

## Updated

### Important information regarding the novel coronavirus (Event)

Issue date: **5 March, 2020**

The global situation with respect to the Event is evolving rapidly. DFAT continue to update their travel warnings for affected countries and specific regions within countries. Any insured person contemplating travel should refer to both the WHO and 'Smart traveller' websites for the latest information.

Whilst there is no general exclusion for Epidemic or Pandemic in the travel insurance policy underwritten by Liberty Specialty Markets (**Liberty**), there are specific limitations in cover where any situation is no longer unforeseen.

#### **The following applies only in respect of Section 3 - Loss of Deposits, Cancellation, Disruption, Curtailment of Liberty's travel insurance policy (Policy).**

Insured persons:

- I. under a Policy entered into on or after 9 a.m. on Thursday 5 March, 2020, Australian Eastern Standard Time (**AEST**) and who purchase or book travel arrangements after 9 a.m. on Thursday 5 March, 2020 (AEST), or
- II. under an existing Policy who purchase or book travel arrangements after 9 a.m. on Thursday 5 March, 2020 (AEST), and

who sustain loss which arises out of in the course of the Event and which would otherwise be covered under Section 3 of the Policy, will not be covered as such loss will be deemed by Liberty to have not been unforeseen at the time the travel arrangements were purchased or booked.

**This restriction in cover will not however apply to loss which howsoever arises out of, or is attributable to, the unexpected death, bodily injury or sickness of the insured person (or the insured person's close relative, close business associate or travelling companion).**

*If a loss arising out of cancellation or curtailment is sustained by an insured person or persons for travel arrangements purchased or booked **prior** to 9 a.m. on Thursday 5 March, 2020 (AEST), the insured person/s should, in the first instance, contact their travel agent, airline and accommodation providers to seek a refund or to make alternate arrangements based on exiting ticketing, prior to submitting a claim to Liberty. Claims made for such losses will be assessed in accordance with the terms and conditions of the **Policy**.*

**Unless affected or varied by this notice, all other sections of the Policy shall operate as normal.**



If an insured's travel plans have been, or are, affected by **the Event**, please ask the insured to contact **Liberty's** emergency assistance line on:

+61 2 9299 5390; or

[assistance@fullertonhealth.com.au](mailto:assistance@fullertonhealth.com.au)

**NOTE:** We refer to previous notices we have issued (29 January and 5 February, 2020) in connection with travel to China (as impacted by the Event). For the avoidance of doubt, these previous notices continue to apply.

For further information, please contact:

**NSW / ACT**

**Richard Todd**

Vice President

+61 2 8298 5984

**Natasha Higgins**

Senior Underwriter

+61 2 8047 3302

**Matt Haines**

Graduate Underwriter

+61 2 8298 5825

**VIC / SA / WA / TAS**

**Murray Anderson**

Assistant Vice President

+61 3 9619 9853

**Jack Brownlow**

Senior Underwriter

+61 3 9619 9820

**QLD / NT**

**Marcus Ellard**

Senior Underwriter

+61 7 3235 8807