

Chubb Travel Insurance Claims Response

Coronavirus (COVID-19)
Updated March 3, 2020

CHUBB®



Background

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

To assess its policy response to COVID-19, Chubb has carefully considered governmental and other public reporting of this situation.

Advice to Our Customers

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.

Policy Response to new policies and new paid travel arrangements (excluding mainland China)

“Foreseen Circumstance” Under Policy Terms and Conditions

Insurance coverage for a “foreseen circumstance” may be precluded 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 us.

COVID-19 is considered a “foreseen circumstance” effective **4:00pm (AEDT) on 2 March 2020** for new policies effected and/or new paid travel arrangements made after this date.

Policy Response to mainland China

What is not likely to be covered?

Chubb has carefully considered governmental and other public reporting of this situation and considers the incident in **Hubei province**, China to be a “foreseen circumstance” effective **5:00pm (AEDT) on 22 January 2020**. For the remainder of mainland China, the “foreseen circumstance” is effective **9:00 am (AEDT) 2 February 2020**.

As COVID-19 is considered a “foreseen circumstance”, for all customers that have paid travel arrangements to or from mainland China where a policy is in force and paid travel arrangements were booked there is unlikely to be cover for any event relating to or resulting from the COVID-19:

1. after 5.00pm (AEDT) on 22 of January 2020, for travel to/from Hubei province; and
2. after 9:00am (AEDT) on 2 February 2020, for travel to/from the remainder of mainland China.

It is currently uncertain when the COVID-19 will be contained, when the Australian Government’s travel advice regarding mainland China will be updated from ‘Do not travel’, and when airlines and other businesses will return to normal operation. Accordingly, customers who have paid travel arrangements to/from mainland China which are 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 from ‘Do not travel’, Chubb may consider any cancellation of this travel to be a disinclination to travel, subject to the terms and conditions of the policy.

What is likely to be covered?

It is expected that, subject to all other terms and conditions of the policy, cover for cancellation will be considered unforeseen for all customers that have a policy in force and that have paid travel arrangements:

1. before 5.00pm (AEDT) on 22 January 2020 for travel to/from Hubei province; and
2. before 9:00am (AEDT) on 2 February 2020 for travel to/from the remainder of mainland China.

As above, customers who have paid travel arrangements to/from mainland China that are more than four (4) weeks away, may wish to delay cancelling their travel until their travel date is less than four (4) weeks away in case the position on travel 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 from ‘Do not travel’, Chubb may consider any cancellation of this travel to be a disinclination to travel, subject to the terms and conditions of the policy.

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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