

# COVID-19 BENEFITS DESTINATION GUIDE

AGENT  
USE ONLY

Travel with confidence. Use the COVID-19 Benefits Destination Guide to learn what cover applies to your trip.

Policy Benefit	COVID-19 related scenarios	Where are you travelling?		
		Australia	New Zealand	Other destinations
Overseas medical expenses	I'm diagnosed with COVID-19 during my journey	<b>No</b> There is no medical coverage in Australia on the travel insurance policy.	<b>Yes</b>	<b>Yes</b> Your destination must not be subject to "Do not travel" advice on the Smartraveller website at the time you enter the country or part of the country.
Additional expenses	I die due to COVID-19 during the journey	<b>Yes</b>	<b>Yes</b>	<b>Yes</b> Your destination must not be subject to "Do not travel" advice on the Smartraveller website at the time you enter the country or part of the country.
Amendment or cancellation costs	<b>Pre-trip:</b> I'm diagnosed with COVID-19 in Australia prior to departure and cannot travel	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
	<b>Pre-trip:</b> I'm an essential health care worker and my leave is revoked due to COVID-19	<b>Yes</b> Up to \$5,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).	<b>Yes</b> Up to \$10,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).	<b>Yes</b> Up to \$10,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).
Amendment or cancellation costs	My relative or business partner in Australia or New Zealand (not travelling with me) is diagnosed with life threatening COVID-19	<b>Yes</b> Up to \$5,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).	<b>Yes</b> Up to \$10,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).	<b>Yes</b> Up to \$10,000 (per policy) or if applicable, the cancellation amount chosen (whichever is lower).
Additional expenses		<b>Yes</b> <b>\$5,000</b>	<b>Yes</b> <b>\$5,000</b>	<b>Yes</b> <b>\$5,000</b>
Medical and Dental Expenses in Australia (Inbound plan only)	I'm diagnosed with COVID-19 in Australia	<b>Yes</b> Your destination must not be subject to "Do not travel" advice on the Smartraveller website at the time you enter the country or part of the country	<b>No</b>	<b>No</b>

AUSCM\_C047\_CM\_Covid-19\_Benefits\_Destination\_Guide\_Jun23

**Cover·More**  
TRAVEL INSURANCE