

Chubb Travel Insurance Claims Response

Coronavirus (COVID-19)
Updated March 19 2020

CHUBB®



Background

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

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 terms, conditions, exclusions and limits of the policy.

Declared "foreseen circumstance"

"Foreseen circumstance" under policy terms and conditions
Insurance coverage for a "foreseen circumstance" is not likely to be covered under the terms and conditions of some policies. It is important that you consider this prior to the purchase of any new travel insurance or new travel

arrangements for an existing travel policy with Chubb.

Chubb considers COVID-19 to be a “foreseen circumstance” for policies issued and/or new paid travel arrangements under an existing policy 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**
- **4:00 pm (AEDT) on 2 March 2020 for all other destinations outside Australia.**

When COVID-19 is considered a “foreseen circumstance” under a policy, there is unlikely to be cover for any event relating to or resulting from COVID-19.

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 for full terms, conditions and exclusions.

Enquiries and Claims

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 terms, conditions, exclusions and limits of the policy. We are monitoring the situation regularly and will revise our position as needed.

If a customer requires emergency assistance, please contact Chubb Assistance on:

- Leisure Travel policy holders
+61 2 8907 5666
- Business Travel policy holders
+61 2 8907 5995

About Chubb in Australia

Chubb is the world’s largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country’s largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance.

More information can be found at www.chubb.com/au.

Contact Us

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