

# Understanding Pandemics

On 11 March 2020 the World Health Organisation (WHO) officially declared COVID-19 (coronavirus) a global pandemic. This is the most recent pandemic to be declared since the H1N1 flu or swine flu in 2009.

While the term pandemic disease sounds much scarier than an outbreak, it's important to remember that pandemic refers to how many parts of the world are dealing with an elevated rate of the disease — not about the severity of the disease.

## What is a pandemic?

To define a pandemic, we need to first define a few other terms:



### Outbreak

When a disease infects a lot of people in one area in a short period of time.



### Epidemic

The occurrence in a community or region of cases of an illness, clearly in excess of normal expectancy.



### Pandemic

An epidemic occurring worldwide, or over a very wide area, crossing international boundaries and usually affecting a large number of people.

## What changes when a pandemic is declared?

Declaring a pandemic doesn't grant the WHO additional powers, but it indicates the health authority no longer believes the disease is containable within a specific region or regions. It also signals that countries should shift to focusing on coping with COVID-19, rather than containment measures, such as restrictive traveller screening and quarantines.

Once a pandemic is declared, it becomes more likely that community spread will eventually happen, and governments and health systems need to ensure they are prepared for that.

## Does declaring a pandemic impact insurance?

It's important to understand that declaring an epidemic or a pandemic does have an impact on insurance.

People who bought travel insurance before the disease became a "known event" may be covered for medical expenses that arise from contracting the disease overseas, and may even be covered for cancellation expenses.

However people who bought travel insurance after COVID-19 was a known event may not be covered for medical or cancellation expenses relating to contracting the disease, or from changes to travel plans that result from quarantine measures, for example.

It's important that you carefully check your insurance policy before you travel and if in doubt, contact your insurance provider to discuss.

## Sources:

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