

Liberty's COVID-19 position as at December 2021

Given the recent changes to borders reopening, we outline Liberty's position on COVID-19 below:

| Product | Restriction | | Considerations |
|------------------------------------|-------------|----|---|
| | Yes | No | |
| Group Personal Accident & Sickness | | ✓ | There may be occasions where specific risks need to be considered differently, however these will be discussed with you in the normal underwriting process. |
| Expatriate Medical | ✓ | | Expatriate Medical will have an exclusion for COVID-19 related illness. Noting specific risks will have different requirements, we shall discuss these with you through the normal underwriting process. |
| Inpatriate Medical | | ✓ | Inpatriate Medical, for persons on assignment in Australia, will not have any restrictions. |
| Corporate Travel | ✓ | | A Supplementary Product Disclosure Statement (SPDS) dated December 2021 is attached to all renewals and new business. This SPDS pertains to Section 3 of our Corporate Travel Policy. All other Sections of the PDS operate in the normal manner. In the event a traveller contracts COVID-19 we will consider it as we would any other sickness (as defined), however the actions of Governments, international or national bodies or agencies are considered differently. See helpful Q&As below. |

In order to provide the best outcomes for our insureds Liberty has elected to treat all policies issued with the prior version of the SPDS as if they contained the December 2021 SPDS. This ensures that our valued clients have certainty and breadth of cover in these uncertain times.

Helpful Q&As for Corporate Travel discussions with your clients

- 1 If a traveller becomes sick with COVID-19 during their journey will they be able to claim cancellation and disruption costs arising from this isolation or treatment period?**

Yes, subject to the PDS. If a traveller contracts COVID-19 during their journey and is hospitalised or isolates whilst infectious and must alter their travel plans due to this sickness, then the Policy would respond as COVID-19 is treated no differently to any other sickness.
- 2 If a traveller contracts COVID-19 prior to a journey commencing, would cancellation and/or disruption costs be covered?**

Yes, subject to the PDS. The Policy would respond as cancellation and/or disruption costs due to a traveller contracting COVID-19 would be treated no differently to cancellation and/or disruption costs caused by the traveller contracting any other sickness.
- 3 If a traveller must quarantine due to being identified as a close contact of someone with COVID-19 while on their journey, will they have cover for cancellation and/or disruption or quarantine expenses?**

Yes, subject to the PDS. The Policy would respond as cancellation and/or disruption costs due to a traveller being forced to isolate as a close contact of someone who has contracted COVID-19 as specifically noted in the updated SPDS.

4 If a trip needs to be cancelled due to an insured traveller's disinclination to travel due to an outbreak of COVID-19 in a particular region are disruption and cancellation costs (i.e. hotel, flights) covered?

No, cover will not be available in this scenario. Losses arising from a disinclination to travel are an ordinary exclusion of the Policy.

5 If a traveller alters their travel plans due to a change in travel advisory or warning issued in response to a COVID-19 outbreak, will there be cover available for cancellation/disruption expenses?

No, cover will not be available in this scenario. Cover for cancellation and/or disruption costs caused by a travel advisory, or warning being issued or to be issued by a national or international body or agency in connection with any outbreak or fear of an outbreak of COVID-19 are specifically excluded.

6 If a traveller's booked accommodation is shut down due to a COVID-19 outbreak would there be cover for cancellation and/or disruption expenses?

No, will not be available in this scenario. A change in travel arrangements – such as needing to obtain new accommodation due to the booked accommodation being shut – which is caused by a response to an outbreak or fear of an outbreak of COVID-19 would not be covered under a Policy.

7 If a traveller's travel plans are affected by government restrictions, is there cover for cancellation and/or disruption costs?

No, cover will not be available in this scenario. There is no cover available for cancellation and/or disruption costs arising from the imposition of government restrictions in response to COVID-19 or any COVID-19 variant or fear or threat of any COVID-19 outbreak.

8 If a traveller is not vaccinated against COVID-19 and/or if they have not received a host country recognised vaccine (for example, many countries do not recognise China Sinovac), will they still be able to access medical cover if they contract COVID-19 on a journey?

In the event an unvaccinated insured traveller contracts COVID-19, medical cover will still be available (subject to the PDS) as it is treated no differently to any other sickness. Vaccination status is not linked to coverage under the Policy.

9 If a traveller is fully vaccinated, is there any cover for loss of deposits if they cannot travel due to an outbreak?

No, cover will not be available in this scenario. Regardless of the vaccination status of an individual traveller, coverage is not available for loss of deposits, cancellation, disruption or curtailment costs arising from an outbreak or fear of an outbreak of COVID-19 or a variant of COVID-19.

10 Are PCR test costs/charges required whilst travelling, claimable under the policy?

Medical expenses under the Policy must arise from a bodily injury (as defined) or sickness. PCR tests would not fall under either definition. We view PCR tests like travel to the airport or vaccinations required to travel – they are simply a cost of normal travel.

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Supplementary Product Disclosure Statement (SPDS)

This **document** is an **SPDS** that updates and amends the Liberty Specialty Markets Accident and Health Corporate Travel Product Disclosure Statement (including Policy Wording) (**PDS**) with the preparation date of 7 December 2021 (**Liberty Corporate Travel Insurance**).

This **SPDS** is issued by the insurer Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605) incorporated in Massachusetts, USA (the liability of members is limited), trading as Liberty Specialty Markets of Level 38, Governor Phillip Tower, 1 Farrer Place, Sydney NSW 2000 (Liberty).

The **preparation date** of this **SPDS** is 7 December 2021.

To which policies and in what circumstances will this SPDS apply?

This **SPDS** applies to all **Liberty Corporate Travel Insurance** policies inception on or after the **preparation date** of this **SPDS**.

This **SPDS** will not apply to claims made in connection with the purchase or booking of travel arrangements made on or before 17 March 2020, in connection with any renewal of the **Liberty Corporate Travel Insurance** policy effected on or after the **preparation date** of this **SPDS**.

Changes to the PDS

This **SPDS** amends the **PDS** only in respect of Section 3 – Loss of Deposits, Cancellation, Disruption, Curtailment. A new paragraph is added to the section headed “**What We Don’t Cover**” as follows:

“12. the following scenarios relating to the Novel Coronavirus (2019-nCoV) or any mutant variation thereof, or any fear or threat (whether actual or perceived) of Novel Coronavirus (2019-nCoV) or any mutant variation thereof:

- a. any action taken by a national or international body or agency in controlling, preventing, suppressing or managing in any way any outbreak (or fear of such outbreak) of Novel Coronavirus (2019-nCoV) or any mutant variation thereof;
- b. the imposition or proposal of quarantine or isolation or other restriction (s) in the movement of people or animals (in each case, whether having the force of law, or advisory in nature) by any national or international body or agency in connection with or in response to any outbreak (or fear of such outbreak) of Novel Coronavirus (2019-nCoV) or any mutant variation thereof;
- c. any travel advisory or warning issued or to be issued by a national or international body or agency in connection with or in response to any outbreak (or fear of such outbreak) of Novel Coronavirus (2019-nCoV) or any mutant variation thereof; or
- d. any change in travel arrangements whatsoever that are made in connection with or in response to any outbreak (or fear of such outbreak) of Novel Coronavirus (2019-nCoV) or any mutant variation thereof,

notwithstanding any provision of this **policy** to the contrary.

For completeness, subject to terms and conditions of this **policy**, the following are not captured by this exclusion:

- where you or your travelling companions are directed by a health authority to quarantine due to close contact with a known or suspected case of 2019-nCoV or any mutant variation thereof; and
- where you or your travelling companions contract 2019-nCoV or any mutant variation thereof and are required to isolate or receive treatment.”

This **SPDS** must be read together with the **PDS** and any other **SPDS** that you are given which updates and amends the **PDS**.