

# FAQs for travels after COVID-19 pandemic



- Qantas Premier Platinum Credit Card Complimentary Travel Insurance
- Qantas Premier Credit Card Complimentary Travel Insurance
- Qantas Premier Titanium Credit Card Complimentary Insurance

## Notice

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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.

To assess its policy response to COVID-19, Chubb has carefully considered governmental ([Smartraveller](#)) and other public reporting of this situation. Relevantly, on 11 March 2020 the WHO declared COVID-19 a pandemic and on 18 March 2020, Smartraveller issued a “do not travel overseas at this time” advice for all Australians (which is the highest advice level, 4 of 4).

As a result, we have prepared a set of Frequently Asked Questions (**FAQs**) to address queries of covered persons relating to their insurance.

Please refer to the enclosed FAQs and for any further questions, please contact our Customer Service Hotline at [CHUBBEnquiriesAU.COVID19@Chubb.com](mailto:CHUBBEnquiriesAU.COVID19@Chubb.com) or call 1800 055 268 from Mondays to Fridays from 9am to 5pm.

Please note that due to the ongoing COVID-19 outbreak our contact and service centres are experiencing a significant increase of enquires.

We ask for your patience as we assist Card Members impacted by this event.

If you have already departed on your travels and require emergency medical assistance, please contact the 24-hr Chubb Assistance hotline at: O +61 2 8907 5666.

## Frequently Asked Questions (FAQs)

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In view of the above notice, please be advised that your policy will respond as follows subject of course to your particular circumstances and the terms and conditions of your policy:

No.	Scenario	Reply
1.	<b>I'm scheduled to leave on my trip soon (within the next 4 weeks), and I want to cancel my trip, how does the policy respond to cancellation?</b>	<p>If a travel cancellation or disruption loss does occur, we recommend that you first consider if you have any rights to seek a refund from your travel agent or the travel service provider or if you are able to make alternate travel arrangements based on existing bookings.</p> <p>If you are not able to recover from your travel provider, we encourage you to submit a claim for consideration along with the original and amended itineraries and relevant documents to substantiate your remaining loss.</p> <p>We will assess all claims based on their individual circumstances.</p> <p>Coverage would be subject to the individual circumstances for which a trip is being cancelled and the terms and conditions of the policy. This depends on things like:</p> <ul style="list-style-type: none"><li>• when your policy was activated;</li><li>• the country or region you're travelling to;</li><li>• when you're travelling;</li><li>• any government travel advice; and</li><li>• the reason you can't continue with your trip.</li></ul> <p>There may be other reasons in addition to the above which we will discuss with you when the circumstances of your claim are known.</p> <p>Subject to the Eligibility and Activation criteria based on the card you own, cover for cancellation is provided for several defined reasons. Please check your policy wording/PDS for full terms, conditions and exclusions.</p>
2.	<b>I've got travel booked for later in the year (more than 4 weeks away), how does the policy respond to cancellation?</b>	<p>The cover for cancellation works in the same way as outlined in the answer to the question above, however, there are some additional considerations as outlined below.</p> <p>It is currently uncertain when COVID-19 will be contained, when the Australian Government's travel advice will be reduced from 'Do not Travel', and when airlines and other businesses will return to normal operation.</p> <p>Customers that have activated the Travel Insurance under their card and have travel booked 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.</p> <p>However, 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.</p>

3.	<p><b>If I contract COVID-19 before I depart on my trip will I be covered for cancellation?</b></p>	<p>There is cover for cancellation if You, Your Travel Companion or a Close Relative living in Australia:</p> <ul style="list-style-type: none"> <li>a) dies; or</li> <li>b) sustains a serious Injury; or</li> <li>c) becomes seriously ill.</li> </ul> <p>We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events to be satisfied that the cancellation was appropriate and reasonably necessary. Benefit limits do apply.</p>
4.	<p><b>Does my policy cover me if I proceed with my trip to destinations after a travel advisory has been issued?</b></p>	<p>Our policy does not provide cover if you decide to proceed with your travel arrangements after “Do Not Travel” warning was issued by the Department of Foreign Affairs and Trade.</p> <p>Please check <a href="http://smartraveller.gov.au">smartraveller.gov.au</a> for updates related to travel warnings.</p>
5.	<p><b>What if my airline or cruise company cancels my trip? (Also, will my expenses be covered if the cruise company redirects the destination?)</b></p>	<p>If a travel cancellation or disruption loss does occur, we recommend that you first consider if you have any rights to seek a refund from your travel agent or the travel service provider or if you are able to make alternate travel arrangements based on existing bookings.</p> <p>If you are not able to recover from your travel provider, we encourage you to submit a claim for consideration along with the original and amended itineraries and relevant documents to substantiate your remaining loss.</p> <p>We will assess all claims based on their individual circumstances.</p>
6.	<p><b>Can I expedite my claim as I need an answer as soon as possible?</b></p>	<p>Chubb aims to deal with all claims quickly. In order to do so, we ask that you please submit a claim via the online claims portal for consideration as each claim can then be investigated and adjudicated as soon as possible in accordance with the terms, conditions, exclusions and limits of the relevant policy. <u><a href="#">Claims can be submitted here: Claims Portal</a></u></p>