

# An Update from QBE Insurance on COVID-19

31 March 2020

## About the cover:

Avant Travel Cover is underwritten by QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (QBE).

This update is for Avant members covered under the:

- Doctor in Training and Practitioner Members Product Disclosure Statement and Policy Wording or
- Intern and RMO Members Product Disclosure Statement and Policy Wording.

## Latest Government advice

As of 18 March 2020, the Australian Government has issued a [Level 4 - Do not travel - warning](#) on all international destinations as a result of the COVID 19 situation. The Government placed a travel ban on all overseas travel from 25 March 2020. If you are already overseas and wish to return to Australia, the Government recommends you do so as soon as possible if available options.

## If you are currently travelling overseas

Please contact our emergency assistance provider on: +61 2 9299 5390 for emergency assistance or advice. The Avant travel policy may respond to claims in situations where your travel plans and itinerary has been directly affected and you cannot complete your planned itinerary due to border closures, airline and hotel cancellations. The policy may not respond if the trip was booked to destinations after the travel warnings.

If you cannot return home due to border closures, quarantine or isolation, your policy may respond to your additional expenses, which are over and above what would have occurred if your trip wasn't disrupted.

Please also seek information and monitor updates from the Australian Government via:

- [smartraveller.gov.au](http://smartraveller.gov.au)
- [health.gov.au](http://health.gov.au)

## If you have existing travel plans

We are currently experiencing a high volume of calls from customers so we ask for your patience while we work through queries with an earlier departure date first.

### If you are due to depart before 31 May 2020

If you think your travel plans will be disrupted as a result of the COVID-19 Government travel ban, please contact QBE's claims team on (02) 9375 4874 now to discuss your circumstances, prior to cancelling or altering travel plans.

### If you are due to depart after 31 May 2020

As this situation is rapidly changing you may be able to contact providers to make changes. Some providers are offering refunds or vouchers which will need to be considered if you make a claim. You may want to consider waiting until closer to your travel date.

QBE's claims team is available to speak to you and will assist all impacted members. We are constantly reviewing the situation and currently prioritising those members with urgent needs.

## Medical expenses

If you need medical treatment while overseas, your Avant travel cover includes insurance cover for these expenses, including those related to COVID-19, unless you are travelling against medical advice. Please call our emergency assistance provider reverse charge on +61 2 9299 5390 as soon as you become aware of the need for treatment, (unless you are traveling against medical advice or to seek treatment).

If you need to access medical treatment on your return to Australia, your Avant travel policy will cover non Medicare medical expenses provided you were first treated for them while overseas. Insurance cover is subject to applicable legislation for Medicare and health insurance.

## Loss of deposits, cancellation or disruption

Your Avant travel cover includes cover for loss of deposits, cancellation or disruption expenses, which can't be recovered from another source. It also covers expenses which are unforeseeable, reasonable and necessary.

As set out in your Policy Disclosure Statement, your insurance cover is subject to the terms, conditions, exclusions and limits of the policy.

This means there is no cover for loss of deposits, cancellation or disruption in relation to travel:

- To an international destination worldwide if you booked on or after 11 March 2020
- For domestic travel in Australia (following the public announcement of border closures) to:
  - Tasmania if you booked on or after 18 March 2020
  - To all other states and Territories if you booked on or after 23 March 2020

Please see [smartraveller.gov.au](http://smartraveller.gov.au) for further details.

Always refer to your Avant Travel Cover PDS for the full terms, conditions, limits and exclusions that apply.

The general advice in this update has been prepared without taking into account your objectives, financial situation or needs. For further information, please refer to your Product Disclosure Statement and Policy Wording.

## How to make a claim

If you need to make a claim, please call QBE's claims team on +61 2 9375 4874 or alternatively, [download a claim form](#) and submit it to [avantclaims@qbe.com](mailto:avantclaims@qbe.com).

Given the current situation we are experiencing longer than usual waiting time for claims processing we ask for your patience.