

Travel insurance and COVID-19: Our helpful guide

Great news: Fully vaccinated Australians can now travel overseas without seeking an exemption from the Australian Government. However, this doesn't mean travelling will be as simple as it was pre-COVID-19.

So, what do you need to be aware of? And what's the deal with travel insurance cover for COVID-19? To help you plan your next overseas trip with confidence, our guide will help you learn:

- Where you can travel
- Which destinations you should avoid
- What international COVID-19 cover we provide at Cover-More
- Why you'll get extra COVID-19 cover if you're travelling in Australia or New Zealand
- When is the best time to buy COVID-19 cover
- Why travel insurance is now more important than ever

! This guide is current as of **2 May 2022** and contains information related to policies purchased on or after **20 April 2022**. Given the changing nature of COVID-19, please check covermore.com.au regularly for any cover updates when considering buying a policy.

1 Where can I travel overseas right now?

The destinations Australians can enter are dependent on both our own government's advice and the rules and regulations of the intended destination/s. When planning your trip, we recommend you:

- Check the Australian Government's current travel advice for your intended destination/s on [Smartraveller](#) – and check again prior to departure – to ensure the overall travel advice is not “Level 4: Do not travel” because of COVID-19.
- Research the current COVID-19 regulations and requirements of your selected destination/s, transit countries and transport options, as these rules can change at any time, without notice. You can use the [TravelCheck tool](#) on [covermore.com.au](#) or the Australian Government's [Smartraveller](#) website to obtain this information. Don't forget to check the rules for returning to Australia, too.
- Consider purchasing adequate travel insurance for your trip. The [Australia Government recommends](#) all Australians protect overseas trips with travel insurance as it will not pay your bills or loan you money if something goes wrong on your trip. It is your responsibility to ensure you have access to sufficient resources to fund your trip and anything that may arise while you are away from home.

2 Which countries should I avoid?

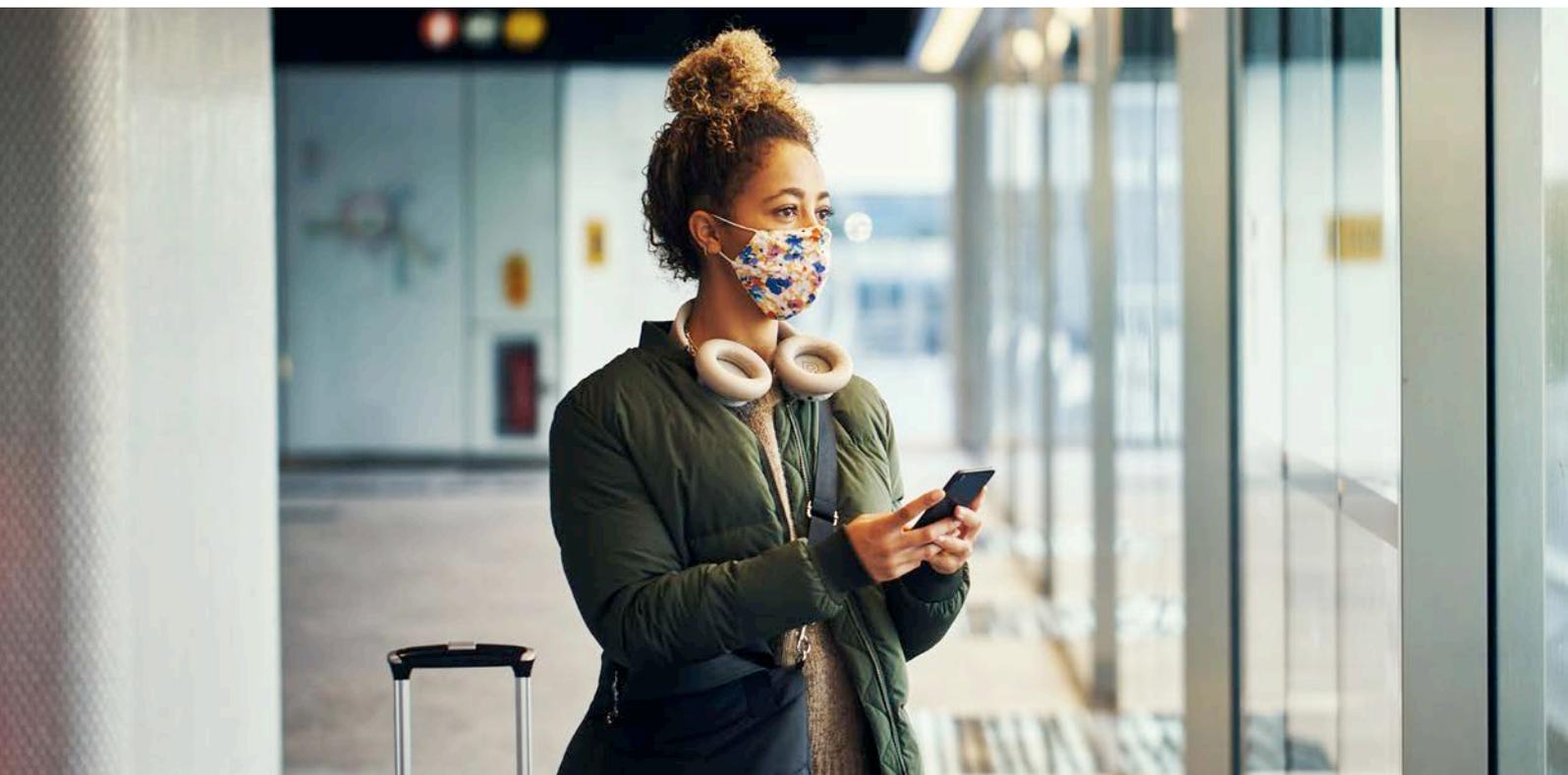
When choosing an overseas destination, it's important to consider your safety and wellbeing.

To help Australians avoid or reduce travel risks, the Australian Government provides general guidance via its destination advice levels of 1, 2, 3 and 4. The level given to each destination reflects the risk associated with travelling to that country, and a higher advice level reflects a higher risk.

If one or all of your intended [destinations](#) are listed as “Level 4: Do not travel” because of COVID-19 on Smartraveller by the Australia Government, your health and safety may be at extreme risk.

To understand the **current travel advice** for your destination/s, visit [Smartraveller](#).

Note: We **do not** provide COVID-19 cover to Cover-More travel insurance policyholders if – *at the time of entry* – their destination is listed as “Level 4: Do not travel” and the reason for the Level 4 warning is COVID-19. This cover exclusion does not apply if the destination is New Zealand.



3 What international COVID-19 cover does Cover-More provide?

We provide our customers travelling on international policies with limited cover for scenarios related to COVID-19, including emergency overseas medical costs, amendment and cancellation costs, and additional expenses. However, to help keep our travel insurance affordable for Australians, we can't cover absolutely everything.

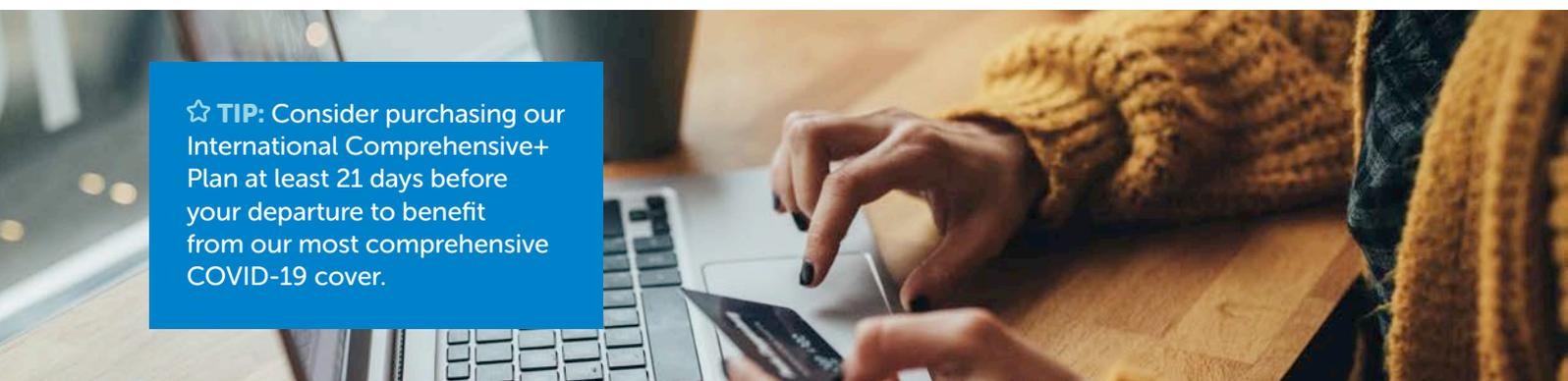
Here's what we do – and don't cover – for COVID-19 on international trips:

What we do provide cover for	What we don't provide cover for
<p>BEFORE YOU DEPART</p> <ul style="list-style-type: none">If you or your travelling companion are diagnosed with COVID-19 and cannot travel, we provide amendment and cancellation costs cover if you have purchased our Comprehensive+ Plan. Your level of cover depends on when you bought your policy:<ul style="list-style-type: none">If you purchased it more than 21 days before your scheduled departure: up to \$5,000 cover per policy for non-refundable pre-paid trip costs.If you purchased it within the 21 days before your scheduled departure: up to \$5,000 cover per policy for pre-paid non-refundable trip costs paid <i>after</i> – and <i>within the 48 hours prior</i> to – the policy being purchased.If your non-travelling relative or business partner residing in Australia or New Zealand becomes ill with a life-threatening case of COVID-19, we provide amendment and cancellation costs cover up to \$5,000 per policy on all our plans (Basic, Comprehensive, and Comprehensive+).If you are an essential healthcare worker (e.g. a nurse, doctor, or paramedic) and your leave is revoked for reasons relating to COVID-19, we provide amendment and cancellation costs cover up to \$5,000 per policy on all our plans (Basic, Comprehensive, and Comprehensive+).	<p>BEFORE YOU DEPART</p> <ul style="list-style-type: none">If you or your travelling companion are diagnosed with COVID-19 and cannot travel, we do not provide amendment and cancellation costs cover if you purchased the Basic or Comprehensive Plan (irrespective of the policy purchase date).If you or your travelling companion are diagnosed with COVID-19 and cannot travel and you purchased our Comprehensive+ Plan within the 21 days before your scheduled departure, we do not provide amendment and cancellation costs cover for pre-paid trip costs incurred prior to the 48-hour period <i>before</i> you purchased the policy.If you are a close contact of someone diagnosed with COVID-19, we do not provide cover on any of our plans (Basic, Comprehensive, and Comprehensive+).
<p>DURING YOUR TRIP</p> <ul style="list-style-type: none">If you are diagnosed with COVID-19 and require medical treatment, we provide \$Unlimited[~] cover for overseas medical costs on all our plans (Basic, Comprehensive, and Comprehensive+), including emergency repatriation and evacuation. (This includes onboard emergency medical and ship-to-shore medical expenses if you're on a multi-night cruise and our Cruise Cover is included in your policy.)If you or your travelling companion are diagnosed with COVID-19 and must self-isolate, we provide up to \$5,000 cover for amendment or cancellation costs on all our plans (Basic, Comprehensive, and Comprehensive+) for prepaid accommodation or bookings you'll no longer be able to use. A special excess of \$500 applies.[^]If you or your travelling companion are diagnosed with COVID-19 and must self-isolate, we provide up to \$2,500 cover for additional expenses on all our plans (Basic, Comprehensive, and Comprehensive+) for additional accommodation and transport only. A special excess of \$250 applies.[^]	<p>DURING YOUR TRIP</p> <ul style="list-style-type: none">If you are contacted by a health authority and you must quarantine because you are deemed a close contact of someone with COVID-19, we do not provide additional expenses cover.If your trip involves a multi-night cruise and you incur cabin confinement costs, we do not provide additional expenses cover for cabin confinement claims related to COVID-19 (whether you are or aren't diagnosed with COVID-19) even if our Cruise Cover is included in your policy.
	<p>AT ANY TIME IN RELATION TO YOUR TRIP</p> <ul style="list-style-type: none">If your trip is affected by border closures, government lockdowns and/or quarantine, we do not provide cover for any costs incurred.If you are required to take a COVID-19 test (PCR or rapid antigen test) before entering or leaving a country, we do not provide cover for any costs incurred.If you require medical treatment within Australia, we do not provide cover for any costs incurred.

~ Medical cover will not exceed 12 months from onset.

^ A special excess will apply to COVID-19 claims under the Amendment or Cancellation and Additional Expenses sections of the policy. If you make a claim that falls under both sections, the higher special excess will be deducted. The special excess applies in addition to any other applicable excess. You cannot remove this special excess.

☆ **TIP:** Consider purchasing our International Comprehensive+ Plan at least 21 days before your departure to benefit from our most comprehensive COVID-19 cover.



Travelling internationally with Cover-More COVID-19 cover

4 examples of scenarios when our benefits apply



If you are diagnosed with COVID-19 before you leave Australia and you cannot travel, and you need to rearrange or cancel your trip¹.



If Cruise Cover is included in your policy and you are diagnosed with COVID-19 on board your cruise and need to pay onboard medical or ship-to-shore costs.



If you get COVID-19 during your trip and are required to self-isolate or are hospitalised, and you now need to rearrange and/or cancel your prepaid travel plans².



If you are diagnosed with COVID-19 during your overseas trip and are hospitalised, and you incur emergency medical expenses³ related to COVID-19.

- ¹ Up to \$5,000 cover per policy applies to International Comprehensive+ Plan policyholders with amendment and cancellation costs included, only if the policy was purchased more than 21 days before the departure date. If the International Comprehensive+ Plan is purchased within the 21 days before the departure date, cover applies only to costs paid after – and in the 48 hours prior to – the policy being purchased.
- ² Cover is provided if the country or area you are in was NOT subject to “Do not travel” advice on [smartraveller.gov.au](https://www.smartraveller.gov.au) at the time you entered the country or area. A special excess of \$500 applies.
- ³ Medical cover will not exceed 12 months from onset.



4 What COVID-19 cover does Cover-More provide if I'm travelling in Australia or New Zealand?

We provide extra COVID-19 cover for our customers on trips within Australia or New Zealand because they're travelling closer to home. This means you can travel Down Under with greater confidence.

Here's what we do – and don't cover – for COVID-19 on domestic trips within Australia and international trips to New Zealand:

What we do provide cover for	What we don't provide cover for
<p>BEFORE YOU DEPART</p> <ul style="list-style-type: none"> If you or your travelling companion are diagnosed with COVID-19 and cannot travel, we provide amendment and cancellation costs cover if you have purchased our Comprehensive+ Plan. Your level of cover depends on when you bought your policy: <ul style="list-style-type: none"> If you purchased it more than 21 days before your scheduled departure: up to \$5,000 cover per policy on an international policy and up to \$2,500 cover per policy on a domestic policy for non-refundable pre-paid trip costs. If you purchased it within the 21 days before your scheduled departure: up to \$5,000 cover per policy on an international policy and up to \$2,500 cover per policy on a domestic policy for non-refundable pre-paid trip costs paid <i>after</i> – and within the <i>48 hours prior</i> to – the policy being purchased. If your non-travelling relative or business partner residing in Australia or New Zealand becomes ill with a life-threatening case of COVID-19, we provide amendment and cancellation costs cover up to \$5,000 per policy on an international policy and up to \$2,500 per policy on a domestic policy on all our plans (Basic, Comprehensive, and Comprehensive+). If you are an essential healthcare worker (e.g. a nurse, doctor, or paramedic) and your leave is revoked for reasons relating to COVID-19, we provide amendment and cancellation costs cover up to \$5,000 per policy on an international policy and up to \$2,500 per policy on a domestic policy on all our plans (Basic, Comprehensive, and Comprehensive+). 	<p>BEFORE YOU DEPART</p> <ul style="list-style-type: none"> If you or your travelling companion are diagnosed with COVID-19 and cannot travel, we do not provide amendment and cancellation costs cover if you purchased the Basic or Comprehensive Plan (irrespective of the policy purchase date). If you or your travelling companion are diagnosed with COVID-19 and cannot travel and you purchased our Comprehensive+ Plan within the 21 days before your scheduled departure, we do not provide amendment and cancellation costs cover for pre-paid trip costs incurred prior to the 48-hour period before you purchased the policy. If you are a close contact of someone diagnosed with COVID-19, we do not provide cover on any of our plans (Basic, Comprehensive, and Comprehensive+) on both domestic and international policies.
<p>DURING YOUR TRIP</p> <ul style="list-style-type: none"> If you are diagnosed with COVID-19 and require medical treatment while you're in New Zealand, we provide \$Unlimited~ cover for overseas medical costs# on all plans (Basic, Comprehensive, and Comprehensive+), including emergency repatriation and evacuation. (This includes onboard emergency medical and ship-to-shore medical expenses if you're on a multi-night cruise and our Cruise Cover is included in your policy.) If you or your travelling companion are diagnosed with COVID-19 and must self-isolate, we provide up to \$5,000 per policy on an international policy and up to \$2,500 per policy on a domestic policy for amendment or cancellation costs on all our plans (Basic, Comprehensive, and Comprehensive+) for prepaid accommodation or bookings you'll no longer be able to use. A special excess of \$500 applies to international policies and \$250 to domestic policies.^ If you or your travelling companion are diagnosed with COVID-19 and must self-isolate, we provide up to \$2,500 cover on both international and domestic policies for additional expenses on all our plans (Basic, Comprehensive, and Comprehensive+) for additional accommodation and transport only. A special excess of \$250 applies.^ If the family member or friend you were planning to stay with in Australia or New Zealand is diagnosed with COVID-19 and must self-isolate, we provide cover of up to \$150 per night on both international and domestic policies for alternative accommodation on all our plans (Basic, Comprehensive, and Comprehensive+). If your prepaid accommodation in Australia or New Zealand is unexpectedly shut down or closed because of an outbreak of COVID-19 on the premises and hygiene measures are required, we provide cover on both international and domestic policies for alternative accommodation costs in the same class as the original booking on all our plans (Basic, Comprehensive, and Comprehensive+). If your holiday activities (such as skiing or attending a concert or an organised day trip) in Australia or New Zealand are cancelled because of an outbreak of COVID-19 on the premises, we provide cover on both international and domestic policies for any prepaid, non-refundable tickets on all our plans (Basic, Comprehensive, and Comprehensive+). 	<p>DURING YOUR TRIP</p> <ul style="list-style-type: none"> If you are contacted by a health authority and you must quarantine because you are deemed a close contact of someone with COVID-19, we do not provide additional expenses cover. If your trip involves a multi-night cruise and you incur cabin confinement costs, we do not provide additional expenses cover for cabin confinement claims related to COVID-19 (whether you are or aren't diagnosed with COVID-19) even if our Cruise Cover is included in your policy. <p>AT ANY TIME IN RELATION TO YOUR TRIP</p> <ul style="list-style-type: none"> If your trip is affected by border closures, government lockdowns and/or quarantine, we do not provide cover for any costs incurred. If you are required to take a COVID-19 test (PCR or rapid antigen test) before entering or leaving Australia or New Zealand, we do not provide cover for any costs incurred. If you require medical treatment within Australia, we do not provide cover for any costs incurred.

~ Medical cover will not exceed 12 months from onset.

Cover for medical costs is not available on our Domestic Plans.

^ A special excess will apply to COVID-19 claims under the Amendment or Cancellation and Additional Expenses sections of the policy. If you make a claim that falls under both sections, the higher special excess will be deducted. The special excess applies in addition to any other applicable excess. You cannot remove this special excess.



☆ **TIP:** Consider purchasing our Comprehensive+ Plan at least 21 days before your departure to protect your Australian or New Zealand trip with our most comprehensive COVID-19 cover.

Travelling in Australia and New Zealand with Cover-More COVID-19 cover

6 examples of scenarios when our benefits apply



If you are diagnosed with COVID-19 before you leave home and you cannot travel, and you need to rearrange or cancel your trip¹.



If Cruise Cover is included in your policy and you are diagnosed with COVID-19 on board your cruise and need to pay onboard medical or ship-to-shore costs².



If your non-travelling relative or business partner has a life-threatening case of (or dies from) COVID-19 and you now need to cancel or rearrange your trip³.



If you can't stay with your family or friend because they have COVID-19 and you need to find alternative accommodation⁴.



If you need alternative accommodation because yours is shut down because of an outbreak of COVID-19 on the premises.



If your holiday activity is cancelled because of COVID-19 and you require a refund for prepaid, non-refundable tickets.

- ¹ Cover applies to Comprehensive+ Plan policyholders with amendment and cancellation costs included, only if the policy was purchased more than 21 days before the departure date. If the Comprehensive+ Plan is purchased within the 21 days before the departure date, cover applies only to costs paid after – and in the 48 hours prior to – the policy being purchased. Cover up to \$2,500 per policy is provided for domestic trips; cover up to \$5,000 per policy is provided for international trips.
- ² For cruises outside Australian coastal waters and to, and around, New Zealand. Cover for medical costs is not available on our Domestic Plans.
- ³ Cover applies to all policyholders with amendment and cancellation costs included. Cover up to \$2,500 per policy is provided for domestic trips; cover up to \$5,000 per policy is provided for international trips.
- ⁴ Cover of up to \$150 per night is provided on all our plans (Basic, Comprehensive, and Comprehensive+) on both domestic and international policies.



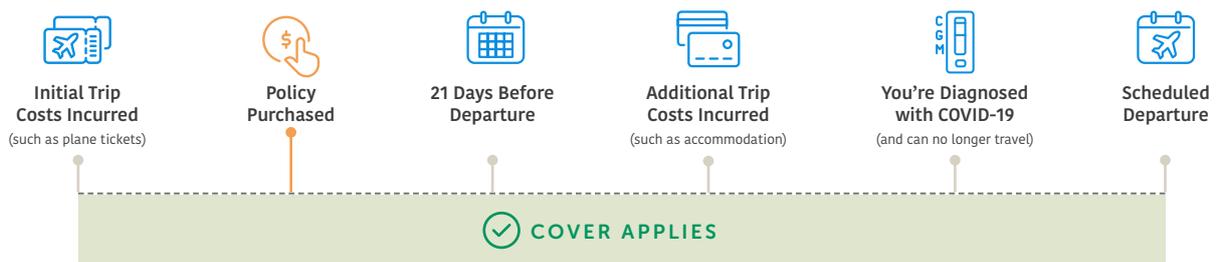
5 When is the best time to buy travel insurance with COVID-19 cover?

If you're looking for COVID-19 cover that protects your trip before you leave home – in addition to while you're travelling – the date you purchase your travel insurance policy will affect whether the benefit is available to you or not.

At Cover-More, our Comprehensive+ Plan provides pre-trip cancellation cover if you or your travelling companion are diagnosed with COVID-19 and cannot travel. However, the benefit is dependent on when you purchase your policy ahead of your trip.

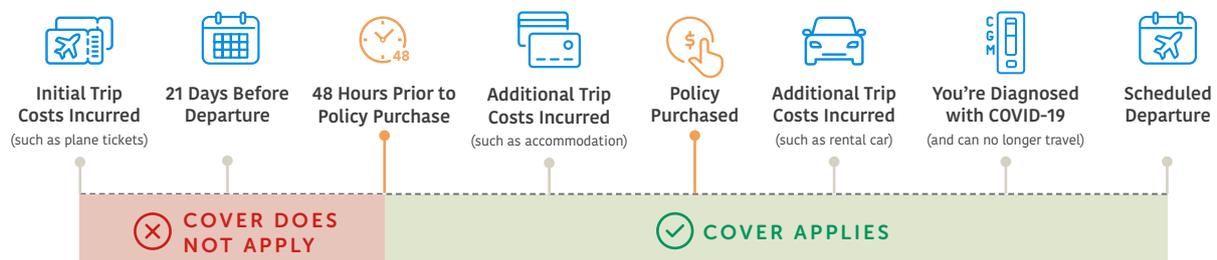
If you purchase the policy more than 21 days before your scheduled departure date:

We provide up to \$5,000 cover per policy on an international policy and up to \$2,500 cover per policy on a domestic policy on our **Comprehensive+ Plan** for non-refundable pre-paid trip costs **purchased at any time** if you or your travel companion are diagnosed with COVID-19 and can no longer travel.



If you purchase the policy within the 21 days before your scheduled departure date:

We provide up to \$5,000 cover per policy on an international policy and up to \$2,500 cover per policy on a domestic policy on our **Comprehensive+ Plan** for non-refundable pre-paid trip costs paid for **after** – and **within the 48 hours prior** to – the policy being purchased if you or your travel companion are diagnosed with COVID-19 and can no longer travel.



This means, for example, if you booked and paid for your trip in full six months ago and then buy a Cover-More policy one week before you go, there is no cover available for these pre-paid costs in this scenario.

If you're considering buying a Cover-More travel insurance policy for your next trip, this means the best time to purchase our Comprehensive+ Plan is more than 21 days before your departure for our most comprehensive COVID-19 cover to apply.

Note: Our Basic Plan and Comprehensive Plan do not offer amendment and cancellation cover in the scenario you or your travelling companion are diagnosed with COVID-19 pre-trip and cannot travel.



6 What do I need to know about travel insurance during the pandemic?

Travel insurance has always been an important item to consider packing when you're travelling, and in our current environment it's even more vital. Why? COVID-19 has not only changed the rules and regulations of global travel, but it can also create the need for last-minute changes or bring about unexpected obstacles during your trip.

When looking for a suitable travel insurance policy for you and your trip, it's important to understand what you are – and aren't – covered for in relation to COVID-19.

Some points to consider include:

- Thinking about whether you want cover for cancellation and amendment costs (if it's not automatically included) in your policy to help protect you financially from unforeseen COVID-19 scenarios.
- Ensuring you are clear on the limitations and exclusions of the cover that may relate to your exposure to – or if you contract – COVID-19, so you are aware of how your policy responds and operates with different events that arise. Remember, your policy may be comprehensive in scope but in terms of coverage, terms and conditions apply.
- Understanding how the COVID-19 cover applies to pre-trip and on-trip scenarios.
- Checking if the COVID-19 overseas medical expenses cover is sufficient should you be diagnosed with COVID-19 overseas and require hospitalisation or other medical treatment.
- Deciding whether the COVID-19 cover is comprehensive enough for your needs. (Some complimentary COVID-19 insurance policies offered by tour operators or airlines may not provide the level of cover you're looking for or within the country you need cover in.)
- Understanding if the travel insurance is issued by an overseas insurance provider and thus subject to the regulations of that country – not Australia. (If so, it may not be a good substitute for a comprehensive travel insurance policy from an Australian travel insurance provider.)
- Purchasing a suitable policy as soon as you book elements of your trip – especially if you want some pre-trip cancellation and amendment costs cover.



If you'd like to know more information about how our Cover-More COVID-19 cover can help protect your next trip, visit our [COVID-19 Benefits page](#).



Ready to get a travel insurance quote?

You can find out how much it costs to travel with us by your side on covermore.com.au now.

Limits, sub-limits, conditions, and exclusions apply. For full details on exactly what's covered by our COVID-19 travel insurance benefits, please read the [Product Disclosure Statement](#) (PDS) document.

The information contained in this document is indicative and for illustrative purposes only to help provide information regarding likely coverage under the relevant terms and conditions of a policy. The information relates to Cover-More Australia's Direct travel insurance policies (available via covermore.com.au and 1300 72 88 22) sold on or after 20 April 2022, is correct at the time of writing on 2 May 2022, and may change at any time. Please check covermore.com.au for confirmation on current coverage.

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