

Important information regarding Ebola virus disease

Issued: **4 November 2014**

The following information applies to customers who are concerned about, or whose travel plans are impacted by, Ebola virus disease.

The information below is current as at 4 November 2014.

The information below contains advice reproduced from the World Health Organisation (www.who.int) and the Australian Government Department of Foreign Affairs and Trade (www.smarttraveller.gov.au). We recommend that you check these resources and our website regularly for updates.

Background

In March 2014, an outbreak of Ebola was reported in Guinea by the World Health Organisation. On 8 August 2014, the World Health Organisation declared the Ebola outbreak in West Africa a Public Health Emergency of International Concern (PHEIC) in accordance with International Health Regulations (2005).

While Ebola is considered a very serious disease, it is not highly contagious to the general population. However, frontline healthcare workers face a higher risk of infection.

Risk to travellers

The risk of transmission of Ebola during air travel is low, according to the World Health Organisation.

Unlike infections such as influenza or tuberculosis, Ebola is not spread by breathing air—and the airborne particles it contains—from an infected person. Transmission requires direct contact with blood, secretions, organs or other body fluids of infected living or dead persons or animals. These are all unlikely exposures for the average traveller.

The risk of getting infected on an aircraft is low as sick persons usually feel so unwell that they cannot travel and infection requires direct contact with the body fluids of the infected person. Travellers are, in any event, advised to avoid all such contact and to routinely practice careful hygiene e.g. hand washing.ⁱ

The Australian Government recommends that Australians reconsider their need to travel to West Africa and for Australians currently in these Ebola-affected areas to leave while limited commercial options remain available.ⁱⁱ

Policy cover for policies purchased *before 4 November 2014*

Your policy provides a number of benefits and you should read the Product Disclosure Statement (PDS) which outlines the extent of your travel insurance cover.

- There is cover for amendment or cancellation costs (whichever is lesser) if your existing travel plans are to West Africa. We recommend that you follow the Australian Government's advice against travelling to these countries.
- There is cover for amendment or cancellation costs (whichever is lesser) if your existing travel arrangements are directly impacted by Ebola.
- There is no cover for amendment or cancellation costs outside of West Africa if your existing travel plans are not directly impacted by Ebola and you decide to alter your travel plans.



- There is no cover for cancellation or amendment costs relating to Ebola if you book, arrange or pay for any travel to West Africa **after** 4 November 2014.
- There is no cover under any other benefit if you chose to travel to West Africa and are affected or impacted by Ebola.

Claims can be submitted through our online claims portal: www.claims.covermore.com.au.

If your travel is impacted by Ebola, you must take all reasonable steps to mitigate your out of pocket expenses. We encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

Policy cover for policies purchased *after* 4 November 2014

Travel insurance provides cover for unforeseen events only.

- There is no cover for amendment or cancellation costs for policies issued **after** 4 November 2014 as Ebola is no longer an unforeseen event.
- If you decide to change your travel plans, we encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.
- There is no cover under any other benefit if you chose to travel to West Africa and are affected or impacted by Ebola.

Contact us

If you are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5619.

If you have any further enquiries please contact our Customer Service team on 1300 305 790 between 8.00am and 8.00pm Monday to Friday (AEDT).

ⁱ World Health Organisation <http://www.who.int/mediacentre/news/statements/2014/ebola-travel-transport/en/>

ⁱⁱ Australian Government SmartTraveller <http://www.smarttraveller.gov.au/zw-cgi/view/TravelBulletins/Ebola>