

American Express Travel Insurance through Chubb Response to Coronavirus Disease 19 (COVID-19)

The below general information is intended to give guidance to Cardmembers whose Cards provide travel insurance with cover for medical and trip cancellation in relation to COVID-19. Please remember to check your current policy wording for all other full terms, conditions and exclusions.

Effective for claim events occurring from 1 November 2021

Please note: all claims are subject to the usual Policy terms, conditions and exclusions.

Domestic Return Trips (Limited Cover only)

- Cover may be provided:
 - If You need to Change, Curtail or Cancel Your Domestic Return Trip due to You, Your Travelling Companion, Your Close Relative or a person You are visiting for the main purpose of Your Trip, being diagnosed with COVID-19, You may be eligible to claim under Trip Cancellation and Amendment Cover.
- Cover is NOT provided for:
 - Cancellation, Curtailment or Trip Change cover due to border closures or travel advisory warnings related to COVID-19,
 - Medical Emergency Expenses.

International Return Trips

- Cover may be provided:
 - If You need to Curtail, Cancel or make a Trip Change to Your International Return Trip due to You, Your Travelling Companion, Your Close Relative or a person You are visiting for the main purpose of Your Trip, being diagnosed with COVID-19, You may be eligible to claim under Trip Cancellation and Amendment Cover.
 - **Cancellation cover** - applies for border closures or upgraded travel advisory warnings which occur after You make Your Qualifying Travel Purchase or Qualifying Booking for International Return Trips.
 - **Curtailment or Trip Change cover** - applies for border closures or upgraded travel advisory warnings which occur after You start Your International Return Trip.
 - If You need to cancel, curtail or change Your International Return Trip because of border closures or travel advisory warnings due to COVID-19, You may be eligible to claim under Trip Cancellation and Amendment Cover.
 - If You become ill with COVID-19 whilst on an International Return Trip, You may be eligible to claim under Medical Emergency Expenses Cover.
- Cover is NOT provided if:
 - You travel when a 'Do Not Travel' advisory warning has been issued by an Australian State or Territory or the Australian Federal Government or an Australian government agency (such as the Department of Foreign Affairs (DFAT)) prior to Your Trip starting – even if You have an exemption to travel from the Australian government or an Australian government agency.
 - You travel when the borders have been closed at Your destination prior to Your Trip starting.
 - You're travelling against a Doctor's advice.
 - You receive a refund, credit note or voucher for the amounts you're claiming (for example, if an airline or hotel provide you with a credit refund).

Cancellation or Postponement of Special Events (No Cover)

There is no cover for the cancellation or postponement of a Special Event (for example, a wedding, conference, concert or sporting event) in Australia or overseas arising from or related to COVID-19.

Enquiries and claims

If you are travelling or planning to travel and you require travel advice, please visit the Australian Government Smart Traveller website [here](#).

If you are an insured person and you require emergency assistance, please contact Chubb Assistance on +61 2 8907 5666.

We will investigate and assess all claims based on their individual circumstances and in accordance with the terms, conditions, exclusions and limits of the [policy](#). Please submit a claim [here](#).

For insurance on your Amex Credit Card, please call 1800 236 023.