

Travel Insurance through Chubb

Claims Response

Coronavirus (COVID-19)

CHUBB®

Updated 19 March 2020

The spread of coronavirus (COVID-19) is a rapidly developing situation. Chubb is closely monitoring guidance issued from leading organisations, including the [World Health Organization](#) (WHO) and local authorities. Chubb is also tracking the progression of COVID-19 through its travel security and medical assistance partners.

On 11 March 2020 the WHO declared that COVID-19 is a pandemic. Approximately 114 countries were affected at the date of the WHO announcement and the WHO has expressed concern about the alarming levels of spread and the severity. In response many countries have issued travel bans and/or travel warnings prohibiting and/or restricting travel.

To assess its coverage response to COVID-19, Chubb has carefully considered governmental ([Smartraveller](#)) and other public reporting of this situation. Significantly, at 9am (AEDT) on 18 March 2020, Smartraveller issued a 'do not travel overseas at this time' advice to all Australians, the highest advice level (level 4 of 4).

Advice to our customers wanting to cancel their trip

If a travel cancellation or disruption loss does occur, a customer should first please contact their travel agent or the airline (before submitting a claim) to seek a refund or make alternate travel arrangements based on existing tickets. After this, if the customer still has a loss, they may wish to submit a claim along with the original and amended itineraries and relevant documents to substantiate their remaining loss.

Policy response for:

- [Qantas Premier Titanium Credit Card insurance](#)
- [Qantas Premier Platinum Credit Card insurance](#)
- [Qantas Premier Everyday Credit Card insurance](#)

We encourage our customers to submit a claim for consideration as each claim received by Chubb will be investigated and assessed in accordance with the facts of each case, the credit card you have and the applicable insurance terms and conditions under the credit card. Your cover will depend on the type of credit card you have and your individual circumstances.

“Foreseen circumstance” under policy/PDS terms and conditions

Insurance coverage for a “foreseen circumstance” is not likely to be covered under the terms and conditions of your insurance policy terms and conditions. It is important that you consider this prior to the purchase of any new travel arrangements you make under an existing travel policy with Chubb.

Chubb considers COVID-19 to be a “foreseen circumstance” for new new paid travel arrangements under an existing policy, PDS or terms and conditions made in the following areas and after the following dates:

- **5:00 pm (AEDT) on 22 January 2020 for Hubei province, China;**
- **9:00 am (AEDT) on 2 February 2020 for mainland China; and**
- **9:08 pm (AEDT) on 4 March 2020 for all other destinations outside Australia.**

It is currently uncertain when COVID-19 will be contained, when the Australian Government’s travel advice will be updated, and when airlines and other businesses will return to normal operation. Customers that have travel plans more than four (4) weeks away may wish to delay cancelling their travel until it is less than four (4) weeks away in case the travel situation improves.

If the position on travel improves but a customer still does not wish to travel, such as when the Australian Government’s travel advice is reduced in severity, Chubb may consider any cancellation of this travel to be a disinclination to travel, subject to the terms and conditions of the policy.

Please check your policy wording, PDS for full terms, conditions and exclusions.

Enquiries and claims

If you are travelling or planning to travel and you require travel advice, please visit the Australian Government Smart Traveller website [here](#).

If a travel cancellation or disruption loss does occur, please first contact your travel agent or the airline (before submitting a claim) to seek a refund or make alternate travel arrangements based on existing tickets.

After this, if you still have a loss, we encourage you to submit a claim for consideration along with the original and amended itineraries and relevant documents to substantiate your remaining loss. Each claim received by Chubb will be investigated and assessed in accordance with the terms, conditions, exclusions and limits of the credit card insurance terms and conditions.

Please submit a claim [here](#)

If you are an insured person **overseas** and you require emergency assistance, please contact Chubb Assistance on +61 2 8907 5666.

If you have questions about whether a planned trip will be covered, please contact Chubb customer service at CHUBBEnquiriesAU.COVID19@Chubb.com or 1800 055 268.

Qantas Premier Titanium Credit Card insurance; Qantas Premier Platinum Credit Card insurance and Qantas Premier Everyday Credit Card insurance are underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (Chubb). Terms, conditions, exclusions, limits and eligibility criteria apply to insurances.

Chubb only provides general advice and does not consider your objectives, financial situation or needs. For further information, please read the your Terms and Conditions. Please also see the [Chubb Privacy Policy](#). Terms, conditions, exclusions and limits apply