



CLAIMS RESPONSE TO CORONAVIRUS – TRAVEL CANCELLATION/ALTERATION

BHSI A & H Corporate Travel Insurance Update (Australia & New Zealand) UPDATED: 16 March 2020

There is an active outbreak of the Coronavirus (2019-nCoV) 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 Australian Government have therefore issued a travel advisory, recommending that you do not travel to China effective the 2nd February 2020 and that you do not travel to Iran effective 29th February 2020. Similar advisories are now in force from the New Zealand Government, cases of Coronavirus have now been reported in a large number of countries across the world with the number of reported cases increasing.

We are closely monitoring this evolving situation and 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. Due to the nature of this event changing rapidly we have updated our travel advisory accordingly to provide guidance for our Brokers and customers.

What does this mean for your travel insurance cover?

If a customer's travel is affected, disrupted or cancelled we encourage you to first contact your airline or travel agent to obtain a refund or to make alternative arrangements. After taking these steps we encourage our customers to submit a claim form along with any supporting documentation.

Updated Policy Response to existing travel bookings purchased prior to 9.00am AEST/11.00am NZST on 5 March 2020 (excluding China/Iran)

Please read this updated Travel Advisory in conjunction with our earlier advisories set out below.

We refer to the Australian and New Zealand Government advice to reconsider the need for all overseas travel which was communicated on the 14 and 15 March 2020 and the enforcement of 14 day self-quarantine on the return from overseas travel after 15 March. As a result, we have amended our Travel Advisory to reflect this amended Government guidance.

We will consider claims for cancellation in light of the government advisories and restrictions if it is within six weeks of commencement of your journey, subject to the below.

There is cover under our travel policy for the cancellation or alteration of an insured person's journey arising from "unforeseen circumstances". However, effective from 9.00am AEST/11.00am NZST on 5 March 2020 the Coronavirus will not be considered as an "unforeseen circumstance" for:

1. All new travel bookings after 5 March 2020, under an existing policy; or
2. When purchasing a new policy after this time and date.

Cancellation of existing travel bookings purchased prior to 9.00am 5 March 2020 (excl. China/Iran)

If you made your travel booking prior to 9.00am AEST/11.00am NZST on 5 March 2020, and wish to delay or cancel a trip within 6 weeks of the commencement of the journey, we ask that you take the following steps:

1. Please contact your broker to discuss your travel plans, including your travel location and departure date to confirm whether cover may be available noting that no two claims are the same and need to be considered individually.
2. 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/airline to mitigate your out of pocket expenses. This includes investigating potential alternative travel arrangements.
3. After taking these steps we encourage our customers to submit a claim form along with any supporting documentation.

Please note that earlier Travel Advisories have been issued, including in relation to travel to Wuhan, China generally, and Iran. These might apply to you and are still relevant and in place. These may affect your cover. If these might apply to you, please review them here:

23 January 2020 - <https://bhspecialty.com/wp-content/uploads/2020/01/AH-Travel-Advisory- Wuhan-City-2020-23-1-D.pdf>

3 February 2020 - <https://bhspecialty.com/wp-content/uploads/2020/02/AH-Travel-Advisory- China-2020-03-02-D.pdf>

5 March 2020 - <https://bhspecialty.com/wp-content/uploads/2020/03/AH-Travel-Advisory- Coronavirus-12-3-20-.pdf>

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.