



Information as of March 2020 Coronavirus (COVID-19)

Claims FAQ

At Hannover Life Re of Australasia Ltd we are carefully monitoring the situation and have activated our pandemic plan. This ensures that our services, including the assessment and payment of claims, can continue to be delivered.

The following provides information for Hannover Life Re of Australasia Ltd clients who have claim questions about the COVID-19.

Are there any exclusions on my policy for COVID-19?

There are no specific exclusions for a pandemic or COVID-19 in any of our policies.

Am I covered in the event of death from COVID-19?

There is no specific exclusion for COVID-19. All claims will continue to be assessed according to the terms and conditions of the relevant policy.

Am I covered for Total and Permanent Disablement (TPD) or Income Protection (IP) insurance?

- There are no specific exclusions for COVID-19 in any of our policies that would affect the way we assess claims.
- If you believe you may meet the criteria for a TPD or an IP claim, we encourage you to lodge your claim.

Does my policy cover me if I travel overseas and contract COVID-19?

- Our policies have worldwide cover, 24 hours a day, providing cover in Australia and overseas.
- Your policy may have an exclusion in the event of travel after a Department of Foreign Affairs and Trade (DFAT) "do not travel" declaration has been made. Please refer to your policy for further details.
- We encourage you to check the Australian Government travel sites and recommendations regarding any overseas travel.

Does my policy cover me if I travel overseas and contract COVID-19?

- Our policies have worldwide cover, 24 hours a day, providing cover in Australia and overseas.
- Your policy may have an exclusion in the event of travel after a Department of Foreign Affairs and Trade (DFAT) "do not travel" declaration has been made. Please refer to your policy for further details.
- We encourage you to check the Australian Government travel sites and recommendations regarding any overseas travel.

How can I make a claim on my life insurance policy relating to COVID-19?

- We continue to assess all claims in accordance with product terms and conditions.
- Our normal business processes apply, and any claims relating to COVID-19 are not treated differently.
- We will always endeavour to process claims as quickly as possible.

What types of cover can I claim if I contract COVID-19?

- For IP and TPD claims, there are no specific exclusions for COVID-19 that would affect the way we assess your claim.
- You must meet all the existing terms and conditions on the policy, which still apply to make a claim.

Can I make a claim for IP relating to COVID-19 due to being away from work because of self-isolation, even though I have not been diagnosed with this illness?

- Unfortunately, no.
- In order to make a claim for IP you need to show that you are unable to work because of an illness or injury.

Can I make a claim for IP relating to COVID-19 due to being stood down or where my employment was terminated

- Unfortunately, no. IP does not cover unemployment.
- In order to make a claim for IP you need to show that you are unable to work because of an illness or injury.
- In this scenario we suggest you contact Centrelink for assistance. The website is www.centrelink.gov.au.

Need help?

Our Member Care Team is here to help you.

Phone: 1300 360 907
9:00am – 6:00pm (AEDT) Monday to Friday

Email: members@christiansuper.com.au