

Kogan Insurance Event Advice

Important Information Regarding: Coronavirus (COVID-19) applicable to all countries

Issued 30th January 2020, updated 10th February 2020 and 16 March 2020. Information is current as at 16 March 2020.

COVID-19 continues to spread globally and has been declared a pandemic by the World Health Organisation.

On 13 March 2020, the Government responded to the COVID-19 pandemic by issuing Level 3 travel advice recommending Australians reconsider their need for non-essential overseas travel at this time, and maintaining its Level 4 'do not travel advice' to other countries.

In doing so, the Government stated on the smartraveller.gov.au website that it has issued this advice for two main reasons:

- There may be a higher risk of contracting COVID-19 overseas. You may come in contact with more people than usual, including during long-haul flights and in crowded airports. Health care systems in some countries may come under strain and may not be as well-equipped as Australia's or have the capacity to support foreigners. You may not have your normal support networks overseas.
- Overseas travel has become more complex and unpredictable. Many countries are introducing entry or movement restrictions. These are changing often and quickly. Your travel plans may be disrupted. You may be placed in quarantine or denied entry to some countries. The Government advised that you need to think about what this might mean for your health, and your family, work or study responsibilities.

We encourage our customers to follow the Government's travel advisories for their own safety and the safety of others. As the global situation with COVID-19 is changing very quickly, you should regularly check smartraveller.gov.au for updates regarding your destination. For general information regarding COVID-19, including advice about how to reduce your risk of contracting the virus, you can read Smartraveller's News and Updates page on their website.

Please refer below for a summary of cover under your policy.

Cover under your policy

Exclusions related to COVID-19: Your policy contains a general exclusion relating to pandemics. This means there is no cover for cancellation or rearrangement costs due to COVID-19 or for medical-related expenses if you contract COVID-19. The pandemic exclusion applies to all policies regardless of when the policy was purchased.

Exclusions related to Government travel advice: Your policy also contains general exclusions related to all other claims if you do not follow the Government's advice against travel to a particular country and/or if you do not act in a responsible way to protect yourself. These exclusions apply to all policies regardless of when the policy was purchased.

For travel to **DFAT Level 4** countries this means:

- There is no cover for any claim if you choose to travel to a country that is specified by DFAT as Level 4.
- If you are in a country at the time it becomes Level 4, you should follow the direction of the local authorities and make efforts to urgently return to Australia. If you choose to remain in a Level 4 country, you should act on the basis that there will be no cover for any claim.

For travel to **DFAT Level 3** countries this means:

- If you choose to travel to a country that is specified by DFAT as Level 3 at the time you depart, we will assess any non-COVID-19 claim you make on a case by case basis with the likelihood that you will not be covered if you have not followed Government advice regarding travel, have failed to act responsibly to protect yourself, or have failed to minimise potential claims.
- If you are in a country at the time it becomes Level 3, you should follow the direction of the local authorities and make efforts to urgently return to Australia. If you choose to remain in a Level 3 country, you should act on the basis that all other COVID-19 related claims are excluded.
- Any other claims will be assessed on a case by case basis with the likelihood that you will not be covered if you have not followed Government advice regarding travel or failed to act responsibly to protect yourself.

Examples of expenses you may incur if you choose not to follow the Government's travel advice

The Government's travel advice refers to increased risks of travelling. On the basis of the policy exclusions described above, the following are examples of the types of expenses that you should anticipate incurring. These expenses will likely not be paid under your policy due to the pandemic exclusion or the exclusion relating to you not following government travel advice against travel to a country or parts of a country:

- Additional transport or accommodation expenses to leave a country or return home to Australia earlier than expected;
- Additional transport costs to continue your travel on alternative arrangements should a carrier cancel your pre-booked transport due to low passenger numbers or border restrictions;
- Prepaid travel costs that aren't recoverable if you are unable to enter a country or are required to return home to Australia early;
- Lost income on your return to Australia due to self-quarantine requirements; or
- Emergency medical events.

We are hopeful that the global response to COVID-19 will see us all travelling again soon. However, in the meantime, we understand that your travel plans may be disrupted and that you may wish to lodge a claim under your policy.

What we can do for you

All customers are welcome to submit a claim online at <https://www.koganinsurance.com.au/make-a-claim/>. We will assess each claim on a case-by-case basis and in accordance with the terms of the Product Disclosure Statement (PDS). Before submitting a claim, we encourage you to first seek refunds from your travel and accommodation providers. This will expedite our consideration.

We are temporarily relaxing our policy cancellation rules to provide our customers the most flexibility we can offer during these challenging times. If you find that our travel insurance policy does not suit your needs, you can cancel your policy for a full refund up to the date of departure if at the time of your scheduled departure, your destination remains at DFAT Level 3 or 4.

If you're currently travelling and are trying to get home

If you're currently travelling and are having trouble getting home, contact our 24/7 Emergency Assistance team and they will try to help. The number is +61 3 9021 8026.

Contact us

If you have questions, you can contact us on 1300 034 888. Our hours are 8am to 5pm (AEDT) weekdays or 9am to 5pm (AEDT) on weekends (excluding public holidays).

General Advice

For details about what your policy covers, please refer to your PDS. You can find a copy of the PDS at <https://www.koganinsurance.com.au/useful-docs/>. Limits, conditions and exclusions may apply under your policy. We will assess all claims in accordance with your PDS and your Certificate of Insurance. Your cover will depend on the type of plan you purchased and your particular circumstances.