

# Travel Insurance through Chubb

## Claims Response

Coronavirus (COVID-19)

CHUBB®

*Updated 18 May 2020*

The spread of coronavirus (COVID-19) is a rapidly developing situation. Chubb is closely monitoring guidance issued from leading organisations, including the [World Health Organization](#) (WHO) and local authorities. Chubb is also tracking the progression of COVID-19 through its travel security and medical assistance partners.

On 11 March 2020 the WHO declared that COVID-19 is a pandemic. Approximately 114 countries were affected at the date of the WHO announcement and the WHO has expressed concern about the alarming levels of spread and the severity. In response many countries have issued travel bans and/or travel warnings prohibiting and/or restricting travel.

To assess its coverage response to COVID-19, Chubb has carefully considered governmental ([Smartraveller](#)) and other public reporting of this situation. Significantly, at 9am (AEDT) on 18 March 2020, Smartraveller issued a 'do not travel overseas at this time' advice to all Australians, the highest advice level (level 4 of 4).

### **Advice to our customers wanting to cancel their trip**

If a travel cancellation or disruption loss does occur, we recommend that you first consider if you have any rights to seek a refund from your travel agent or the travel service provider, or if you are able to make alternate travel arrangements based on existing bookings. If you are not able to recover from your travel provider, we encourage you to submit a claim for consideration along with the original and amended itineraries and relevant documents to substantiate your remaining loss. We will assess all claims based on their individual circumstances.

### **Policy response**

We encourage our customers to submit a claim for consideration as each claim received by Chubb will be investigated and assessed in accordance with the facts of each case, the policy wordings or Product Disclosure Statements (PDS) and any applicable certificate or schedule of insurance. Your cover will depend on the type of insurance cover you have and your individual circumstances.

### **“Foreseen circumstance” under policy/PDS terms and conditions**

Insurance coverage for a “foreseen circumstance” is not likely to be covered under the terms and conditions of your insurance policy/PDS. It is important that you consider this prior to the purchase of any travel insurance or new travel arrangements you make under an existing travel policy with Chubb.

Chubb considers COVID-19 to be a “foreseen circumstance” for new policies/PDSs issued and/or new paid travel arrangements under an existing policy/PDS made in the following areas and after the following dates:

- **5:00 pm (AEDT) on 22 January 2020 for Hubei province, China;**
- **9:00 am (AEDT) on 2 February 2020 for mainland China; and**
- **9:08 pm (AEDT) on 4 March 2020 for all other destinations outside Australia.**

It is currently uncertain when COVID-19 will be contained, when the Australian Government’s travel advice will be updated, and when airlines and other businesses will return to normal operation. Customers that have travel plans more than four (4) weeks away may wish to delay cancelling their travel until it is less than four (4) weeks away in case the travel situation improves.

If the position on travel improves but a customer still does not wish to travel, such as when the Australian Government’s travel advice is reduced in severity, Chubb may consider any cancellation of this travel to be a disinclination to travel, subject to the terms and conditions of the policy.

Please check your policy wording/PDS for full terms, conditions and exclusions.

### **Enquiries and claims**

If you are travelling or planning to travel and you require travel advice, please visit the Australian Government Smart Traveller website [here](#).

If you have questions about whether a planned trip will be covered, please contact Chubb customer service at 1800 803 548. If you are an insured person and you require emergency assistance, please contact Chubb Assistance on +61 2 8907 5666.

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