



DUAL

Travel Advice – Coronavirus

Important information regarding Novel Coronavirus

This advice applies to customers who are concerned or may be affected by the active outbreak of the new novel coronavirus originating in China on 31st December 2019.

If you are currently travelling

If you are in need of emergency assistance please call **+61 2 8016 9210**

DUAL's Corporate Travel Policy will respond to the following:

- If you travelled to mainland China before the 2nd February 2020 the policy covers overseas medical expenses if you have contracted the virus overseas
- If you are travelling elsewhere in the world the policy covers overseas medical expenses if you have contracted the virus overseas

If you haven't started your journey yet and you booked your travel prior to 2nd February 2020

China

If your travel to China is imminent, the policy responds to cancellation costs incurred on a case by case basis and coverage will be dependent on when the travel was booked and the scheduled date of travel.

Worldwide including Hong Kong

If you are travelling to elsewhere in the world, including destinations in Asia and Hong Kong, DUAL's Corporate Travel Policy will respond as follows:

- the policy covers overseas medical expenses if you have contracted the virus overseas
- if you have plans to travel to elsewhere in the world other than China, but you'd prefer to stay at home due to the coronavirus outbreak, the policy does not respond to voluntary changes to travel at this time.

We recommend you contact your travel agent or travel provider regarding the best option in altering 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.

The DFAT warning level for Australians travelling to mainland China is 'Do Not Travel', the highest warning level. What if I travel to China anyway?

DUAL's Corporate Travel Policy will respond as follows:

- **No cover** for medical and additional expenses incurred due to the novel coronavirus

- **No cover** for any evacuation or detention costs if you need to leave China and then are unable to complete your journey due to travel restrictions or any other reason related to novel coronavirus
- Insured events occurring which are unrelated to novel coronavirus are covered as per the terms and conditions of the policy however the Australian government have advised you must leave China as soon as possible by commercial means. If you delay your departure, the policy does not respond to additional expenses incurred

For all policies issued on or after and travel booked after 2nd February 2020

Travel insurance provides cover for unforeseen events only.

There is no cover for amendment or cancellation costs for policies issued on or after 2nd February 2020 as the situation in China is no longer deemed an unforeseen event. If the customer decides to change travel plans, they should speak with their travel agent or transport provider as soon as possible to minimise out of pocket expenses.

Important Additional Information

The smartraveller website provides up to date advice regarding coronavirus:

<https://www.smartraveller.gov.au/news-and-updates/novel-coronavirus-outbreak>

This additional 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 on **+61 (2) 8256 1775**
- Brokers should contact CSN for policy coverage advice on **+61 2 8256 1775**