

Important information regarding: Global Spread of the Zika Virus

Issued: 30 June 2016

Important general advice

This advice applies to customers who are concerned or may be affected by the news regarding the continuing global spread of the Zika Virus and is an update to advice issued by Us on the [8th February 2016](#). Please read this information in conjunction with the PDS, which outlines the extent of Your travel insurance cover, as certain terms, conditions, limits and exclusions apply and in particular we draw Your attention to 'The Benefits' and 'General Exclusions' sections of the PDS. Some words used in this document have a special meaning as defined in the PDS. **Travel insurance provides cover for unforeseen events only.**

Background

The Australian Government and the World Health Organisation (WHO), amongst others, advised that a number of countries had been affected by an outbreak of a mosquito-borne virus known as the Zika Virus:

"The Zika virus (ZIKV) is a mosquito-borne disease, which is transmitted by some species of Aedes mosquito, particularly Aedes aegypti. These mosquitoes bite in the day, particularly around dawn and dusk... Zika has been known to be in many countries of Africa and Asia for many years..."

"Most people who get infected with Zika virus do not show any symptoms. Only one in five people who get it will feel sick, usually for a few days... There is new evidence that links Zika infection in pregnant women to causing birth defects, including microcephaly in babies. In addition, latest evidence suggests that in rare circumstances, the virus can be spread through sexual transmission."

http://smartraveller.gov.au/bulletins/Pages/zika_virus.aspx (30 June 2016)

Current Situation

More recently, further updates have been released by DFAT regarding sporadic transmission of the virus in Asia warning travellers to take standard precautions to prevent transmission.

"Indonesia is experiencing sporadic transmission of the mosquito-borne Zika virus. We continue to advise all travellers to protect themselves from mosquito bites. Given the possibility that Zika virus can cause severe malformations in unborn babies, and taking a very cautious approach, pregnant women should discuss any travel plans with their travel doctor and consider postponing travel to Indonesia."

<http://smartraveller.gov.au/Countries/asia/south-east/Pages/indonesia.aspx> (30 June 2016)

This information is current to 30 June 2016 and we recommend you regularly check for updates through http://smartraveller.gov.au/bulletins/Pages/zika_virus.aspx or your travel provider. Please use the table below to ascertain whether cover applies for travel to the particular regions outlined, which is dependent on when You purchased Your policy.

The "Centers for Disease Control and Prevention (CDC)" and WHO are reporting that the Zika Virus continues to spread throughout the world, particularly in areas where the Aedes mosquito is present, but in other areas through reported and rare sexual transmission. There are several countries and regions of the world where Zika is considered an endemic disease.

Centers for Disease Control and Prevention: <https://www.cdc.gov/zika/index.html>

World Health Organisation: <http://www.who.int/topics/zika/en/>

Policy Cover

The Section below outlines the regions of the world where coverage is no longer available for Amendment or Cancellation cover, if You are not willing to travel due to the risks associated with the Zika Virus. Travel insurance provides cover for unforeseen events only, and where a policy is purchased after the dates shown below, we will assume that this was done so with knowledge of the Zika Virus.

| Date policy purchased | Where you are travelling | Can I claim if I no longer want to travel? |
|--|---|--|
| Before the 23rd January 2016 | Central America, The Caribbean South America, South West Pacific | Yes, but only if You are pregnant or trying to get pregnant. |
| Before the 30th June 2016 | Areas listed immediately above AND Asia, South East Asia, Africa, Pacific Islands | Yes, but only if You are pregnant or trying to get pregnant. |

Subject to the policy issue dates and destinations outlined above;

- If Your policy contains Amendment or Cancellation cover, there is cover (up to the nominated policy limits) for Your reasonable Amendment or Cancellation costs (whichever is lesser) if You are pregnant or trying to get pregnant and had intended to travel to a country/region affected by the Zika Virus.
- There is no cover for Amendment or Cancellation costs if You had intended to travel to a country affected by the Zika Virus and You are not pregnant or intending to get pregnant.
- If You travel to a country affected by the Zika Virus and contract the Zika Virus, there is cover for Your Overseas Medical and Hospital expenses, irrespective of when your policy was issued.
- There is no cover available for any portions of Your Journey that have been utilised.

Please note that all claims are subject to assessment and supporting documentation may be requested by Us as evidence that you are affected by this current event.

Contact us

If you are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5619.

If you have any further enquiries please contact our Customer Service team on 1300 728 822 between 8.00am and 7.00pm Monday to Friday (AEDT).