

FEBRUARY 2022 COVID-19 BENEFIT CHANGES

AGENT
USE ONLY

In response to the continued spread of COVID-19, there are some important changes to our policy coverage in relation to our COVID-19 benefits.

The key differences you'll find in the new **COMPREHENSIVE CARE** and **ESSENTIALS CARE PDS** effective 2 February 2022



Pre-trip amendment or cancellation benefit relating to a policyholder's COVID-19 diagnosis are now only available on the Comprehensive Care plans and are no longer available on the Inbound plan.

- This benefit is only available if the policy is purchased **more than 21 days** before the scheduled trip departure date.
- New cancellation/amendment benefit limits (caps) apply for the COVID-19 section. The limits are now up to **\$5,000 on the Comprehensive Care international plan** and up to **\$2,500 on the Domestic plan**.
These limits are per policy. See overleaf for more details.



On-trip amendment or cancellation benefits limits (caps) relating to COVID-19 are now up to **\$5,000 on the international Comprehensive Care and inbound plans**, and up to **\$2,500 on the Domestic plan** and up to **\$1,500 on the Domestic Cancellation plan**.
These limits are per policy. See overleaf for more details.



Close contact COVID-19 benefits have been removed.



Apart from claims for overseas medical expenses incurred due to COVID-19, the requirement for a medical practitioner to validate a COVID diagnosis has also been removed (**PCR and Rapid Antigen test results** are now acceptable).




It's important to know there are no changes to, nor 21-day restrictions on non-COVID related cancellations or amendments.




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SECTION COVID-19: Cancellation or Amendment benefit comparison

Below is a comparison between the new and former policy in relation to the Cancellation or Amendment Costs COVID-19 coverage.

Pre-trip - Amendment or cancellation benefits			
Scenario	Policy Component	Previous PDS Effective 29 September 2021	New PDS Effective 2 February 2022
 <p>If your client or their travelling companion has a positive COVID-19 diagnosis prior to their departure and they cannot travel</p>	Availability	Cover available with Comprehensive Care and Essentials Care International, on Inbound, and on both Domestic plans	Cover now only available with the International or Domestic Comprehensive Care plan
	Lead time restriction	None	The benefit is only available if the policy is purchased more than 21 days before departure
	Benefit limits	International or Domestic Comprehensive Care: \$You choose* Inbound: \$You choose* International Essentials Care: \$You choose* Domestic Cancellation: \$You choose^ *Shown on Your Certificate of Insurance. ^Combined limit of Section 2, 3 and 4.	Up to \$5,000 (International) and up to \$2,500 (Domestic) or if applicable, up to the level of cover purchased for cancellation (whichever is lower). The limit applies per policy.

Amendment or cancellation benefits			
Scenario	Policy Component	Previous PDS Effective 29 September 2021	New PDS Effective 2 February 2022
 <p>If your client or their travelling companion has a positive COVID-19 diagnosis on their trip</p>	Benefit limits	International or Domestic Comprehensive Care: \$You choose* Inbound: \$You choose* International Essentials Care: \$You choose* Domestic Cancellation: \$You choose^ *Shown on Your Certificate of Insurance. ^Combined limit of Section 2, 3 and 4.	Up to \$5,000 on the international Comprehensive Care and Essentials Care plans, and \$2,500 on the Comprehensive Care Domestic plan and \$1,500 on the Domestic Cancellation plan or up to the level of cover purchased for cancellation (whichever is lower). The limit applies per policy.
 <p>If your client is an essential health care worker and their leave is revoked so they cannot travel</p>	Benefit limits		
 <p>If your client has a non-travelling relative or business partner residing in Australia or New Zealand, and that person has life-threatening COVID-19</p>	Benefit limits		

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