

## Updated - Important information regarding the novel coronavirus (also known as COVID-19) (the Event)

Issue date: **17 March, 2020**

We refer to our previous advice dated **5 March, 2020 (previous advice)**.

The global situation with respect to the Event continues to evolve rapidly. On 11 March 2020, the World Health Organisation (**WHO**) declared COVID-19 (novel coronavirus) a global pandemic. DFAT continue to update their travel warnings for affected countries and specific regions within countries. On 13 March, DFAT advised all Australians to reconsider their need for overseas travel at this time. Any insured person contemplating travel should refer to both the WHO and 'Smart traveller' websites for the latest information.

### RESTRICTION IN COVER SET OUT IN PREVIOUS ADVICE

Whilst there is no general exclusion for Epidemic or Pandemic in the travel insurance policy (**Policy**) underwritten by Liberty Specialty Markets (**Liberty**), there are specific limitations in cover where any situation is no longer unforeseen.

In our previous advice, we noted that insured persons:

- i. under a Policy entered into on or after 9 a.m. on Thursday 5 March, 2020, Australian Eastern Daylight Time (**AEDT**) and who purchase or book travel arrangements on or after 9 a.m. on Thursday 5 March, 2020 (AEDT), or
- ii. under an existing Policy who purchase or book travel arrangements on or after 9 a.m. on Thursday 5 March, 2020 (AEDT), and

who sustain loss which arises out of or in the course of **the Event** which would otherwise be covered under Section 3 of the Policy, will **not be covered** as such loss will not be deemed to have been unforeseen at the time the travel arrangements were purchased or booked. This restriction in cover continues to apply only in respect of Section 3 (Loss of Deposits, Cancellation, Disruption, Curtailment) of the **Policy**.

In accordance with our previous advice, (with one modification in red bolded text below), if a loss arising out of events described in Section 3 (Loss of Deposits, Cancellation, Disruption, Curtailment) of the **Policy** is sustained by an insured person or persons for travel arrangements purchased or booked **prior to 9 a.m. on Thursday 5 March, 2020 (AEDT), and for which journeys were commencing within sixty (60) days of the date of this Update**, the insured person/s should, in the first instance, contact their travel agent, airline and accommodation providers to seek a refund or to make alternate arrangements based on existing ticketing, prior to submitting a claim to **Liberty**. Claims made for such losses will be assessed in accordance with the terms and conditions of the **Policy**.

## NEW RESTRICTION IN COVER

Following the global pandemic declaration made by the WHO, and the heightened alert issued by DFAT, we now give notice of a shift in the position set out in our previous advice:

From **12 noon on 17 March, 2020, (AEDT)** insured persons:

- i. under an existing **Policy** who purchase or book travel arrangements on or after 12 noon on 17 March, 2020 (AEDT), and who sustains loss on or after 12 noon on 17 March, 2020 (AEDT) which has arisen or arises out of or in the course of **the Event**;
- ii. under a **Policy** entered into or renewed on or after 12 noon on 17 March, 2020 (AEDT), who purchase or book travel arrangements on or after 12 noon on 17 March, 2020 (AEDT), and who sustain loss on or after 12 noon on 17 March, 2020 (AEDT) which has arisen or arises out of or in the course of **the Event**; or
- iii. who embark on travel commencing on or after 12 noon on 17 March, 2020 (AEDT),

**will not be covered under any section of the Policy.**

## OUR NOTICES OF 29 JANUARY AND 5 FEBRUARY, 2020

These notices were issued in connection with travel to China (as impacted by the **Event**). For the avoidance of doubt, these notices continue to apply with one modification (in red bolded text below).

If a loss arising out of events described in Section 3 (Loss of Deposits, Cancellation, Disruption, Curtailment) of the **Policy** is sustained for travel arrangements purchased or booked **prior** to 9 a.m. on 29 January, 2020, **for which journeys were commencing within sixty (60) days of the date of this Update**, the insured person/s should, in the first instance, contact their travel agent, airline and accommodation providers to seek a refund or to make alternate arrangements based on existing ticketing, prior to submitting a claim to **Liberty**. Claims for such losses will be assessed in accordance with the terms and conditions of the **Policy**.

## TRAVELLING WHERE TRAVEL COMMENCED BEFORE 12 NOON ON 17 MARCH, 2020

**Policy** coverage will apply to insured persons in this situation, save for any loss arising out of events described in Section 3 (Loss of Deposits, Cancellation, Disruption, Curtailment) of the **Policy**. Such loss will be assessed in accordance with the terms and conditions of the **Policy**, as varied or affected by our Notices of 29 January and 5 February, and our previous advice of 5 March, 2020.

## FINAL REMINDERS

If an insured's travel plans have been, or are, affected by **the Event**, please ask the insured to contact Liberty's emergency assistance line on:

+61 2 9299 5390; or

[assistance@fullertonhealth.com.au](mailto:assistance@fullertonhealth.com.au)

**Unless affected or varied by this Update, all other sections of the Policy shall operate as normal.**

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