

# Novel Coronavirus (2019-nCoV) Update

(Advice as at 10:00am AEDT on 31 January 2020; update to advice of 23 January 2020)

On 30 January, the World Health Organisation declared a Public Health Emergency of International Concern (PHEIC) and described the situation as an 'unprecedented outbreak'. In addition, person-to-person transmissions, before symptoms appear, are also occurring.

Our previous advice stated that where cover applied, we would no longer cover claims arising from any event related to coronavirus for travel to and/or from China from 23 January 2020.

This cut-off of cover now also extends to travel to and/or from all other destinations for policies purchased after:

- **7:00pm UTC/GMT on Thursday, 30 January 2020**
- **6.00am AEDT on Friday, 31 January 2020**
- **8.00am NZDT on Friday, 31 January 2020**

**Note:** Cover offered by travel insurance policies issued and managed by nib Travel Services (Australia) Pty varies, and policies purchased before the times above may also contain exclusions relating to a contagious disease, epidemic or pandemic, or to a government prohibition or regulation. Please read your policy wording for the full policy terms, conditions, limitations and exclusions.

## If your travel plans are affected:

1. Contact your airline, cruise or tour operator to check if tourist services are affected.
2. If you need to change your travel arrangements, contact your airline, cruise company or travel agent for assistance in the first instance. Refer to your policy wording for more detail or contact our Customer Service Centre to discuss your plans before making any changes.
3. Injured or ill? Contact the emergency assistance team as soon as possible. Their details are listed on your Certificate of Insurance.
4. In the event of a claim covered by your policy, you must do everything you can to minimise and reduce the cost of the claim and provide all supporting documentation of the event and expenses incurred. If you intend to submit a claim, please complete the claim form and if you need help doing this, contact us.