

## Important information regarding: Outbreak of the Zika Virus

Issued: 8th February 2016

This advice applies to customers who are concerned or may be affected by the recent Outbreak of the Zika Virus in.

### Background

On the 22nd January, the Australian Government advised that a number of countries had been affected by an outbreak of a mosquito-borne virus known as the Zika Virus:

*"The Zika virus (ZIKV) is a mosquito-borne disease, which is transmitted by some species of Aedes mosquito, particularly Aedes aegypti."*

*"Recent outbreaks in Brazil and French Polynesia have raised concerns that there is a possible association between infection with Zika virus in pregnant women and certain birth defects (including microcephaly, a severe birth defect in newborn babies). The causal link is not yet scientifically proven."*

This information is current to 8th February 2016 and we recommend you regularly check for updates [http://smartraveller.gov.au/bulletins/zika\\_virus](http://smartraveller.gov.au/bulletins/zika_virus).

Your policy provides a number of benefits, conditions, limits and exclusions that may be relevant to Your travel plans. You should read the *Product Disclosure Statement* (PDS) which outlines the extent of Your travel insurance cover. Some words used in this document have a special meaning as defined in the PDS.

### For all policies issued before 23rd January 2016

- If Your policy contains Amendment or Cancellation cover, there is cover (up to the nominated policy limits) for Your reasonable Amendment or Cancellation costs (whichever is lesser) if You are pregnant and had intended to travel to a country affected by the Zika virus.
- There is no cover for Amendment or Cancellation costs if You had intended to travel to a country affected by the Zika virus and You are not pregnant.
- If You travel to a country affected by the Zika virus and contract the virus, there is cover for Your Overseas Medical and Hospital expenses.
- There is no cover available for any portions of Your Journey that have been utilised.
- The country You are intending to travel to must be listed on the US Center for Disease Control and Prevention (CDC) website as being affected by the Zika Virus outbreak. Please visit <http://www.cdc.gov/zika/geo/index.html> for more information.

Claims can be submitted through our online claims portal: [www.sgio.com.au/travel-insurance](http://www.sgio.com.au/travel-insurance)

Remember, 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 issued on or after 23rd January 2016

Travel insurance provides cover for unforeseen events only.

- There is no cover for Amendment or Cancellation costs for policies issued **on or after** 23rd January 2016 as the outbreak of the Zika Virus is no longer deemed 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.
- However, if You travel to a country affected by the Zika virus and contract the virus, there is cover for Your Overseas Medical and Hospital expenses.
- If You are pregnant and travelling to a destination not listed on the CDC website as being affected by the outbreak of the Zika Virus as of 8<sup>th</sup> February 2016, then You will be covered for Amendment or Cancellation costs (if Your policy includes the cover and up to the nominated policy limits) should that destination subsequently be listed as being affected after.

### Important general advice

This information must be read in conjunction with the PDS as certain terms, conditions, limits and exclusions apply. These terms, conditions, limits and exclusions are detailed in the PDS and in particular we draw Your attention to 'The Benefits' and 'General Exclusions' sections of the PDS.

### Contact us

If you are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5588.

If you have any further enquiries please contact our Customer Service team on 1300 135 640 between 8.00am and 7.00pm Monday to Friday (AEDT)