



Fast Cover Travel Insurance Optional COVID-19 Pack

Effective 1 August 2021

Fast Cover's optional COVID-19 Pack is designed to cover **you** for certain expenses related to **you**, **your travelling companion** or **close relative** in Australia contracting **COVID-19** (subject to terms, conditions, limits and exclusions of the **policy** included in the [Combined Financial Services Guide and Product Disclosure Statement](#) (including policy wording) dated 1 August 2021 (PDS) unless modified by this document).

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Words with Special Meaning

In the PDS certain words have the special meaning. These words will appear bolded. Any words defined in the PDS have the same meaning in this document unless stated otherwise.

In this document:

- **COVID-19** means the SARS-CoV-2 virus, the **COVID-19** disease, or any mutation of either.
- **Travel restriction(s)** means any restriction or rule affecting a **relevant area**, including but not limited to the following: border closures, imposition of a lockdown, curfew, entry requirement, border pass or travel permit system, mandatory isolation or quarantine requirements ordered by a government authority (local, country or otherwise).
- **Relevant area** means within Australia or New Zealand, any area, state or territory, a part of a state or territory, region, or a place where **you** or **your travelling companion** usually resides, have recently travelled to, are planning to travel to or are currently travelling in.
- **Medical evacuation** for the purposes of this COVID-19 Pack means medical transfer, evacuation (medivac) or repatriation if **you** must be transported to the nearest **hospital** for emergency medical treatment or be brought back to Australia with medical supervision.

It is important that **you** carefully read this document and the PDS to understand all the limits, terms, conditions, and exclusions that apply to decide if this product is right for **you**.

Summary and Important Information

If the optional COVID-19 Pack is offered to **you**, and **you** have selected to add the pack and paid an additional premium at the time of purchasing **your policy**, **we** will cover the events and circumstances described in this document. Limits and **sub limits** apply. Benefits include:

- Emergency medical, **hospital** expenses and **medical evacuation** expenses in New Zealand if **you** contract **COVID-19** while on **your trip** (but not such expenses in any other country).
- Cancellation costs if **you** contract **COVID-19** (a 48 hour no cover period from **policy** issue date applies).
- Additional expenses if **you** are personally contacted by a government health authority and ordered to isolate or quarantine because **you** have had close contact with a person diagnosed with **COVID-19**.
- Additional expenses if **you** are denied boarding on **your** pre-paid scheduled public transport during **your trip** because **you** or **your travelling companion** are suspected to have **COVID-19**.

Important

- Cover under this **policy** is limited to **your trip** within Australia and New Zealand.
- There is no cover under this **policy** if **you** cannot travel, continue with **your trip**, or want to cut **your trip** short because any government body or local health authority closes its borders or imposes any other **travel restriction** in a **relevant area**.
- There is no cover for mandatory arrival quarantine programs, domestically or overseas, whether the quarantine is made mandatory prior to **your** departure or whilst on **your**

trip. This exclusion applies even if **you** have been diagnosed with **COVID-19** or have been personally contacted by a government health authority and ordered to isolate or quarantine because **you** have had contact with a person diagnosed with **COVID-19**.

- There is only cover for the insured travellers named and listed on the **certificate of insurance** where the optional COVID-19 Pack has been offered to **you** at the time of **policy** purchase, has been selected, paid for, and is shown on the **certificate of insurance** as covered.
- This optional COVID-19 Pack overrides the **epidemic** and **pandemic** exclusions contained in the PDS, however only for the specific events and circumstances related to **COVID-19** contained in this document as covered. For example, even if **you** have purchased the optional COVID-19 Pack there is no cover for any claims arising from or related to any other event or circumstance **arising** from to **COVID-19** or **arising from** another **epidemic** or **pandemic** as stated in the 'General Exclusions that apply to all benefits' in the PDS.
- As stated in the 'General Exclusions that apply to all benefits' in the PDS, there is no cover under the COVID-19 Pack where a travel advisory risk rating of 'Do Not Travel' (or equivalent if the term is replaced) is issued by the Australian Department of Foreign Affairs and Trade before the start date of **your trip**.
- If the Australian Department of Foreign Affairs and Trade issues a travel advisory risk rating of 'Do Not Travel' after **you** have commenced **your trip** to New Zealand, the cover to the extent it is provided under the optional COVID-19 Pack will remain in place.

Benefit 1: COVID-19 Overseas Emergency Medical, Hospital and Medical Evacuation Expenses

This benefit provides **you** with medical support services if **you** experience a medical emergency due to contracting **COVID-19** while **you** are in New Zealand.

| | Comprehensive | Standard Saver | Snow Sports Plus | Basics | Domestic Plus | Frequent Traveller Saver |
|---|---|----------------|------------------|----------|---------------|--------------------------|
| This benefit applies to | Expenses incurred in New Zealand only. 75 years of age & under (at the time of the purchase of the policy) only. Maximum trip duration: 60 days. | | | No Cover | No Cover | No Cover |
| Benefit limit | Unlimited | Unlimited | Unlimited | | | |
| Sub limits | Funeral or cremation in New Zealand and/or bringing your remains back to your home in Australia: \$20,000. | | | | | |
| Excess | \$200 | \$200 | \$200 | | | |
| Excess applies for each claim unless you paid for the excess removal option when you purchased your policy . Your excess amount is shown on your Certificate of Insurance. | | | | | | |

We will pay

Subject to terms and conditions, limits and exclusions included in this document and the PDS, **we** will pay for the reimbursement of the reasonable emergency medical, **hospital** or **medical evacuation** expenses incurred by **you** until **you** get back to Australia if **you** are diagnosed with **COVID-19** in New Zealand.

Important Cover Conditions

Cover under Benefit 1 is subject to the following conditions:

- The medical or **hospital** expenses must be confirmed in writing by a **medical practitioner**. **You** must make every reasonable effort to keep **your** medical or **hospital** expenses to a minimum.
- If **we** determine that **you** should return to Australia for treatment and **you** do not agree to do so then **we** will pay **you** the amount that **we** determine, acting reasonably, would cover **your** medical expenses and/or related costs in New Zealand had **you** agreed to **our** recommendation. **You** will then be responsible for any ongoing or additional costs relating to or arising out of the event **you** have claimed for.
- **We** will only pay for treatment received and/or **hospital** accommodation in New Zealand during the 12 months' period after the **sickness** first manifested itself or the **injury date**

and within the **period of insurance**. If **you** need to return to **your home** and do not hold a return ticket, **we** will reduce the amount of **your** claim by the price of the new fare. The fare will be at the same fare class as the one **you** left for **your trip** on.

We will not pay

We will not pay for any claims, costs, or losses under Benefit 1: COVID-19 Overseas emergency medical, hospital and **medical evacuation** expenses **arising** from or related to:

- Any claim if **you** purchased this **policy** or COVID-19 Pack while already **overseas**, or if travelling domestically (including any domestic portion of a **trip** to New Zealand), have already left **your home**.
- Any **COVID-19** testing costs unless undertaken as part of **your** hospitalisation in New Zealand only.
- Any claim where **your COVID-19** diagnoses is made within 48 hours of the **policy** being issued.
- Any Pre-existing Medical Condition, except as described under the heading Covered Pre-existing Medical Conditions on pages 32 to 35 of the PDS.
- When **you** have not notified **us** as soon as practical of **your** admittance to **hospital**.
- **Medical evacuation**, funeral services or cremation or bringing **your** remains back to Australia unless it has been first approved by **us**.
- If **you** decline to promptly follow **our** reasonable medical advice (and **we** also will not be responsible for subsequent medical, **hospital** or **medical evacuation** expenses).
- The continuation or follow up of medical treatment (including medication and ongoing immunisations) that started prior to **your trip**.
- After 2 weeks of treatment by a chiropractor or physiotherapist unless approved by **us**.
- **Medical evacuation** or the transportation of **your** remains from Australia to an **overseas** country.
- Emergency medical treatment, **hospital**, or **medical evacuation** expenses which is provided in Australia (including any gap payments).
- If **you** have received medical care that is covered by a Reciprocal Health Care Agreement between Australia and New Zealand.
- More than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 76 to 80 of the PDS.

Benefit 2: COVID-19 Trip Cancellation and Disruption

This benefit provides cover for **trip** cancellation and disruption related to **you, your travelling companion or close relative** contracting **COVID-19** and other circumstances as explained below.

| | Comprehensive | Standard Saver | Snow Sports Plus | Domestic Plus | Basics | Frequent Traveller Saver |
|---|--|----------------|------------------|---------------|----------|--------------------------|
| This benefit applies to | Expenses incurred in Australia and New Zealand only. 75 years of age & under (at the time of the purchase of the policy) only. Maximum trip duration: 60 days. | | | | No Cover | No Cover |
| Benefit limit per adult | \$3,000 | \$3,000 | \$3,000 | \$3,000 | | |
| Sub limits | For additional accommodation and transport expenses where you are: <ul style="list-style-type: none"> diagnosed with COVID-19; or denied boarding on your pre-paid scheduled public transport: \$200 per night to a maximum of 15 days. | | | | | |
| Excess | \$200 | \$200 | \$200 | \$200 | | |
| Excess applies for each claim unless you paid for the excess removal option when you purchased your policy . Your excess amount is shown on your Certificate of Insurance. | | | | | | |

We will pay

Subject to terms and conditions, limits and exclusions included in this document and the PDS, for all claims combined:

- If before or during **your trip**:
 - you** or **your travelling companion** are diagnosed by a **medical practitioner** with **COVID-19**; or
 - you** or **your travelling companion** are personally contacted by a government health authority and ordered to isolate or quarantine because **you** have had close contact with a person diagnosed with **COVID-19**, however, even if this applies to **your** circumstances, there is no cover if **you** otherwise could not travel because of any **travel restriction**; or
 - you** have a **close relative** in Australia who is unexpectedly hospitalised in a critical condition with **COVID-19** or unexpectedly dies due to **COVID-19**; or
 - you** are permanently employed as an essential healthcare worker and **your** pre-approved leave is cancelled by **your** employer due to **COVID-19** before departing on **your trip**,

We'll pay:

- **your** cancellation costs for **your** pre-booked travel and accommodation that **you** cannot recover in any other way; or
- **your** reasonable costs to reschedule or rearrange **your trip**,

whichever is greater, but not both.

2. If during **your trip you** or **your travelling companion** are personally contacted by a government health authority and ordered to isolate or quarantine because:

- **you** or **your travelling companion** have been diagnosed with **COVID-19**; or
- the government health authority has classified **you** or **your travelling companion** as a casual or close contact of a person diagnosed with **COVID-19**,

We'll pay:

- **your** reasonable additional accommodation and travel expenses up to AUD \$200 per day for each day **you** are ordered to isolate or quarantine up to a maximum of 15 days.

However, there is no cover for any expenses or costs **arising** from **travel restrictions** for any **relevant area** at any time during **your trip**, even if **you** have been diagnosed with **COVID-19** or are a contact of a person diagnosed with **COVID-19**.

3. If during **your trip you** or **your travelling companion** are denied boarding on **your** pre-paid scheduled public transport, based on the suspicion that **you** have **COVID-19**,

We'll pay:

- Up to \$200 per day for reasonable additional accommodation and travel expenses **you** incur until **you** are able to continue **your trip** at the earliest possible time.

However, there is no cover for any expenses or costs **arising** from a **travel restriction** for any **relevant area**.

4. If **your** prepaid accommodation in Australia or New Zealand is temporarily closed for cleaning due to a case of **COVID-19**, or the person **you** were going to stay with (who is not **your travelling partner**) is diagnosed with **COVID-19** by a **medical practitioner**,

We'll pay:

- Up to \$200 per day for reasonable additional accommodation until **you** are able to commence or continue **your** original accommodation.

However, there is no cover **arising** from a **travel restriction** in relation to any **relevant area** at any time before or during **your** trip which prevents **you** to stay in **your** prepaid accommodation.

5. If **your** pre-paid holiday activity in Australia or New Zealand (e.g. ski fields or theme park) is temporarily closed for cleaning due to a case of **COVID-19**,

We'll pay:

- the prepaid, non-refundable portion of **your** holiday activity.

However, there is no cover for any expenses or costs **arising** from a **travel restriction** for any **relevant area**.

Important Cover Conditions

Cover under this Benefit 2 is subject to the following conditions:

- Any refunds or credits **you** are eligible to receive will be deducted from the amount payable on **your** claim.
- Where **you** have been diagnosed with **COVID-19**, the **medical practitioner** must certify that, due to the diagnosis, **you** are medically unfit to continue **your** travel plans.
- Where **you** have been personally contacted by a government authority and ordered to quarantine or isolate **you** must provide evidence of that a government health authority order.
- The **medical practitioner** must certify that **your close relative** in Australia is unexpectedly hospitalised in a critical condition or died unexpectedly from **COVID-19**.
- The **COVID-19** diagnosis of **you, your travelling companion** or **close relative** must be made 48 hours or more after **policy** purchase.
- Where **your** leave is revoked, **you** must provide written confirmation of **your** leave cancellation from **your** employer.
- Where **your** accommodation is closed for cleaning, **you** must provide written confirmation of the closure dates from **your** accommodation provider or written confirmation from the **medical practitioner** where **you** were due to stay with a person diagnosed with **COVID-19**.
- Where **your** pre-paid holiday activity is closed for cleaning, confirmation of the activity closure and any refund policies must be provided in writing from the holiday activity provider.
- If **you** need to return to **your home** and do not hold a return ticket, **we** will reduce the amount of **your** claim by the price of the new fare. The fare will be at the same fare class as the one **you** left for **your** trip on.
- Where the claim arises during **your** trip and **you** are claiming both cancellation and rearrangement expenses, **we** will pay the greater of the two amounts, not both.

We will not pay

We will not pay for any claims, costs, or losses under Benefit 2: COVID-19 trip cancellation and disruption **arising** from or related to:

- The closure of any border prior to or during **your trip**.
- Any **travel restriction** related to a **relevant area**. This exclusion applies even if **you** have been diagnosed with **COVID-19** or are a contact of a person diagnosed with **COVID-19**.
- Any claim if **you** travel **overseas** to any country other than New Zealand.

- Any claim where **your, your travelling companion's or close relative's COVID-19** diagnoses is made within 48 hours of the **policy** being issued.
- Any claim if **you** purchased this **policy** or COVID-19 Pack while already **overseas**, or if travelling domestically (including any domestic portion of a **trip** to New Zealand), have already left **your home**.
- Any claim where **your trip** exceeds 60 days.
- Any costs without proof of the amount, and if **we** are reimbursing **you** directly, proof that **you** have paid it.
- Any prepaid holiday activities that **you** cannot participate in due to any other reason apart from cleaning due to a recent **COVID-19** case being present at the facility.
- Any claim if **you** or **your travelling companion** are 76 years of age or older at the time of the purchase of the **policy** or that arises from or is related to any **close relative** aged 76 years or older who contracts **COVID-19** or is deemed to be a contact of someone who contracts **COVID-19**.
- Any **trip** that includes travel on cruise ships unless the "cruise" option in conjunction with the optional COVID-19 Pack is available, selected at the time **you** took out **your policy** and is shown on **your certificate of insurance**.
- **You** or **your travelling companion** changing plans or deciding not to continue with the intended **trip** after the imposition of any **travel restriction**, change in government advice or status of the number of **COVID-19** cases in a **relevant area**.
- Any Pre-existing Medical Condition, except as described under the heading Covered Pre-existing Medical Conditions on pages 32 to 35 of the PDS.
- Any tour operator or wholesaler, travel agent, airline or other carrier or accommodation provider cancelling any part of the **trip** due to any reason **arising from COVID-19**.

Please also read General Exclusions that apply to all benefits on pages 76 to 80 of the PDS.

Policy Extensions

Please note that if:

- **you** have added the optional COVID-19 Pack to **your policy**, and
- **you** request **us** to extend the **period of insurance** of **your policy**,

the extension of the **policy** and/or the cover under this optional COVID-19 Pack may not be available. **We** will determine whether to extend **your policy** and/or this optional COVID-19 Pack acting reasonably considering all information available to **us** at the time of the request.