

## **Hollard Travel Insurance specific cover for the Coronavirus outbreak**

Hollard Travel insurance policyholders are covered for medical expenses should they contract the Coronavirus, or if they are forced to cancel their travel plans as a result of the disease.

The 2019-nCoV Coronavirus outbreak which causes viral pneumonia and, for which there is currently no specific treatment, was detected in Wuhan, China, in December 2019. It has already infected thousands of people in 11 territories and caused more than 106 deaths.

Apart from China, cases of the Coronavirus have been confirmed in Hong Kong, Macau, Japan, Nepal, Singapore, South Korea, Taiwan, Thailand, the US and Vietnam.

“Although the World Health Organization does not yet regard the Coronavirus as a public health emergency of international concern, its rapid spread, potentially lethal nature and the lack of a specific treatment regime means that all travellers must take care” says Uriah Jansen, MD of Oojah Travel Protection the administrator of Hollard Travel. .

Hollard Travel’s insurance cover provides for policyholders in two ways, says Jansen:

- *Medical expenses while travelling:* if you contract the Coronavirus while on your trip, you will be covered up to the limit of liability under your policy’s overseas medical expenses benefit (subject to the excess amount).
- *Trip cancellation:* if you contract the Coronavirus before you travel, you are covered under the cancel unexpected illness benefit. If you are not ill but you do not want to risk travelling to another country, you can also claim – but you must both have purchased your policy within 24 hours of paying your trip deposit, and you must cancel your trip more than 48 hours before departure. This benefit is available if you purchased either our Comprehensive or Business policies

“Should you decide to travel, whether to China or elsewhere, please take basic precautions to avoid contracting this flu-like virus, which is particularly dangerous for people with compromised immune systems,” says Jansen.

“Because this virus – like other Coronaviruses – emanates from animals, the Chinese authorities have advised people to avoid wet markets, live poultry markets and farms; not to touch animals or eat game meat and, to ensure that all animal products are well cooked. If you haven’t travelled to China recently or been in contact with someone who has been infected with the virus, Britain’s National Health Service advises you to treat any cough or cold symptoms as normal – unless the cough is persistent or you are suffering symptoms such as chest pain and breathing difficulty, or you feel particularly unwell” concludes Jansen.

The situation is changing rapidly and one needs to keep up to date with the latest information being released by the various news channels. Hollard’s views expressed in this article are based on various news excerpts and reliance should not be based on the medical views expressed herein, only the insurance conclusions.

All clients and agents are advised to contact Hollard on 011 351 4531 or [travelinsurance@oojahtravel.co.za](mailto:travelinsurance@oojahtravel.co.za).

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**About Hollard**

Established in 1980, the Hollard Insurance Group (“Hollard”) provides short-term and life insurance as well as investment products to a diverse customer base including individual consumers, commercial entities, and corporate clients. It ranks among a growing number of companies advocating an inclusive growth model, measuring its social dividends as well as its contribution to shareholders. Hollard’s organisational Purpose is to enable more people to create and secure a better future.

Hollard South Africa and Hollard International wrote a combined premium income in excess of R25 billion in the year to June 2018 across short-term and life insurance operations in 11 countries, including South Africa, Botswana, Ghana, Lesotho, Mozambique, Namibia, Zambia, Indonesia and the Phillipines. The combined entity includes the second-largest short-term insurers in South Africa and Namibia, as well as the largest short-term insurer in Botswana.

Since inception, partnership has been at the heart of its business model, with the group today boasting over 100 ventures across the insurance value chain. Each one demonstrates the Hollard belief that there is always a better way and the idea of “win-win-win”, whereby Hollard, the partner and the consumer all win through this spirit of collaboration and co-creation.

Headquartered in the historic Villa Arcadia in Parktown, Johannesburg, the group serves over 5 million policyholders across four continents. It has insurance offices in 11 countries, and is represented in another 21 via various forms of partnership.