

# Chubb (legacy ACE) Claims Response: Zika Virus

3<sup>rd</sup> February 2016



With respect to continuing reports of the dangers and spread of Zika Virus from Brazil to other parts of the world;

Chubb (legacy ACE) Business and Leisure Travel Insurance policies have provision to cover some out of pocket or forfeited travel related costs if your journey is cancelled or disrupted because of an unforeseen circumstance(s) outside your control.

With respect to Business Travel Insurance Policies:

Cancellation or disruption losses may be covered to the following scenarios -

- if your journey was booked and paid for prior to Wednesday 3<sup>rd</sup> February 2016 and you or your travelling companion(s) are pregnant or subsequently become pregnant prior to commencing the journey.
- if you are on a journey which commenced on or before Wednesday 3<sup>rd</sup> February 2016 and incur cancellation or disruption expenses relating to Zika Virus.

Cancellation or disruption losses may **NOT** be covered in the following scenarios -

- for a journey booked or paid for on or after Wednesday 3<sup>rd</sup> February 2016; and
- where you or your travelling companion(s) are not pregnant.

There is provision under the policy to cover medical expenses relating to Zika Virus irrespective of date of booking or commencing your journey.

With respect to Leisure Travel Insurance Policies -

- If your policy was purchased prior to 3<sup>rd</sup> February 2016 and you and/or your travelling companion are pregnant.
- If your policy was purchased after 3<sup>rd</sup> February 2016, but you subsequently discover you are pregnant.
- If you are already travelling and incur medical expenses relating to Zika Virus.

Losses may **not** be covered in the following scenarios:

- Policies purchased on or after 3<sup>rd</sup> February 2016; and
- Cancellation/curtailment where you and/or your travelling companions are not pregnant.

However if you think the scenarios above may apply to you, please still lodge a claim so it can be assessed by the team.

Chubb Insureds should contact the relevant Airline(s) first to seek a refund or make alternate arrangements using their existing tickets, and then submit a completed claim form along with the original and amended itineraries plus any other relevant supporting documents to substantiate any additional expenses.

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Chubb Insureds in need of assistance should contact ACE Assistance on +61 2 8907 5995 via a reverse charge call through an operator or their Insurance Broker.

Each claim received by Chubb will be investigated and adjudicated in accordance with the terms of the policy.

We recommend that any person currently travelling or making plans to travel consult the Australian Government Smart Traveller website for advice – [http://smartraveller.gov.au/bulletins/zika\\_virus](http://smartraveller.gov.au/bulletins/zika_virus)

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Further information regarding Zika Virus can be found here:

- The Centers for Disease Control (CDC) – <http://www.cdc.gov/zika/index.html>
- World Health Organisation (WHO) – <http://www.who.int/mediacentre/factsheets/zika/en/>

Further updates will be issued in the event recommendations for travel to affected countries changes.