

# UQ Travel Insurance: Summary of cover for claims related to COVID-19



CREATE CHANGE

This summary has been prepared for general reference only, for use by UQ authorised travellers (e.g. UQ staff or students).  
 All claims are assessed by the insurer on a case by case basis, subject to policy terms, conditions, exclusions and limitations. Changes to government or UQ travel guidelines / restrictions do not alter the cover provided under the UQ Travel Insurance.  
 UQ travel insurance applies to UQ approved travel of more than 50km from the traveller's normal place of residence or business premises, which involves an overnight stay (ie. excluding every day commute). For current UQ travel approval requirements, please refer to the [UQ Travel](#) website.  
 Additional information and the travel insurance claim form are available on the [UQ Insurance](#) website. Contact [UQ Insurance Services](#) for further guidance.

INSURANCE COVER	REASON FOR INCURRED EXPENSES OR LOSS	D O M E S T I C TRAVEL (within Australia)	INTRA-COUNTRY TRAVEL (outside Australia)	INTERNATIONAL TRAVEL
<u>Loss of Deposits</u>  Loss of travel or accommodation expenses paid in advance of a proposed journey following <u>necessary</u> alteration or cancellation of the covered person's journey.	The Covered Person's unexpected death from COVID-19.	YES	YES	YES
	The Covered Person contracting COVID-19 and being certified by a Doctor as being unable to commence or continue the Journey as planned.	YES	YES	YES
<u>Cancellation and Curtailment Expenses</u>  Necessary and reasonable unbudgeted additional or forfeited travel or accommodation expenses and/or out of pocket expenses.	The Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by the relevant health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19.	YES	YES	YES
	A Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19 or their unexpected death from COVID-19.	YES	YES	YES
	Other COVID-related circumstances, including: <ul style="list-style-type: none"> <li>revised DFAT travel advisory rating</li> <li>border closure / lockdown</li> <li>flight or accommodation cancellation / delay</li> <li>disinclination to travel (change of mind)</li> </ul>	NO	NO	NO
<u>Medical and Medical Evacuation Expenses</u>  UQ travellers must exercise due diligence to avoid loss under the policy. Failure to exercise due diligence in planning and undertaking UQ travel could mean that cover is not available for medical expenses incurred as a result.	Medical and medical evacuation expenses resulting from or relating to COVID-19.	NO <sup>1</sup>	YES <sup>2</sup>	YES <sup>2</sup>

<sup>1</sup> Refer cover under Medicare, OSHC, OSVC and State Government ambulance cover. In some circumstances, medical expenses may be reimbursed under UQ student personal accident insurance (refer [UQ Insurance Services](#)) or UQ worker's compensation for staff (refer [UQ Work Injury Management](#)).

<sup>2</sup> Cover may not be available if travelling within your home country / country of residence. Refer [UQ Insurance Services](#) website.

## Frequently Asked Questions

Q: Does UQ Travel Insurance have an exclusion for pandemics?

A: No. There is no pandemic (or epidemic) exclusion. The cover which is available for claims related to COVID-19 is summarised in this document (see page 1). Whether or not you have cover for a claim will depend on the particular circumstances of the claim.

Q: Will UQ Travel Insurance cover the fees associated with quarantining in government arranged accommodation on arrival to Australia (if required)?

A: Fees associated with mandatory quarantine will not be covered by UQ travel insurance other than in the circumstances outlined in this document (see page 1). For example, they will not be covered where they are only incurred due to a blanket mandate for all returning travellers (or a particular group of travellers).

All claims will be assessed by UQ's travel insurer on a case by case basis. Travellers will need to submit a travel insurance claim via [UQ Insurance Services](#) to determine whether or not cover is available in their particular circumstances.

If the journey was part of personal travel arrangements, travellers should check directly with their private travel insurance company.

Q: When should I change my travel arrangements if circumstances relating to COVID-19 affect my ability to travel?

A: When you change your UQ travel arrangements will depend on when you are due to travel. UQ Travel recommends travellers explore their options for changing or cancelling if travel is imminent. Travellers should be aware of cost implications and time restrictions (e.g. cancellation window).

Please email [UQ Insurance Services](#) before changing non-imminent travel arrangements.

Travellers with travel arrangements that are more than four (4) weeks away may wish to delay cancelling their travel until their travel date is less than four (4) weeks away, in case the position on travel improves.

Cover is only available for changes and cancellations relating to COVID-19 in the circumstances outlined in this document (see page 1), and insurance cover is generally not available for cancellation of travel arrangements that are more than 4 weeks away.

Q: I have incurred out-of-pocket expenses as a result of cancelling my travel booking. How do I make an Insurance Claim?

A: Once you have recovered all possible expenses from an airline, travel agent, accommodation provider or other source, you can submit a travel insurance claim for any remaining out-of-pocket expenses.

All claims will be assessed by UQ's Travel Insurer on a case by case basis according to policy terms, conditions, limitations and exclusions.

Refer to the [UQ Insurance Services Travel Insurance webpage](#) for information about how to submit an insurance claim.

UQ Insurance Services

[insurance@uq.edu.au](mailto:insurance@uq.edu.au)  
[governance-risk.uq.edu.au](http://governance-risk.uq.edu.au)