

Policy Endorsement

Endorsement No	00A
Endorsement Date	With effect from the time and date of policy commencement noted on the Certificate of Insurance
Policy wording	Go Insurance Group Travel Insurance PDS YCGO V1.1GRP 092021

It is hereby noted and agreed that the three policy exclusions noted below are waived if:

1. the Insured Person has obtained a travel exemption from the Australian government or is otherwise travelling legally; and
2. there is a Do not travel or Reconsider your need to travel advisory in force on the www.smartraveller.gov.au website for the proposed destination(s) in respect of the health risks from COVID-19 pandemic and significant disruptions to global travel. If the Do not travel or Reconsider your need to travel advisory is for any other reason in addition to the COVID-19 pandemic, the exclusions are not waived.

| SECTION 12 – Coronavirus COVID-19

Section 1 – Cancellation and Curtailment Exclusions

You are not covered for:

5. Any claim arising from travel to a country, area, territory or region where the Australian Department of Foreign Affairs and Trade (DFAT) had in force a *Do not travel* or *Reconsider your need to travel* warning on the smartraveller website (www.smartraveller.gov.au) specifically advising against travel due to incidence of Coronavirus COVID-19 or threat thereof.

Section 4 – Overseas Medical Expenses Exclusions

You are not covered for:

4. Any claim arising from travel to a country, area, territory or region where, at the time of entry, the Australian Department of Foreign Affairs and Trade (DFAT) had issued a *Do not travel* or *Reconsider your need to travel* warning on the smartraveller website (www.smartraveller.gov.au) specifically advising against travel due to Coronavirus COVID-19 or threat thereof.

| GENERAL EXCLUSIONS

We will not be liable under any section for claims in respect of or that result directly or indirectly from:

31. With the exception of cover provided under Section 1 Cancellation or Curtailment, travel to any destination (including travel through any destination) for which a travel advisory warning against travel has been issued by the Australian Department of Foreign Affairs and Trade on the www.smartraveller.gov.au website on or before the date of the Insured Person's scheduled travel.

Signed for and on behalf of the Coverholder



Medical emergency claims:

Telephone + 61 (0) 7 3481 9880
Email sos@goinsurance.com.au

All other claims should be addressed to:

PO Box 5964
Brendale Qld 4500
Australia

Telephone + 61 (0) 7 3481 9888
Facsimile + 61 (0) 7 3481 9899
Email claims@goinsurance.com.au

Coverholder at **LLOYD'S**