




Travel insurance and COVID-19: Our helpful guide

Great news: Australians can once again travel to most domestic and international destinations. However, protecting your trip with a travel insurance policy that includes adequate COVID-19 cover may be required to help ensure a smoother trip.

So, what do you need to be aware of? And what's the deal with travel insurance cover for COVID-19? To help you plan your next overseas trip with confidence, our guide will help you learn:

- Where you can travel
- Which destinations you should avoid
- What international COVID-19 cover we provide if you're venturing overseas
- What domestic COVID-19 cover we provide if you're travelling within Australia
- When is the best time to buy travel insurance
- Why travel insurance is now more important than ever

 This guide is current as of **26 July 2023** and contains information related to policies purchased on or after **26 July 2023**. Given the changing nature of COVID-19, please check covermore.com.au regularly for any cover updates when considering buying a policy.

1 Where can I travel overseas right now?

The destinations Australians can enter are dependent on both our own government's advice and the rules and regulations of the intended destination(s).

When planning your trip, we recommend you:

- Check the Australian Government's current travel advice for your intended destination(s) on [Smartraveller](#) – and check again prior to departure – to ensure the overall travel advice is not “Level 4: *Do not travel*” because of COVID-19. Also, keep an eye on the mass media before and during your travels.
- Research the current COVID-19 regulations and requirements of your selected destination(s), transit countries and transport options, as these rules can change at any time, without notice. Some destinations also require visitors to showcase proof of travel insurance with COVID-19 medical cover upon entry. You can use the [TravelCheck tool](#) on [covermore.com.au](#) or the Australian Government's [Smartraveller](#) website to obtain this information. Don't forget to check the rules for returning to Australia, too.
- Consider purchasing adequate travel insurance for your trip. The [Australian Government recommends](#) all Australians protect overseas trips with travel insurance as the government will not pay your bills or loan you money if something goes wrong on your trip. It is your responsibility to ensure you have access to sufficient resources to fund your trip and anything that may arise while you are away from home.

2 Which countries should I avoid?

When choosing an overseas destination, it's important to consider your safety and wellbeing.

To help Australians avoid or reduce travel risks, the Australian Government provides general guidance via its destination advice levels of 1, 2, 3 and 4. The level given to each destination reflects the risk associated with travelling to that country, and a higher advice level reflects a higher risk.

If one or all of your intended [destinations](#) are listed as “Level 4: *Do not travel*” because of COVID-19 on Smartraveller by the Australia Government, your health and safety may be at extreme risk.

To understand the **current travel advice** for your destination/s, visit [Smartraveller](#).

Note: We **do not** provide COVID-19 cover to Cover-More travel insurance policyholders if – *at the time of entry* – their destination is listed as “Level 4: *Do not travel*” and the reason for the Level 4 warning is COVID-19. This cover exclusion does not apply if the destination is New Zealand.



3 What international COVID-19 cover does Cover-More provide?

We provide our customers travelling on international policies with some cover for scenarios related to COVID-19, including emergency Overseas Medical Expenses, Amendment or Cancellation Costs, and Additional Expenses. However, to help keep our travel insurance affordable for Australians, we can't cover absolutely everything.

Here's what we do – and don't cover – for COVID-19 on international trips:

COVID-19 Benefits	International Basic Plan	International Comprehensive Plan	International Comprehensive+ Plan
	Single Trip	Single Trip or Annual Multi-Trip	
PRE-DEPARTURE: Amendment or Cancellation Costs cover if you or your travelling companion are diagnosed with COVID-19 and certified by a qualified medical practitioner as being not fit to travel.	⊗	✔ Up to \$5,000* per policy if Amendment or Cancellation Costs cover is included in your policy.	✔ Up to \$5,000* per policy if Amendment or Cancellation Costs cover is included in your policy.
PRE-DEPARTURE or ON-TRIP: Amendment or Cancellation Costs cover if your non-travelling relative or business partner residing in Australia or New Zealand becomes ill with a life-threatening case of COVID-19.	✔ Up to \$5,000* per policy if Amendment or Cancellation Costs cover is included in your policy.	✔ Up to \$5,000* per policy if Amendment or Cancellation Costs cover is included in your policy.	✔ Up to \$5,000* per policy if Amendment or Cancellation Costs cover is included in your policy.
PRE-DEPARTURE or ON-TRIP: Amendment or Cancellation Costs cover if you are an essential healthcare worker and have your leave revoked because of COVID-19-related reasons.	✔ Up to \$5,000* per policy if Amendment or Cancellation Cost cover is included in your policy.	✔ Up to \$5,000* per policy if Amendment or Cancellation Costs cover is included in your policy.	✔ Up to \$5,000* per policy if Amendment or Cancellation Costs cover is included in your policy.
ON-TRIP: Overseas Medical Expenses cover if you are diagnosed with COVID-19 on your trip and certified by a qualified medical practitioner as being not fit to travel (including onboard emergency medical and ship-to-shore medical expenses on a multi-night cruise if Cruise Cover is included in your policy).	✔ \$Unlimited [~]	✔ \$Unlimited [~]	✔ \$Unlimited [~]
ON-TRIP: Amendment or Cancellation Costs cover if you or your travelling companion are diagnosed with COVID-19 on your trip and certified by a qualified medical practitioner as being not fit to travel.	✔ Up to \$5,000* per policy if Amendment or Cancellation Costs cover is included in your policy. A special excess of \$500 applies [^] .	✔ Up to \$5,000* per policy if Amendment or Cancellation Costs cover is included in your policy. A special excess of \$500 applies [^] .	✔ Up to \$5,000* per policy if Amendment or Cancellation Costs cover is included in your policy. A special excess of \$500 applies [^] .
ON-TRIP: Additional Expenses cover if you are diagnosed with COVID-19 on your trip and certified by a qualified medical practitioner as being not fit to travel and you incur additional transport and/or accommodation expenses.	✔ \$2,500 A special excess of \$250 applies [^] .	✔ \$2,500 A special excess of \$250 applies [^] .	✔ \$2,500 A special excess of \$250 applies [^] .

* If the amount of Amendment or Cancellation Costs cover shown on your Certificate of Insurance is less than the maximum limit listed above, the Amendment or Cancellation Costs amount shown on your Certificate of Insurance will be the maximum cover available for this benefit. For full details on our international COVID-19 travel insurance cover, please read the PDS.

~ Medical cover will not exceed 12 months from onset.

^ A special excess will apply to COVID-19 claims under the Amendment or Cancellation and Additional Expenses sections of the policy. If you make a claim that falls under both sections, the higher special excess will be deducted. The special excess applies in addition to any other applicable excess. You cannot remove this special excess.

Travelling internationally with Cover-More COVID-19 cover

Four examples of scenarios when our benefits apply



If you are diagnosed with COVID-19 and certified by a qualified medical practitioner as being not fit to travel before you leave Australia and you cannot travel, and you need to rearrange or cancel your trip¹.



If Cruise Cover is included in your policy and you are diagnosed with COVID-19 and certified by a qualified medical practitioner as being not fit to travel while on board your cruise and need to pay onboard medical or ship-to-shore costs.



If you are diagnosed with COVID-19 on your trip and certified by a qualified medical practitioner as being not fit to travel or are hospitalised, and you now need to rearrange and/or cancel your prepaid travel plans².



If you are diagnosed with COVID-19 by a qualified medical practitioner during your overseas trip and are hospitalised, and you incur emergency medical expenses³ related to COVID-19.

- ¹ Up to \$5,000 cover per policy (or the amount chosen if this is less) applies to International Comprehensive Plan and Comprehensive+ Plan policyholders with Amendment or Cancellation Costs cover included. However, you must be diagnosed with COVID-19 and certified by a qualified medical practitioner as being not fit to travel for cover to apply.
- ² Cover is provided if the country or area you are in was NOT subject to "Do not travel" advice on smartraveller.gov.au or the mass media sources at the time you entered the country or area. A special excess of \$500 applies.
- ³ Medical cover will not exceed 12 months from onset.

☆ **TIP:** Consider purchasing our International Comprehensive Plan or Comprehensive+ Plan with Amendment or Cancellation Costs cover included as soon as you book any part of your trip to benefit from our pre-trip COVID-19 cover.

4 What COVID-19 cover does Cover-More provide for travel within Australia?

We provide COVID-19 cover for our customers travelling within Australia. This means you can travel domestically with greater confidence.

Here's what we do – and don't cover – for COVID-19 on domestic trips within Australia.

COVID-19 Benefits	Domestic Basic Plan	Domestic Comprehensive Plan	Domestic Comprehensive+ Plan
	Single Trip	Single Trip or Annual Multi-Trip	
PRE-DEPARTURE: Amendment or Cancellation Costs cover if you or your travelling companion are diagnosed with COVID-19 and certified by a qualified medical practitioner as being not fit to travel.	⊗	✓ Up to \$2,500* per policy if Amendment or Cancellation Costs cover is included in your policy.	✓ Up to \$2,500* per policy if Amendment or Cancellation Costs cover is included in your policy.
PRE-DEPARTURE or ON-TRIP: Amendment or Cancellation Costs cover if your non-travelling relative or business partner residing in Australia or New Zealand becomes ill with a life-threatening case of COVID-19.	✓ Up to \$2,500* per policy if Amendment or Cancellation Costs cover is included in your policy.	✓ Up to \$2,500* per policy if Amendment or Cancellation Cost cover is included in your policy.	✓ Up to \$2,500* per policy if Amendment or Cancellation Costs cover is included in your policy.
PRE-DEPARTURE or ON-TRIP: Amendment or Cancellation Costs cover if you are an essential healthcare worker and have your leave revoked because of COVID-19-related reasons.	✓ Up to \$2,500* per policy if Amendment or Cancellation Costs cover is included in your policy.	✓ Up to \$2,500* per policy if Amendment or Cancellation Costs cover is included in your policy.	✓ Up to \$2,500* per policy if Amendment or Cancellation Costs cover is included in your policy.
ON-TRIP: Domestic Medical Expenses cover if you are diagnosed with COVID-19 in Australia.	⊗	⊗	⊗
ON-TRIP: Amendment or Cancellation Costs cover if you or your travelling companion are diagnosed with COVID-19 on your trip and certified by a qualified medical practitioner as being not fit to travel.	✓ Up to \$2,500* per policy if Amendment or Cancellation Costs cover is included in your policy. A special excess of \$250 applies [^] .	✓ Up to \$2,500* per policy if Amendment or Cancellation Costs cover is included in your policy. A special excess of \$250 applies [^] .	✓ Up to \$2,500* per policy if Amendment or Cancellation Costs cover is included in your policy. A special excess of \$250 applies [^] .
ON-TRIP: Additional Expenses cover if you are diagnosed with COVID-19 on your trip and certified by a qualified medical practitioner as being not fit to travel and you incur additional transport and/or accommodation expenses.	✓ \$2,500 A special excess of \$250 applies [^] .	✓ \$2,500 A special excess of \$250 applies [^] .	✓ \$2,500 A special excess of \$250 applies [^] .

* If the amount of Amendment or Cancellation Costs cover shown on your Certificate of Insurance is less than the maximum limit listed above, the Amendment or Cancellation Costs amount shown on your Certificate of Insurance will be the maximum cover available for this benefit. For full details on our domestic COVID-19 travel insurance cover, please read the PDS.

~ Medical cover will not exceed 12 months from onset.

Cover for medical costs is not available on our Domestic Plans.

^ A special excess will apply to COVID-19 claims under the Amendment or Cancellation and Additional Expenses sections of the policy. If you make a claim that falls under both sections, the higher special excess will be deducted. The special excess applies in addition to any other applicable excess. You cannot remove this special excess.





☆ **TIP:** Consider purchasing our Domestic Comprehensive Plan or Comprehensive+ Plan with Amendment or Cancellation Costs cover included as soon as you book any part of your trip to benefit from our pre-trip COVID-19 cover.

Travelling domestically with Cover-More COVID-19 cover

Three examples of scenarios when our benefits apply



If you are diagnosed with COVID-19 by a qualified medical practitioner before you leave home and you cannot travel, and you need to rearrange or cancel your trip¹.



If Cruise Cover is included in your policy and you are diagnosed with COVID-19 by a qualified medical practitioner on board your cruise and need to pay onboard medical or ship-to-shore costs².



If your non-travelling relative or business partner has a life-threatening case of (or dies from) COVID-19 and you now need to cancel or rearrange your trip³.

- ¹ Cover applies to Comprehensive Plan and Comprehensive+ Plan policyholders with Amendment or Cancellation Costs included, only if the policy was purchased more than 21 days before the departure date. If the Comprehensive+ Plan is purchased within the 21 days before the departure date, cover applies only to costs paid after – and in the 48 hours prior to – the policy being purchased. Cover up to \$2,500 per policy (or the amount chosen if this is less) is provided for domestic trips; cover up to \$5,000 per policy (or the amount chosen if this is less) is provided for international trips. You must be diagnosed with COVID-19 and certified by a qualified medical practitioner as being not fit to travel.
- ² For cruises outside Australian coastal waters and to, and around, New Zealand. Cover for medical costs is not available on our Domestic Plans. You must be diagnosed with COVID-19 and certified by a qualified medical practitioner as being not fit to travel.
- ³ Cover applies to all policyholders with Amendment or Cancellation Costs included. Cover up to \$2,500 per policy (or the amount chosen if this is less) is provided for domestic trips; cover up to \$5,000 per policy (or the amount chosen if this is less) is provided for international trips.

5 When is the best time to buy travel insurance with COVID-19 cover?

If you want to protect any pre-paid non-refundable elements of your trip – such as a flight, a tour, or accommodation – the ideal time to buy a travel insurance policy is as soon as you book any parts of your trip. However, don't forget to opt to include cover for cancellations in your policy to ensure you're protected against unforeseen incidents derailing your trip plans before you've left home.

If you're looking for a travel insurance policy that helps protect you from unforeseen COVID-19-related scenarios before you leave home, our **Comprehensive Plan** or **Comprehensive+ Plan** may be suitable for you. Both plans include Amendment or Cancellations Costs cover for additional protection against unexpected events – including if you or your travel companion are diagnosed with COVID-19 and certified by a qualified medical practitioner as being not fit to travel.

For pre-departure COVID-19-related cancellations, our **Comprehensive Plan** and **Comprehensive+ Plan** provide up to \$5,000 per policy (or the amount chosen if this is less) on an international policy and up to \$2,500 cover per policy (or the amount chosen if this is less) on a domestic policy for non-refundable pre-paid trip costs.

Note: Our Basic Plan does not offer pre-departure Amendment or Cancellation Costs cover in the scenario you or your travelling companion are diagnosed with COVID-19 and certified by a qualified medical practitioner as being not fit to travel before you've left home.



6 What do I need to know about travel insurance during the pandemic?

Travel insurance has always been an important item to consider packing when you're travelling, and in our current environment it's even more vital. Why? COVID-19 has not only changed the rules and regulations of global travel, but it can also create the need for last-minute changes or bring about unexpected obstacles during your trip.

When looking for a suitable travel insurance policy for you and your trip, it's important to understand what you are – and aren't – covered for in relation to COVID-19.

Some points to consider include:

- Think about whether you want cover for cancellation or amendment costs (if it's not automatically included) in your policy to help protect you financially from unforeseen COVID-19 scenarios.
- Ensure you are clear on the limitations and exclusions of the cover that may relate to your exposure to – or if you contract – COVID-19, so you are aware of how your policy responds and operates with different events that arise. Remember: your policy may be comprehensive in scope but in terms of coverage, terms and conditions will apply to the cover.
- Understand how the COVID-19 cover applies to pre-trip and on-trip scenarios.
- Check if the COVID-19 overseas medical expenses cover is sufficient should you be diagnosed with COVID-19 overseas and require hospitalisation or other medical treatment.
- Decide whether the COVID-19 cover is comprehensive enough for your needs. (Some complimentary COVID-19 insurance policies offered by tour operators or airlines may not provide the level of cover you're looking for or within the country you need cover in.)
- Understand if the travel insurance is issued by an overseas insurance provider and thus subject to the regulations of that country – not Australia. (If so, it may not be a good substitute for a comprehensive travel insurance policy from an Australian travel insurance provider.)
- Purchase a suitable policy as soon as you book elements of your trip – especially if you want some pre-trip cancellation or amendment costs cover.



If you'd like to know more information about how our Cover-More COVID-19 cover can help protect your next trip, visit our [COVID-19 Benefits page](#).



Ready to get a travel insurance quote?

You can find out how much it costs to travel with us by your side at covermore.com.au now.

Limits, sub-limits, conditions, and exclusions apply. For full details on exactly what's covered by our COVID-19 travel insurance benefits, please read the [Product Disclosure Statement](#) (PDS) document.

The information contained in this document is indicative and for illustrative purposes only to help provide information regarding likely coverage under the relevant terms and conditions of a policy. The information relates to Cover-More Australia's Direct travel insurance policies (available via covermore.com.au and 1300 72 88 22) sold on or after 26 July 2023, is correct at the time of writing on 20 June 2023, and may change at any time. Please check covermore.com.au for confirmation on current coverage.

Insurance is administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) on behalf of the product issuer, Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507). Any advice is general advice only. Please consider your financial situation, needs and objectives, and read the [Combined FSG/PDS](#) before deciding to buy this insurance. Visit covermore.com.au for a copy of the [Target Market Determination](#) for our products.