

## **Important notice regarding your travel insurance claim:**

**We are currently receiving a much higher volume of claims than usual. As a team, we are working to review all claims as quickly as possible under the circumstances. We would like to thank you in advance for your patience.**

If your travel plans have been disrupted due to COVID-19, please review the information below before submitting your claim.

### **There is no cover for claims related to COVID-19**

Claims directly or indirectly related to pandemics, such as COVID-19, are excluded under the policy. Refer to General Exclusion no. 13 on page 30 of the [Product Disclosure Statement](#).

When assessing your claim, we will consider what caused your loss. Here are some examples of circumstances that we regard as excluded because they are related to the COVID-19 pandemic:

- Border and immigration restrictions put in place by Australia or another country in response to the spread of COVID-19.
- The government advising travellers to 'reconsider your need to travel' or 'do not travel' to a country or parts of a country due to concerns about COVID-19.
- Travel service providers (such as airlines, cruise lines and tour operators) cancelling services because of the above circumstances or because of the related drop in customer demand.
- The collapse of any transport, tour or accommodation provider due to the collective impact of the circumstances set out above.

We consider these circumstances and similar causes of loss to be related to the COVID-19 pandemic. If your loss was caused by such circumstances there is no cover for any of your non-refundable pre-paid travel expenses or other expenses you are unable to recover from your travel providers in full or in part, such as airfares, hotel bookings, cruises, and tour packages including unused credits. The exclusion also applies to other types of claims, such as quarantine costs, lost wages and medical expenses.

The General Exclusion applicable to COVID-19 claims applies to all policies regardless of when the policy was purchased, the dates of travel or the destinations of travel.

### **Making a claim**

All customers can make a claim. If you are claiming for cancellation or amendment expenses, you should first contact your travel agent, accommodation provider, airline or other transport company. Many travel service providers are offering penalty-free options for customers to amend or cancel their travel arrangements due to COVID-19. You can also contact your credit card company if you used a credit card to book your travel.

If taking these steps is unsuccessful, you can submit a claim to us for consideration. Each claim will be considered on its merits and in accordance with the terms of the Product Disclosure Statement.

Please obtain supporting documentation from your travel agent or travel service provider to support your loss. This will expedite our assessment of your claim.

### **Requesting a refund**

We have temporarily relaxed our policy cancellation rules to provide you with the most flexibility we can offer during these uncertain times. If you find that our travel insurance policy does not suit your needs, and you have not commenced your trip, you can cancel your policy for a full refund. Please email [customerservice@woolworthsinsurance.com.au](mailto:customerservice@woolworthsinsurance.com.au) your policy number with your cancellation request, and our Customer Care Team can assist you. If you have commenced your trip or have returned home there is no refund available.

Once you cancel your policy, your cover will also end, and you will not be able to submit claims on the policy.

**General Advice**

For details about what your policy covers, please refer to your Product Disclosure Statement available at <https://insurance.woolworths.com.au/travel-insurance/useful-documents.html>. Limits, conditions and exclusions applies under your policy.