

COVID-19 Travel Disruption Advice

(as at 18 May 2020)

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 the COVID-19 pandemic. The guidance is as accurate and up-to-date as possible but the final decision/assessment of individual claims is made by the insurer.

What should I do if I need to make a claim?

If a travel cancellation or disruption loss does occur, we recommend that you first consider if you have any rights to seek a refund from your travel agent or the travel service provider or if you are able to make alternate travel arrangements based on existing bookings.

If you are not able to recover from your travel provider, we encourage you to submit a claim for consideration along with the original and amended itineraries and relevant documents to substantiate your remaining loss.

We will assess all claims based on their individual circumstances. You can make a claim online at any time - please visit www.americanexpress.com/australia/claims

I need to cancel or change my travel plans. What should I do?

If a travel cancellation or disruption loss does occur, we recommend that you first consider if you have any rights to seek a refund from your travel agent or the travel service provider or if you are able to make alternate travel arrangements based on existing bookings.

If you are not able to recover from your travel provider, we encourage you to submit a claim for consideration along with the original and amended itineraries and relevant documents to substantiate your remaining loss.

We will assess all claims based on their individual circumstances.

If the government advises against all travel, you are unlikely to be covered by your travel insurance if you do choose to travel against this advice. If in any doubt, please lodge a claim.

If your travel was booked before the government advice was issued and you cannot now travel, we encourage you to lodge a claim.

Under what circumstances will I be compensated if I cancel my trip?

The insurer usually only pays a claim for cancellation under certain circumstances; however, in these extraordinary circumstances the trip cancellation cover has been broadened and they expect to provide coverage under the following 4 circumstances:

1. Your flight was cancelled due to COVID-19 and your flights were booked before restrictions were announced;
2. The destination government has imposed restrictions (i.e. quarantine or ban on foreign arrivals), and travel was booked before restrictions were announced;
3. Your home country advises against travel to the destination, and travel was booked before the advice was issued; or
4. You have become either ill or quarantined due to COVID-19 and travel was booked before restrictions were announced, and therefore cannot travel.

In each of the above circumstances, and for all cancellation claims in general, the below 3 points must also be met:

1. Your insurance policy includes Cancellation/Curtailment cover (all Platinum and Centurion cards include Cancellation/Curtailment cover);
2. You have already contacted your airline or travel provider to change dates or arrange a refund or to receive a travel credit and have been unsuccessful. The insurer will require proof of this as part of your claim; and
3. Your travel was booked on an American Express card.

Please note: All claims are subject to validation on a case by case basis, and are subject to all terms, conditions, limits and exclusions of cover.

I no longer want to travel abroad because I am worried about the spread of the virus. May I cancel?

Only when the government advises against travelling to a country or region, and you had booked your trip before the advice was issued, is cancellation cover in place. Disinclination to travel is not covered under the terms of your insurance.

If a travel cancellation or disruption loss does occur, we recommend that you first consider if you have any rights to seek a refund from your travel agent or the travel service provider or if you are able to make alternate travel arrangements based on existing bookings.

You should carefully consider Governmental (Smartraveller) and other public reporting of this situation. Significantly, at 9am (AEDT) on 18 March 2020, Smartraveller issued a 'do not travel overseas at this time' advice to all Australians, the highest advice level (level 4 of 4).

The Government has advised against all overseas travel, therefore if you choose to travel, even for essential overseas travel, it is likely that you will not be covered under your AMEX travel insurance if your claim relates to the Coronavirus/Covid-19. The Coronavirus/Covid-19 is now considered a known/foreseen event.

What if my Medical Practitioner advises against travelling to an affected area because I am more vulnerable to the virus?

You should not travel against medical or Government advice. If you are pregnant, elderly or have a medical condition and are advised against travelling, the insurer will consider your claim on a case-by-case basis. You still need to contact your airline or travel provider first, and then get in touch with us – before your planned departure date.

I am travelling to a sports event / concert / theme park but it is cancelled or closed because of coronavirus. Can I cancel my trip?

The insurer can only compensate your trip cancellation claim if you cannot travel for one of the stipulated reasons in the section above, 'Under what circumstances will I be compensated if I cancel my trip?'.

Am I covered if I contract coronavirus on holiday?

As long as you have not travelled against medical advice, or against the government advice issued by the Department of Foreign Affairs and Trade on 11 March 2020, if you become ill while overseas and have Medical cover, your medical expenses abroad will be covered, subject to your insurance terms and conditions. In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card.

If I am quarantined in a hotel, do I have to pay for the room?

If you are confined to your hotel overseas under doctor's orders for at least 48 hours, the insurer will pay for the room, up to the policy limit. If you paid in advance for excursions or activities that you cannot do because of your quarantine, they will compensate for that, up to the policy limit. In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card.

If you are required to be quarantined in a hotel under government order you should discuss the payment for the hotel room with the hotel you are staying with before you contact the insurer.

I have booked a holiday in my own country. Am I covered if the region I'm due to visit is placed into lockdown?

If you had booked your trip before the advice or ban was issued, trip cancellation claims will be considered on this basis for costs not recoverable from the airline, hotel or travel provider.

Making a claim

You can make a claim online at any time - please visit www.americanexpress.com/australia/claims

Card Insurance Benefits

For more information about your card insurance benefits please visit

www.americanexpress.com/au/insurance/insurance-with-your-card/