

## Information for Qudos Eligible Cardholders regarding COVID-19 and with a claim event date on and after 22 May 2024

Stay up to date on Travel Information for COVID-19 from the Department of Foreign Affairs and Trade (DFAT) [Smartraveller](#) website, [World Health Organisation](#) (WHO) and [Department of Home Affairs](#).

Always consult the [smartraveller.gov.au](#) website prior to any travel. In addition to visas, COVID-19 testing, and proof of vaccination requirements, many countries now have compulsory insurance and medical cover proof conditions. Check with the nearest embassy, consulate or immigration department of the destination you are entering. If you require additional documentation regarding the complimentary international travel insurance policy due to international entry requirements, please contact us on 1800 754 190.

### Are Eligible travellers covered for COVID-19 with this complimentary credit card travel insurance?

This complimentary travel insurance policy is designed to provide cover under select benefits to eligible travellers, if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic such as COVID-19, and cover is expressly included under certain sections of the relevant Qudos Policy Information Booklet for which your eligible Qudos card is applicable under: [Complimentary Travel Insurance Policy Information Booklet: Effective 22 May 2024](#). A General Exclusion for epidemic/pandemic applies for all claims relating to any epidemic/pandemic outside of the select benefits in the applicable policy information booklet. Please note, terms, conditions, limits and exclusions apply.

To receive a formal outcome, Eligible Qudos Cardholders must submit a claim.

Eligible Qudos Bank travellers who meet the eligibility criteria should be aware that other General Exclusions have the potential to apply.

### What is a General Exclusion?

A General Exclusion is an exclusion which will be applied across all sections of an insurance policy, and applies regardless of when eligibility for cover was gained. Should a General Exclusion apply, this means that your complimentary credit card travel insurance excludes cover for the event, activities or circumstances (specified in the exclusion) that causes your claim.

To understand what is excluded from the Qudos Complimentary Insurance covers, please refer to the General Exclusions section and the section specific exclusions of the relevant Qudos Policy Information Booklet for which your eligible Qudos card is applicable under: [Complimentary Travel Insurance Policy Information Booklet: Effective 22 May 2024](#).

Other exclusions may apply depending upon the circumstances of an individual claim. General Exclusions include but are not limited to:

- where your claim arises because you did not follow an advice or warning that a reasonable person would have been aware of:
  - by the Australian government (when a 'Reconsider your need to travel' or 'Do not travel' alert is in place), which can be found on [www.smartraveller.gov.au](#); or
  - which was published in a reliable mass media source.
- any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority. For example, if [Smartraveller](#) has a warning, 'Do not travel' or 'Reconsider your need to travel' due to the risk of COVID-19 infection for a destination, and a cardholder chooses to ignore the warning and is infected with COVID-19, cover may be excluded. Or if a government closes its borders to inbound travellers due to

COVID-19 and you are unable to enter and follow your planned travel across the closed border, cover may be excluded.

### **What if a Qudos Eligible Cardholder has booked travel and needs to cancel due to contracting COVID-19?**

If you are unable to travel as a result of contracting COVID-19, Cancellation cover may be provided to eligible travellers, if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic such as COVID-19, and cover is expressly included under the Cancellation section of the relevant Qudos Policy Information Booklet for which your eligible Qudos card is applicable under: [Complimentary Travel Insurance Policy Information Booklet: Effective 22 May 2024](#). If you are unable to travel as a result of an Epidemic or Pandemic related event which does not include you or your travel companion being positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, for example a border closure, there may be no provision to claim as a general exclusion for epidemic and pandemic applies. A General Exclusion for epidemic/pandemic applies for all claims relating to any epidemic/pandemic outside of the cancellation benefits in the applicable policy information booklet. Please note, terms, conditions, limits and exclusions apply.

You therefore need to consider your own personal circumstances. We are not able to provide you with a cover decision before submitting a claim. To receive a formal outcome, Qudos Eligible Cardholders must submit a claim.

You should also contact your travel agent or travel service provider (airline, cruise line or Tour Company, etc) as they may be able to support you in obtaining refunds, credits or travel re-scheduling.

### **Can Qudos Eligible Cardholders make a claim for consideration?**

Every Qudos Eligible Cardholder can submit a claim and have their individual circumstances considered in accordance with the eligibility criteria which includes the terms, conditions, limits and exclusions that apply as set out in the [Complimentary Travel Insurance Policy Information Booklet: Effective 22 May 2024](#).

If you would like to claim, we encourage you to claim online via [Online Claim \(claimmanager.com.au\)](#).

Lodge your claim online

[Online Claim \(claimmanager.com.au\)](#)

Email us

[cardclaims@allianz-assistance.com.au](mailto:cardclaims@allianz-assistance.com.au)

Call our Claims team

1800 754 190

Monday to Friday 8am – 7pm AEST

AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631(trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 has issued a group policy to Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305, (Qudos Bank), which allows eligible Qudos Bank account holders and cardholders to claim under the group policy as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the [Complimentary Travel Insurance Policy Information Booklet: Effective 22 May 2024](#) which may be amended from time to time. An excess may be deducted from any benefit paid. Qudos Bank does not guarantee this insurance. Any advice has been prepared without taking into account your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice.