



# QBE Insurance - Frequently Asked Questions COVID-19

25 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.

## I have an existing booking – am I covered?

It will depend on when you booked your trip. For example, you may be able to claim for loss of deposits, cancellation or disruption expenses if, at the time of booking, your destination was not subject to:

- A current Australian Government Level 4 – Do not travel – ban
- A World Health Organisation warning that recommends against travelling to the intended destinations.

This is because claims arising out of bookings made after public warnings or media reports recommending against travel to certain destinations could have been reasonably expected to occur and therefore don't qualify for cover.

Each claim will be assessed on a case by case basis from the information provided and the situation. Please contact us on [+61 2 9375 4874](tel:+61293754874) to discuss the specifics of your claim.

## I intend to book a new trip – am I covered?

Given the government has a travel ban in place which is currently indefinite, you will not be covered if at the time of booking, your destination was subject to:

- A current Australian Government Level 4 – Do not travel – ban
- A World Health Organisation warning that recommends against travelling to the intended destinations.
- Domestic travel in Australia from the dates of border closure

This is because claims arising out of bookings made after public warnings recommending against travel to certain destinations should not have occurred and therefore don't qualify for cover. It's very important to stress though, all claims are judged on a case by case basis, so we encourage you to please contact us on [+61 2 9375 4874](tel:+61293754874) to discuss the specifics of your claim

## What should I do before I submit a claim under Avant Travel Cover?

You may be able to organise a refund on some or all of your travel bookings and should contact your travel agent, carrier or provider to ask if this is possible due to COVID-19.

However, we'd ask you to please contact QBE's claims team on (02) 9375 4874 to discuss your circumstances, prior to cancelling or altering travel plans.

## How do I make a claim?

If you need to make a claim, please call QBE's claims team on [+61 2 9375 4874](tel:+61293754874) or alternatively, [download a claim form](#) and submit it to [avantclaims@qbe.com](mailto:avantclaims@qbe.com).

If you require emergency assistance, including medical or personal safety assistance, please immediately contact QBE's emergency assistance provider Fullerton Assistance, reverse charge on [+61 2 9299 5390](tel:+61292995390).

## Can I make a loss of income claim?

Yes, if you're diagnosed with COVID-19 whilst on a journey and can't work, you may be covered under Section C - Weekly Illness benefit. However, cover is not available for loss of income due to self-isolation and quarantine periods. Please note that the usual exclusion and waiting periods apply as set out in your Policy Disclosure Statement.

If you need to make a claim, please call QBE's claims team on [+61 2 9375 4874](tel:+61293754874) or alternatively, [download a claim form](#) and submit it to [avantclaims@qbe.com](mailto:avantclaims@qbe.com).

## Am I covered if I have to return home early, but there's no impact to my itinerary?

No, if you choose to return home early from your overseas trip and there was no impact to the original itinerary, the policy does not cover any additional expenses.

Contact QBE claims teams to discuss your specific situation to understand how this may apply to you.

## Am I covered if I have to return home early and my itinerary is impacted?

Yes, if your planned trip has been affected by COVID-19 and you can no longer complete your original itinerary and need to return to Australia early, and you departed before the travel restrictions put in place by the government you will be covered for reasonable expenses.

If you need to make a claim, please call QBE's claims team on [+61 2 9375 4874](tel:+61293754874) or alternatively, [download a claim form](#) and submit it to [avantclaims@qbe.com](mailto:avantclaims@qbe.com).

## I'm on a cruise ship and I'm unable to return home. Am I covered?

Yes, we will cover additional expenses that are outside your control, if you departed prior to the travel restrictions being put in place.

If you need to make a claim, please call QBE's claims team on [+61 2 9375 4874](tel:+61293754874) or alternatively, [download a claim form](#) and submit it to [avantclaims@qbe.com](mailto:avantclaims@qbe.com).

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.