

Summary of COVID-19 Cover

The Aussietravelcover **policy** provides cover for certain circumstances relating to **COVID-19** up to the specified benefit limits as set out in Section 18 and Section 19 on pages 4 to 8 of the SPDS effective **2nd May 2022**.

The **COVID-19** benefits are in addition to all other benefits contained in the PDS.

It is important to note that not all circumstances related to **COVID-19** are covered. Please carefully read benefit Sections 18 and 19 in the SPDS to ensure **you** understand the limits of each cover and make sure the cover **we** offer is right for **you**.

The following is a summary of circumstances related to **COVID-19** that **you** are covered for under the **policy**:

Before your journey starts (cancel or amend):

Providing **you** purchase **your policy** more than 14 days prior to the start of **your journey**, **you** are covered if **you** have to cancel or amend **your journey** before it starts because:

1. **you** are diagnosed with **COVID-19**;
2. someone else named on **your Certificate of Insurance** is diagnosed with **COVID-19**;
3. a **close relative** or business partner, under age 76 residing in Australia, is unexpectedly diagnosed with **COVID-19** after **you** have purchased this **policy** and is hospitalised in a critical condition with **COVID-19** or dies due to **COVID-19**; or
4. **you** are permanently employed as an essential healthcare worker in Australia and **your** pre-approved leave is cancelled by **your** employer due to **COVID-19**.

After your journey starts (medical and repatriation expenses):

Providing **you** purchase **your policy** at any time prior to the start of **your journey**, **you** and anyone else named on **your Certificate of Insurance** are covered for:

1. the **reasonable** costs **you** incur for **overseas** emergency medical treatment or hospital care due to **COVID-19**; and
2. if necessary, medical evacuation to return home to Australia, including funeral or cremation **overseas** and bringing the remains back to Australia.

After your journey starts (cancel or amend):

Providing **you** purchase **your policy** at any time prior to the start of **your journey**, **you** are covered if **you** have to cancel or amend **your journey** because:

1. **you** are hospitalised **overseas** with **COVID-19**;
2. someone else named on **your Certificate of Insurance** is hospitalised **overseas** with **COVID-19**;
3. a **close relative** or business partner, under age 76 residing in Australia, is unexpectedly diagnosed with **COVID-19** after **you** have purchased this **policy** and is hospitalised in a critical condition with **COVID-19** or dies due to **COVID-19**.

Cover is subject to the **policy** terms, conditions, exclusions and limits of cover described in this SPDS and PDS.

Summary of COVID-19 Exclusions

Only the circumstances related to **COVID-19** described in Section 18 and Section 19 are covered. All other circumstances related to **COVID-19** are excluded. The following are specific circumstances **you** may wish to consider:

Examples of circumstances before your journey starts that are not covered:

1. There is no **COVID-19** cover if **you** have to cancel or amend **your** journey before it starts because **you** are a close contact of someone who has been diagnosed with **COVID-19** unless that person is named on **your Certificate of Insurance**.
2. There is no **COVID-19** cover if **you** have to cancel or amend **your journey** due to **COVID-19** before it starts if **you** purchase the **policy** 14 days or less before the start of **your journey**.

Examples of circumstances during your journey that are not covered:

1. There is no **COVID-19** cover under Section 19 if **you** have to cancel or amend **your** journey after it has started because **you** have been diagnosed with **COVID-19** (however **you** are covered under Section 19 if **you** are hospitalised due to **COVID-19**).
2. There is no **COVID-19** cover under Section 19 if **you** have to cancel or amend **your** journey after it has started because **you** are a close contact of any other person who is diagnosed with **COVID-19** even if that person is named on **your Certificate of Insurance** (however **you** are covered under Section 19 if **you** are hospitalised due to **COVID-19**).
3. There is no **COVID-19** cover under Section 19 if **you** have to isolate or quarantine for any reason, even if **you** have been diagnosed with **COVID-19** or are a close contact (however **you** are covered under Section 19 if **you** are hospitalised due to **COVID-19**).
4. There is no **COVID-19** cover if you are diagnosed with **COVID-19** while travelling on a cruise.

Examples of circumstances before and during your journey that are not covered:

1. There is no **COVID-19** cover related to **travel restrictions** in any **relevant area** due to **COVID-19**.
2. There is no **COVID-19** cover at any time related to mandatory isolation or quarantine that may be required as a condition of entering, remaining in or returning to a state, country or cross-border area.
3. There is no **COVID-19** cover at any time for the cost of **COVID-19** testing other than during your hospitalisation.
4. There is no cover if you or your travelling companion change plans or decide not to continue with the intended journey after the imposition of any travel restriction, change in government advice, or a change of mind due to the fear of **COVID-19**.

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