

China New Coronavirus - 11 February 2020

Chubb Insurance Australia Limited

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Background

On 31 December 2019, the WHO China Country Office was informed of cases of pneumonia of unknown etiology (unknown cause) detected in Wuhan City, Hubei Province of China. A novel coronavirus (2019-nCoV) was identified as the causative virus by Chinese authorities on 7 January 2020. This then became identified as the Coronavirus.

Australian Government advice and travel industry updates

On the 2 February 2020, the government has issued a 'Do not travel' advice to all of mainland China:

www.smartraveller.gov.au/destinations/asia/china

We are aware that a number of airlines have suspended services to and from mainland China.

Advice to 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 your remaining loss.

If a customer is currently in mainland China please refer to the following link for further information and assistance: www.smartraveller.gov.au/destinations/asia/china

Coverage Position

We encourage our customers to submit a claim for consideration as each claim received by Chubb will be investigated and adjudicated in accordance with the terms, conditions, exclusions and limits of the policy.

What is not likely to be covered?

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

As this (Coronavirus) is considered a "known event", 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 Coronavirus:

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

It is currently uncertain when the Coronavirus 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?

Cover for cancellation will be considered unforeseen, subject to all other terms and conditions of the policy, for all customers that have paid travel arrangements to/from mainland China where a policy is in force and paid travel arrangements were booked:

1. before 5:00pm (AEST) on 22 January 2020 for travel to/from Hubei province; and
2. before 9:00am (AEST) on 2 February 2020 for travel to/from 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.

Enquiries and claims

We encourage our customers to submit a claim for consideration as each claim received by Chubb will be investigated and adjudicated 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 policy holders**
+61 2 8907 5666
- **Corporate Business Travel policy holders**
+61 2 8907 5995

Notice as at 11 February 2020

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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