4pm (AEDT) on 12th March 2020** AHI will no longer provide cover for losses or claims incurred as a direct or indirect result of the COVID-19 (Coronavirus). This applies to all new policies issued and all new travel booked for the following products:

- All Corporate Travel policies



Position Statement

- All Leisure Travel policies
- All new Expatriate Insurance policies

Clarification of AHI Travel and Expat policy coverage for Travel booked, or new policies issued prior to 4pm on the 12th March 2020:

Clarification of Medical Expenses coverage:

- All AHI Travel and Expat policies provide cover for medical and additional expenses in association with the management and treatment of the Coronavirus provided the travel is undertaken in accordance with the Australian Governments Travel Advisory updates.
- Where an Expat has been temporarily sent home by their Employer (or Insured) where there is a “Do Not Travel” advice in effect, the thirty (30) days Home Leave period under the Policy is extended by a further thirty (30) days.
- If the Expat is temporarily stranded within or 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 and 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.

Clarification of “additional” and “forfeited” expenses coverage:

- AHI will provide coverage for the direct additional and forfeited expenses associated with the unforeseeable closures of previously open international borders and/or government-imposed quarantine for travel that was booked prior to 4:00pm on the 12th March 2020.
- Only losses caused directly by 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.



Position Statement

Clarification of 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.

There is cover for travel to any country/region:

- Where a **DFAT ADVICE LEVEL of 1, 2 and 3** is in place at the time of booking (www.smartraveller.gov.au).
- AHI takes its guidelines from the Australian Department of Foreign Affairs and Trade (DFAT).

There is no cover for travel to any country/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.**

There is no cover for:

- Wages or income replacement for any period where you are:
 - placed in quarantine
 - self-isolating.
- Any additional/forfeited expenses where you are:
 - 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)