

COVID-19 BENEFITS DESTINATION GUIDE



Travel with confidence. Use the COVID-19 Benefits Destination Guide to learn what benefits apply to your trip

For PDS/SPDS with effective date
9 December 2020.

Policy Benefit	COVID-19 related scenario	Where are you travelling?			Are you cruising?
		Australia	New Zealand	Other destinations	If your trip includes a multi-night cruise and COVID-19 is related directly or indirectly to travel on board the cruise
Overseas medical expenses	I'm diagnosed with COVID-19 during my journey	No There is no medical coverage in Australia on the travel insurance policy.	Yes	Yes Your destination must not be subject to "Do not travel" advice on the Smartraveller website at the time you enter the country or part of the country.	No
	I'm diagnosed with COVID-19 and required to quarantine immediately (in situ) before continuing my trip	Yes	Yes	Yes Your destination must not be subject to "Do not travel" advice on the Smartraveller website at the time you enter the country or part of the country.	No
Additional expenses	I die due to COVID-19 during the journey	Yes	Yes	Yes Your destination must not be subject to "Do not travel" advice on the Smartraveller website at the time you enter the country or part of the country.	No
	I must quarantine immediately (in situ) because I have been certified by a local public health authority as having had close contact of a COVID-19 case	Yes	Yes	No	No

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TRAVEL INSURANCE

For PDS/SPDS with effective date
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		Australia	New Zealand	Other destinations	If your trip includes a multi-night cruise and COVID-19 is related directly or indirectly to travel on board the cruise
Amendment or cancellation costs	Pre-trip: I'm diagnosed with COVID-19 in Australia prior to departure	Yes	Yes	Yes	Yes
	Pre-trip: I must quarantine because I have been certified by a local public health authority as having had close contact of a COVID-19 case	Yes	Yes	Yes	Yes
	Pre-trip: I'm an essential health care worker and my leave is revoked due to COVID-19	Yes	Yes	Yes	Yes
	On-trip: I must quarantine immediately (in situ) because I have been certified by a local public health authority as having had close contact of a COVID-19 case	Yes	Yes	No	No
Amendment or cancellation costs Additional expenses	My relative or business partner in Australia or New Zealand (not travelling with me) is diagnosed with life threatening COVID-19	Yes	Yes	Yes	Yes
	The person I was due to stay with in Australia or New Zealand has COVID-19 and I can't stay with them	Yes Up to \$150 per night for alternative accommodation	Yes Up to \$150 per night for alternative accommodation	No	Not cruise related
	My prepaid accommodation in Australia or New Zealand is shut down due to a COVID-19 outbreak on the premises and hygiene measures are required	Yes	Yes	No	Not cruise related
Travel delay	COVID-19 causes temporary delays to my transport	Yes	Yes	No	No
Missed connections	COVID-19 causes delay, cancellation or rerouting of my prepaid scheduled transport and I need to catch up with a prepaid transport connection	Yes	Yes	No	No
Special events	My journey is delayed due to COVID-19 and I need to use alternative public transport to arrive at the special event on time	Yes	Yes	No	No
Inbound plan only – Medical and Dental Expenses in Australia	I'm diagnosed with COVID-19 in Australia	Yes Your destination must not be subject to "Do not travel" advice on the Smartraveller website at the time you enter the country or part of the country	No	No	No
General exclusions	A government or public health authority mandatory quarantine or isolation order is imposed on me related to cross area, border, region or territory travel: for example, when I enter a country I must spend two weeks in hotel quarantine.	No	No	No	No

AUSCM_C040_CM_Covid-19_Benefits_Destination_Guide_Nov20

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Limits, sub-limits, conditions and exclusions apply. Insurance administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) on behalf of the product issuer, Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507). Any advice is general advice only. Please consider your financial situation, needs and objectives and read the Combined FSG/PDS before deciding to buy this insurance.