



Position Statement Update “COVID-19”- Coronavirus

Location:	Worldwide
Date:	7th January 2021

UPDATE:

Australian Department of Foreign Affairs and Trade (DFAT): Travel Advice Updated as at 30th December 2020

*There's a **ban on overseas travel from Australia**. You can't leave Australia unless you get an exemption from the Department of Home Affairs.*

All our 177 travel advisories on Smartraveller are set at 'Do not travel' due to the health risks from the COVID-19 pandemic and the significant disruptions to global travel.

*If you're **overseas and wish to return to Australia**, be prepared for delays and read our advice on trying to get home. We encourage you to register with DFAT if you're currently overseas and wish to return home but have not been able to.*

*When you **arrive in Australia** you must quarantine for 14 days at designated facilities in your port of arrival, unless you have an exemption. At this time, vaccination against COVID-19 does not change this quarantine requirement. You may be required to pay for the costs of your quarantine. View State and Territory Government COVID-19 information for information about quarantine and domestic borders.*

<https://www.smartraveller.gov.au/news-and-updates/coronavirus-covid-19>

Following the declaration made by the Australian Government AHI advises its Underwriting Position remains as follows:

AHI's Position Statement issued on 13th March 2020 has not changed.

This can be found at:-

<https://www.ahiinsurance.com.au/AHI/media/Downloads/Coronavirus-Position-Statement-18-March-2020.pdf?ext=.pdf>

Any new travel booked on or after 4.00pm (AEDT) on the 13th March 2020

AHI now consider that the possibility of disruption/delay/cancellation of any travel arrangements is no longer “unforeseen” or “unforeseeable”. This not only applies to overseas travel but also domestic travel within Australia.

Accordingly, there is no cover for any claim brought pursuant to “unforeseen” or “unforeseeable” circumstances where the loss is directly or indirectly caused by COVID-19.



This underwriting position applies to all new travel booked for the following products:

- All Corporate Travel policies
- All Leisure Travel policies

There is no cover for:

- Wages or income replacement for any period where you are:
 - placed in quarantine, or
 - self-isolating, or
 - restricted from returning your home.
- Any expenses associated with “entry restrictions”, “quarantine restrictions” or “localised lockouts or lockdowns”. This particularly applies to travel plans that involve travelling through or transitioning through:
 - multiple countries or international borders, or
 - within a city, town or region (including within Australia), or
 - from one state or territory to another (including within Australia).

AHI Considers that COVID remains a declared pandemic and such losses cannot be considered to be unforeseeable given the evolving nature of infection rates and outbreaks.

Further information with respect to the Coronavirus:

AHI Recommends the following two websites for factual information:

1. Australian Department of Foreign Affairs and Trade - www.smartraveller.gov.au
2. World Health Organisation - www.who.int

FURTHER QUERIES:

- Your Insurance Broker (if applicable).
- AHI: +61 2 9251 8700 / 1 800 618 700
- AHI Assist: +61 2 8330 1222 (for those who are on active travel)