



CHINA – CORONAVIRUS

BHSI A & H Corporate Travel Insurance Update (Australia & New Zealand) 3 February 2020

There is an active outbreak of a new Coronavirus (2019-nCoV) in China that originated from Wuhan City in the Hubei Province in China. This new type of Coronavirus was initially linked to a large seafood and live animal market in Wuhan City, in China's Hubei Province. The majority of reported cases are in Wuhan City, although the situation is evolving with cases now reported in other parts of China. The Australian Government has therefore issued a travel advisory, recommending that you do not travel to China effective the 2nd February 2020. We urge you to pay close attention to the local media and emergency services, including the **DFAT Smart Traveller website** for Australian travellers, and the **SafeTravel website** for New Zealand travellers.

Policy or Travel Arrangements entered into before 9.00am AEST/11.00am NZST Sunday 2 February 2020*

If you have been affected by the outbreak of the Coronavirus in China, there may be provision for you to claim for benefits provided by your travel insurance policy.

- Please follow advice from local authorities and contact our 24-hour Emergency Assistance team if medical or emergency assistance is required. Contact details are available at <https://bhspecialty.com/claims/claims-australia/> or <https://bhspecialty.com/claims/claims-new-zealand/>.
- If your transport is delayed or cancelled or your accommodation is affected, you may be able to claim for additional travel, accommodation and meal expenses.
- Terms, conditions, limits and exclusions apply under your policy. For full details, you should refer to the Policy Wording and Certificate of Insurance you received when you purchased your travel insurance.

If you have not yet departed

- If your pre-booked travel arrangements to China are cancelled, delayed or rescheduled as a result of this outbreak, you may be able to claim for cancellation or amendment of your journey. Please note that the costs to rearrange your trip must not exceed the costs you would have incurred had you cancelled your trip outright.
- You must take all reasonable steps to limit or reduce your out of pocket expenses and we encourage you to speak with your travel agent/provider to mitigate your out of pocket expenses.

* Refer also to our Travel Advisory issued on 23 January 2020, regarding travel to Hubei Province and Wuhan City, China.

Policies or travel arrangements entered into after 9.00am AEST/11.00am NZST Sunday 2 February 2020

- By 9.00am (AEST) Sunday 2 February 2020, the outbreak of the Coronavirus in China was a known or foreseeable event, so we would expect that the purchase of a travel insurance policy or making of travel arrangements at or after this time was done with an awareness of this event and the possibility of issues arising due to this.
- Policy coverage and benefits vary based on individual circumstances and therefore we would like to take the opportunity to remind and encourage travellers who purchase travel insurance to always read their travel insurance Policy Wording.

What does this mean for your travel insurance cover?

Losses or damages in connection with the outbreak of the Coronavirus in China and the associated disruptions may not be covered if at the time the travel arrangements were made, the disruption was foreseeable. Foreseeability will depend on the time the arrangements were made and the state of knowledge about the disruptions around the intended date of travel. Travel arrangements made and confirmed prior to **9.00am AEST/11.00am NZST Sunday 2 February 2020** will be covered, subject to the terms and conditions of your Policy. Where policies have been issued and travel arrangements were confirmed after **9.00am AEST/11.00am NZST Sunday 2 February 2020**, cover for trip cancellation and additional expenses incurred will be assessed against the wording of the policy.

General Note

No two claims are the same and accordingly, claims are assessed on a case-by-case basis. The advice provided herein is of a general nature. Claims are assessed on their individual merits and are subject to the terms and conditions of the policy wording.

Before submitting a claim travellers should:

- Contact their airlines to confirm that their flights have been cancelled and discuss potential alternative arrangements.
- Contact their travel agents or their airlines and/or accommodation providers to see what costs they will meet or amendments, concessions or refunds they are prepared to provide.