



## Broker Factsheet: AHI COVID-19 Cover Update

During uncertain times, AHI is committed to ensuring you can protect what matters most, your clients and your reputation as a Broker. As Governments move us into the next stage of managing the pandemic, this new state of “living with COVID” creates uncertainty for your clients as they navigate the new world of corporate travel and the risks that this creates.

As your accident and health underwriting partner, you can rely on our 20+ years of experience to help you provide your clients with the best advice for their risk – ensuring you protect not only their people and business but enhance client experience through proactive advice.

With research showing that travel is expected to return to 80% of pre-COVID levels, AHI understands that businesses need to make risk decisions with confidence, and we not only want to do the right thing by our joint clients, but we also want to provide clarity on their cover. As such, we’ve created this factsheet, as well as our summary video (in the Broker Resources section of our website) to provide you with clear and concise information around AHI’s COVID cover, and how you and your clients can expect our policy to respond to some of the more common scenarios that we expect to unfold.

For more details on our cover, you can read our SPDS on our website.

### What Brokers Need to do

#### New Policies

The easiest way to ensure your clients have comprehensive Corporate Travel Cover is to quote and bind through the AHI Portal . The COVID cover additions to our existing policies will be automatically applied to all new business\*.

#### New Business Checklist:

- Quote and bind on the AHI Portal
- Or speak to your dedicated underwriter
- Organise a time to speak with AHI Assist partner, Pace First for risk mitigation advisory services
- Provide comprehensive travel declarations

#### Renewals

As with new business, additional COVID coverage will be automatically applied at renewal time\*. When speaking with your dedicated underwriter, it is critical to provide an updated, and comprehensive travel declaration, as your clients destinations and risk appetite may have changed.

If you feel your client would benefit from pandemic planning and recovery advice, please contact your dedicated underwriter to organise a time to meet with AHI Assist partner, Pace First.

#### Existing Policies

In line with our commitment to protecting what matters most, revisiting existing policies is critical to ensure that travel declarations are current, and coverage enhancement advice is offered. When speaking with your dedicated underwriter, ask for assistance with an advice campaign to upgrade cover mid-term.

\*Applies to renewals and new policies with an effective date 01/01/2022.

# How AHI Corporate Travel COVID-19 Cover Applies in Commonly Expected Scenarios



## Cover Scenario

## Pre-departure

## During your journey

I'm the insured person and I have a COVID-19 diagnosis whilst on an overseas journey, and I incur medical expenses

**X**

- Emergency evacuation (existing)
- Medical expenses (existing)

I'm the insured person and I have COVID-19 diagnosis, I need to cancel all or part of my trip

- Loss of deposits (new)
- Non-refundable flight and accommodation expenses (new)

- Loss of deposits (new)
- Additional and/or forfeited expenses (new)
- Medical expenses (existing)
- Emergency evacuation (existing)
- Repatriation of mortal remains (new)

I'm the insured person and a close family member (in my country of residence) has COVID-19 and is in a life-threatening condition

- Loss of deposits (new)
- Non-refundable flight and accommodation expenses (new)

- Loss of deposits (new)
- Additional and/or forfeited expenses (new)

I have to cancel my trip as Borders have closed to my travel destination

**X**

**X**

I'm the insured person and I have suffered total or partial disablement, or partial temporary disablement as a result of my COVID-19 diagnosis

**X**

- Loss of deposits (new)
- Additional and/or forfeited expenses (new)
- Medical expenses (existing)
- Emergency evacuation (existing)
- Weekly Sickness Benefits (existing)

The insured person passes away as a result of COVID-19

- Loss of deposits (new)
- Non-refundable flight and accommodation expenses (new)

- Loss of deposits (new)
- Non-refundable flight and accommodation expenses (new)
- Repatriation of mortal remains (new)
- Funeral expenses (new)

*\*We interpret any diagnosis of COVID-19 by a Medical Practitioner to include where the diagnosis is supported by relevant Government stipulated registration at the time of diagnosis. For complete cover details, please read the SPDS*