



DUAL

[LATEST UPDATE]

Travel Advice – Coronavirus

THIS ADVICE IS CURRENT AS AT 6TH MARCH 2020 AND REPLACES ANY PRIOR ADVICE

This update provides our position on your travel insurance, and helpful advice and resources to research before you travel or before you make travel plans.

Travel insurance cover under the DUAL Corporate Travel Policy

The DUAL Corporate Travel Policy will respond, subject to the terms and conditions of the Policy wording, to unforeseen events. Currently our position is:

Mainland China

If you purchased a DUAL Corporate Travel Policy and booked your travel prior to 2nd February 2020 for travel to Mainland China, we will consider claims under the loss of deposits section of the Policy. There is no cover for any other section of the policy if you choose to or have chosen to travel to mainland China after 2nd February 2020.

For travel booked or Policies purchased after 2nd February 2020, there is no cover under any section of the Policy for any claim arising from the Coronavirus outbreak.

Worldwide excluding Mainland China

The Coronavirus Outbreak has been widely reported in the media including alerts issued by the World Health Organisation and the Department of Foreign Affairs and Trade (DFAT) / Smartraveller, DUAL Australia is treating this event as 'not unforeseen' effective 3rd March 2020.

- If you purchased a DUAL corporate travel policy and booked your travel before 2nd February 2020 we will consider claims under all sections of the Policy including loss of deposits and medical expenses, subject to the policy terms and conditions.
- If you purchased a DUAL Corporate Travel Policy and booked your travel after 2nd February 2020 and before 3rd March 2020, coverage will be dependent upon whether, at the time you purchased the travel policy or booked the trip, you were aware of, or could be expected to be aware of any event, which may give rise to a claim under the policy. Claims will be considered on a case by case basis.
- If you purchase a DUAL Corporate Travel Policy and book your travel after 3rd March 2020 there is no cover under Section 2- Cancellation, Curtailment and Loss of Deposits of the policy for any claim arising from the Coronavirus Outbreak, as it is considered 'not unforeseen'

Each claim will be considered and assessed on its own merits, taking into account the individual circumstances of the claim in accordance with the terms, conditions, exclusions and limits of the Policy. We are monitoring the situation regularly and will continue to revise our position in the future. Updated information will be posted on the DUAL Australia website.

General Information and Resources

If your decision is to book travel in the future, or if you intend to travel imminently, stay informed.

There are a lot of resources with information on the Coronavirus, however some sources may not be factual. Keep up to date by monitoring updates from reputable public or global health officials and governments. Some recommended resources are below:

The Department of Foreign Affairs and Trade (DFAT) the official DFAT advice site for Australians living and travelling overseas providing travel advice via [smartraveller.gov.au](https://www.smartraveller.gov.au)

<https://www.smartraveller.gov.au/news-and-updates/coronavirus-covid-19>

This site also provides advice on each country worldwide and recommendations on travel to those countries.

The World Health Organization (WHO) provides health advice and preventative measures in an attempt to contain the spread of the outbreak and provides recommendations and travel advice on their website:

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public>

The Australian State Health Departments also provide updates, fact sheets, and infectious disease information. NSW, VIC and QLD are listed below:

<https://www.health.nsw.gov.au/Infectious/alerts/Pages/coronavirus-faqs.aspx>

<https://www.dhhs.vic.gov.au/novelcoronavirus>

<https://www.health.qld.gov.au/clinical-practice/guidelines-procedures/diseases-infection/diseases/coronavirus>

Where is DUAL seeing the impact on travel insurance from Coronavirus:

- Some of the world's biggest tradeshows and events are being cancelled due to the Coronavirus outbreak, destinations are worldwide and not confined to China
- Queries arising from medical evacuations from destinations near China where there may be difficulty finding first world destinations to take patients, as well as shortages of available medical response units and aircraft
- Clients are avoiding travel to Europe via stop overs in Asia and are rerouting their trips
- Clients are taking the precaution that all non-essential travel for employees is cancelled or deferred in order to mitigate the risks to their employees and business.

Should I travel to Overseas?

Consider your personal circumstances and the impact that travel delays may have.

You should consider:

- Can your business operate without you if you are delayed, quarantined or hospitalised?
- Do you have enough annual leave so that you can continue being paid by your employer if you are delayed getting home
- Do you have a family? How will being quarantined affect them?

FAQs

Below is a sample of queries we have received at DUAL in relation to coverage under the Corporate Travel Policy in relation to the Coronavirus Outbreak:

Q1. I am looking to purchase non-refundable fares to travel to the Olympics in Tokyo in July 2020, will I be covered under the DUAL corporate travel policy if the Olympics are cancelled or postponed due to the Coronavirus Outbreak?

Currently the cancellation or postponement of the Olympic Games is not unforeseen, where potential cancellation of the Olympic Games is reported in the media worldwide, so purchasing of non-refundable air tickets, accommodation and other travel expenses would not be covered under loss of deposits under the DUAL Corporate Travel Policy.

Q2. If I book my trip now to travel in 3 months' time, will I be covered under the DUAL Corporate Travel Policy?

The Policy will respond subject to the terms and conditions, but there is no cover under Section 2- Cancellation, Curtailment and Loss of Deposits of the Policy for any claim arising from an event directly or indirectly related to the Coronavirus Outbreak as it is not unforeseen.

Q3. If I'm travelling in 3 months' time to Thailand, am I covered under the DUAL Corporate Travel Policy if Smartraveller upgrade their warning to "Do Not Travel" due to the Coronavirus Outbreak?

That depends:

- a. If you booked travel prior to the 2nd February 2020, the Policy responds to loss of deposits cover. As the Smartraveller warning relates to the Coronavirus Outbreak there is no cover under any other section of the Policy.
- b. If you booked travel between 2nd February 2020 and 3rd March 2020 the policy responds to loss of deposits cover. As the Smartraveller warning relates to the Coronavirus Outbreak there is no cover under Section 2- Cancellation, Curtailment and Loss of Deposits of the Policy.
- c. If you booked travel after 3rd March 2020 there is no cover under any Section 2- Cancellation, Curtailment and Loss of Deposits of the policy for any claim arising from the Coronavirus outbreak as it is considered not unforeseen.

Q4. Do you have any advice for me to follow when travelling?

Refer to your employer's human resources department for your company protocol, or follow Smartraveller, WHO or other reputable public or global health officials and governments recommendations.

Q5. If I'm delayed getting home due to Coronavirus (or other travel related reasons), can I claim for loss of salary?

Travel policies do not cover loss of salary or income due to travel delays or quarantine. Weekly benefits under a travel policy are contingent upon sickness or injury, as defined in the policy wording. A copy of the policy wording is located here: <https://www.dualaustralia.com.au/underwriting/accident-and-health/corporate-travel>

Mitigating Your Loss

You have a duty to mitigate your loss wherever possible. Before submitting any travel claim we recommend you contact your travel agent or travel provider to discuss the best options for you to alter your trip. Some travel providers may provide penalty free options to amend travel arrangements and we recommend you contact them for further details. The customer must take all reasonable steps to mitigate their out of pocket expenses.

Important Additional Information

This information must be read in conjunction with the PDS as certain terms, conditions, limits and exclusions apply. These terms, conditions, limits and exclusions are detailed in the PDS.

If customers are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8016 9210.

If the query is not urgent, please contact our Claims Team CSN on +61 (2) 8256 1775.

Brokers should contact our underwriting team for advice on the extent of policy coverage on +61 (2) 9248 6300