

VMIA Insurance Responses to coronavirus: Government & Agency



We recognise the impact of coronavirus (COVID-19) across Victoria, nationally and globally and are actively working with clients to address their individual circumstances and assist them in understanding their coverage.

This fact sheet provides general guidance on how VMIA insurance policies may respond for first and third-party exposures arising from coronavirus.

[This advice is current as at 1 October 2020.](#)

All claims will be assessed on their merits, on a case-by-case basis as per the terms and conditions of each policy.

If you have specific queries regarding your organisation, please contact VMIA for assistance.

For the latest coronavirus information, please see the [Department of Health & Human Services website](#).

For information on your obligations as an employer, please contact [WorkSafe Victoria](#).

For up to date travel information visit smartraveller.gov.au.

VMIA Summary of policy responses to first and third-party exposures arising from coronavirus.

| Policy | Covered? | Summary* |
|--|----------|--|
| Business Travel - International | ✓ | <p>Covers pre-paid expenses incurred as a result of cancellation or postponement of overseas travel during the period there is a Federal Government ban on international travel.</p> <p>If the date of proposed travel is after 30 June 2020, contact VMIA to discuss any proposed postponement or cancellation.</p> <p>Covers medical costs incurred if the traveller contracts coronavirus (or needs to be tested for coronavirus during their period of travel) including the cost of evacuation back to Australia if that is deemed medically necessary.</p> <p>Covers pre-paid expenses incurred as a result of cancellation or postponement, subject to any refunds available from travel providers.</p> <p>Covers cancellation due to 'circumstances outside your control' e.g. where travel is for the purpose of attending a conference and the conference is cancelled by the organiser.</p> <p>Covers reasonable additional expenses (e.g. travel and accommodation) traveller might incur if unable to return to</p> |

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Victorian Managed Insurance Authority (VMIA) acknowledges the Traditional Custodians of the land on which we do business and we pay our respects to Elders past, present and emerging. We acknowledge the important contribution that Aboriginal and Torres Strait Islander peoples make in creating a thriving Victoria.

Advice current as @ 1.10.2020

| Policy | Covered? | Summary* |
|------------------------------------|----------|--|
| | | <p>Australia as planned (i.e. due to travel ban or mandatory quarantine requirements).</p> <p>Covers weekly salary benefits which have resulted from coronavirus illness and suffered by the traveller whilst on a journey.</p> <p><u>Does not cover</u> cancellations of travel simply due to “disinclination” to travel</p> <p><u>Does not cover</u> cost of evacuation simply by reason of an outbreak of coronavirus in the country of travel (i.e. traveller has not directly contracted coronavirus).</p> <p><u>Does not cover</u> additional or forfeited expenses where an individual is self-isolating or being placed in quarantine.</p> <p><u>Does not cover</u> for lost salary that has resulted from an individual self-isolating or being placed in quarantine.</p> |
| <p>Business Travel - Domestic</p> | <p>✓</p> | <p>Applies to interstate or intrastate travel beyond 50km.</p> <p>Covers employees for flight cancellation or lost luggage during domestic business travel.</p> <p>Covers cancellation due to ‘circumstances outside your control’ e.g. flights or events cancelled.</p> <p>Covers weekly salary benefits which have resulted from coronavirus illness and suffered by the traveller whilst on a journey.</p> <p><u>Does not cover</u> medical expenses, evacuation costs and life insurance for domestic travel.</p> <p><u>Does not cover</u> additional or forfeited expenses where an individual is self-isolating or being placed in quarantine.</p> <p><u>Does not cover</u> for lost salary that has resulted from an individual self-isolating or being placed in quarantine.</p> |
| <p>Expatriate Medical Expenses</p> | <p>✓</p> | <p>Covers medical expenses incurred as a result of testing for or treating coronavirus for employees or their insured family members stationed in the country of assignment.</p> <p>Covers cost or repatriation to Australia, or another nearby suitable country, in the event this is deemed medically necessary for treatment.</p> <p><u>Does not cover</u> cost of evacuation simply by reason of an outbreak of coronavirus in the country of assignment (i.e. traveller has not directly contracted coronavirus).</p> |
| <p>Property</p> | <p>✓</p> | <p>Covers loss resulting from interference with or interruption to your business directly arising from an occurrence or outbreak at your premises, where your premises is closed or evacuated (in whole or part) by order of any government, local government or other statutory authority due to the occurrence of a notifiable disease which includes coronavirus.</p> <p>Covers damage to your real or personal property or property for which you have assumed responsibility. This would include property owned by you which is used by employees or</p> |

| Policy | Covered? | Summary* |
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| | | <p>contractors for business purposes in their own home. Cover is Australia-wide.</p> <p><u>Does not cover</u> for downturn in patronage simply because of a reduction in numbers of patrons or if the insured made the decision to cancel an event simply because of general concerns about coronavirus.</p> |
| Group Personal Accident | ✗ | <p><u>Does not cover</u> coronavirus as this does not constitute an injury that would trigger cover under the policy.</p> <p>GPA covers injuries suffered by volunteers during their volunteering activities. An injury is described as a bodily injury resulting from an accident which is an external event that occurs fortuitously.</p> <p>If you would like a coronavirus weekly sickness benefits endorsement, please contact VMIA to discuss.</p> |
| Event Cancellation | ✗ | <p>VMIA provides event cancellation insurance for specific events, however, this <u>does not cover</u> cancellation due to any communicable disease which leads to the imposition of quarantine or restriction in movement of people by any national or international body or agency.</p> |
| Medical Indemnity | ✓ | <p>Covers our hospitals and community service organisations against claims which arise out of a health care incident which is defined as an act, omission or circumstance occurring during, or in connection with, the provision of health care services.</p> <p>Cover may include:</p> <ul style="list-style-type: none"> • Claims for compensation from patients alleging the hospital was negligent in their diagnosis/treatment resulting in personal injury • In the event of a patient's death the policy will provide for the reasonable costs associated with any Coronial inquest if VMIA believes the incident is likely to give rise to a claim for compensation under this policy. • Claims for compensation from other patients who become infected in the event a coronavirus patient is not properly diagnosed and/or quarantined and resulted in personal injury <p><u>Does not cover</u> the transmission of a contagious disease or virus carried by the insured person, who at the time knew or ought reasonably to have known that they carried the disease or virus.</p> |
| Combined Liability | ✓ | <p>Covers your legal and professional liabilities arising from negligence or a breach of professional duties which result in personal injury, property damage or economic loss to third parties.</p> <p>Covers your legal liability from third party claims, should a third party (such as a member of the public) contract coronavirus as a result of an insured's failure to take reasonable care in preventing</p> |

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| | | <p>the spread of the virus within its premises and/or business operations.</p> <p><u>Does not cover</u> employee sickness or death claims made against an employer. Refer to WorkSafe Victoria.</p> |
| School Councils (DET) | ✓ | <p>Covers the costs of repairing damage to digital devices (e.g. laptops, tablets, iPads) loaned to students by state primary and secondary schools during the coronavirus remote schooling period.</p> <p>Please contact DET on 1800 338 663 for advice on lodging a claim.</p> <p><i>There may be some additional insurance cover provided, however this will be assessed on a case-by-case basis. Please direct queries to DET on 1800 338 663 or email travel.policy.advice@edumail.vic.gov.au</i></p> |
| Directors and Officers Liability | ✓ | <p>Covers your organisation's directors and officers for third party claims arising from their actions and decisions while acting in an official capacity, e.g. any claims arising out of the management of coronavirus pandemic responses by your organisation.</p> <p>Covers your organisation in relation to employment practices liabilities including claims which may arise from a change in employment conditions as a result of coronavirus impacts.</p> |

*Further variations or limitations to coverage may apply, depending on client's specific circumstances. For detailed understanding, and assistance with any queries outside of the above information, please contact your relevant Department, your VMIA Risk Adviser or our Client Advisory Team on 03 9270 6990.