



COVID-19 FAQ's

These FAQ's should be read in conjunction with the Product Disclosure Statement (PDS). You should consider the PDS for the terms, limits, conditions and exclusions before making a decision about whether to acquire or to continue to hold this insurance.

As a standard exclusion under all policies, the country you are travelling must not be subject to a Do Not Travel advice on the Smartraveller website at the time you purchased the policy. This is regardless of any exemption you may have received to travel and your ability to purchase a policy.

The diagnosis of COVID-19 must be by a medical professional or government testing program. This would include diagnosis by your local health authority.

We have outlined the most common scenarios here. Please contact us if you have any questions or require any further information. Customers always have a right to lodge a claim for consideration against the terms and conditions of the policy and the individual circumstances.

Am I covered if I need to quarantine once I enter a region/country based on the government or state regulations?

Australia – No cover.

International - No cover.

All policies have a general exclusion relating to claims directly or indirectly arising from any government or public health authority mandatory quarantine or isolation order imposed on you related to border, region or territory travel in response to COVID-19.

Do I need to declare COVID-19 as a medical condition if I have previously been diagnosed with COVID-19?

COVID-19 is not a medical condition that can be assessed. If you have chosen a plan with the COVID-19 benefits, then you are covered if you have previously suffered from COVID-19. If you have not chosen a plan with COVID-19 benefits, there is no cover for claim related to COVID-19.

Am I covered for medical expenses if I am diagnosed with COVID-19 during my trip?

Australia – No medical.

International – Yes overseas medical expenses and only on the plan that indicates covid cover included.

Am I covered for funeral and emergency expenses if I die from COVID-19 during my trip?

Australia – No medical cover.

International – Yes only on the plan that indicates covid cover included.

What if I am diagnosed with COVID-19 on my trip and I need to quarantine are my emergency expenses covered?

Australia – No.

International – Yes only on the plan that indicates covid cover included.

Am I covered if I am deemed a close contact due to a COVID-19 case and I need to quarantine before continuing on with my trip?

Australia – No.

International – Yes only on the plan that indicates covid cover included.

What other emergency expenses do you cover?

Australia – No cover for emergency expenses under Section 21.

International – On the plan that indicates covid cover included we cover all emergency expenses of any insured event that we have accepted cover for under Section 21A.

Do additional expenses and/or cancellation fees apply if my relative or business partner dies and I need to cancel my trip or cut my trip short and come home?

Domestic – Yes only on the plan that indicates covid cover included.

International - Yes only on the plan that indicates covid cover included.

Am I covered for COVID-19 if I am travelling on a multi-night cruise?

There is no cover for COVID-19 on your trip.

We cover all other insured events as outlined in the PDS so please ensure you select Yes to 'Going on a cruise?' when choosing your plan.

Do cancellation fees apply if I am diagnosed with COVID-19 and I need to cancel my trip or cut my trip short and/or come home?

Domestic – Yes only on the plan that indicates covid cover included.

International - Yes only on the plan that indicates covid cover included.

Am I covered if my travelling companion is diagnosed with COVID-19 and I need to cut my trip short and/or come home?

Australia – No

International - Yes only on the plan that indicates covid cover included.

Am I covered if my travelling companion is diagnosed with COVID-19 and my trip is cancelled?

Australia – Yes only on the plan that indicates covid cover included.

International - Yes only on the plan that indicates covid cover included.

Am I covered if I am not vaccinated and it is a condition of the transport provider that I must be vaccinated before boarding?

No policies provide cover if you do not comply with the ticket conditions of the transport provider.

Am I covered if I am not vaccinated and it is a condition of the country that I must be vaccinated before I enter?

No policies provide cover if you do not comply with the government regulations of the country you are travelling to.

Do cancellation fees apply if my pre-paid accommodation I planned to stay at is closed for cleaning due to an outbreak of COVID-19?

Domestic – Yes only on the plan that indicates covid cover included.

International - Yes only on the plan that indicates covid cover included.

Do cancellation fees apply if I am a permanent employee of the healthcare industry and my employer cancels my leave due to COVID-19?

Domestic – Yes only on the plan that indicates covid cover included.

International - Yes only on the plan that indicates covid cover included.

Do additional expenses apply if my pre-paid accommodation I planned to stay at is closed for cleaning due to an outbreak of COVID-19?

Domestic – Yes only on the plan that indicates covid cover included.

International - Yes only on the plan that indicates covid cover included.

Do additional expenses apply if I am denied boarding my scheduled pre-paid public transport due to being suspected of being infected with COVID-19?

Domestic – Yes only on the plan that indicates covid cover included.

International - Yes only on the plan that indicates covid cover included.

As a condition of cover the transport provider or relevant authority would provide you with proof of the suspected COVID-19 infection.

Do I have cover under Special Events if my pre-arranged special event is delayed because of COVID-19, which is outside of my control and I need to make alternative arrangements to get to my destination on time?

Domestic – Yes only on the plan that indicates covid cover included.

International - Yes only on the plan that indicates covid cover included.

Do I have cover under Special Events if my pre-arranged special event is cancelled because of COVID-19, and I wish to cancel my trip?

Cover under Special Events does not extend to the cancellation of the event due to COVID-19. Special Events only provides cover to allow you to get to your event on time if delayed.

Do I have cover under Travel Delay if my scheduled transport is delayed for more than 6 hours due to COVID-19 related delays and I need to pay additional expenses?

Domestic – Yes only on the plan that indicates covid cover included.

International - Yes only on the plan that indicates covid cover included.

Additional benefits available if my trip destination is Australia or New Zealand only

Domestic – Yes only on the plan that indicates covid cover included.

International - Yes only on the plan that indicates covid cover included.

Cancellation Fees and Lost Deposits –

If the person you're due to stay with in Australia or New Zealand is diagnosed with COVID-19, or directed by a local public health authority into a period of quarantine and you are unable to stay with them.

Additional Expenses –

You can no longer stay with the person you planned to stay with in Australia or New Zealand because they are diagnosed with COVID-19 and directed to enter a period of quarantine; or Your pre-paid accommodation in Australia or New Zealand is shutdown or closes as a result of COVID-19.