

COVID-19 & Travel Insurance:

Travel Insurance is broadly described as being either Leisure Travel or Corporate Travel.

Leisure Travel is usually for yourself or your family when travelling either domestically or internationally for leisure purposes (e.g. holidays, visiting family).

Leisure Travel policies may have a blanket exclusion regarding an Epidemic or Pandemic outbreak of an infectious disease, whereas others may provide cover in instances where the Australian Government has not issued a travel warning at a certain level e.g. do not travel. However since the end of January, the Insurance industry has generally only been issuing policies with an exclusion regarding COVID-19. If you chose to travel for leisure despite warnings, it would be unlikely for an insurer to provide coverage.

Corporate Travel is typically a policy designed to cover all travel for a business within a policy period. Primarily there are two common policy sections of cover this concerns;

1. Loss of Deposits/Additional Expenses
2. Medical and Medical Evacuation Expenses

Typically, Loss of Deposits is determined by whether the COVID-19 risk could be foreseen at the time of booking. Medical Expenses is commonly determined by government and other official warnings (World Health Organisation) at the time of commencing a trip and when entering the country or region.

With the continuing changes in the global situation, the Department of Foreign Affairs and Trade (DFAT) and the World Health Organisation (WHO) continue to update their travel warnings for affected countries and specific regions within countries.

Given the recent escalation, anyone still contemplating international travel should refer to both the World Health Organisation (WHO) and Smarttraveller websites for the latest information.

Making a Claim

Should you need to make a claim on your travel policy whether Leisure Travel or Corporate Travel, they will be treated on a case by case basis due to the differing variables.

Prior to contacting Knightcorp Insurance Brokers we ask that you contact your booking agent to establish their policy on travel changes or cancellations. We will need to know the following information:

- The date your travel was booked
- The date that your travel insurance was paid for
- Destination(s)
- Out of pocket expenses and total costs incurred

Once you have the above information please contact Knightcorp Claims on 1300 656 001 or email claims@knightcorp.net.au to receive the required support and assistance.