



Information Bulletin – Comcover Statement of Cover 2026-27

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Introduction and Purpose

This bulletin outlines the key updates to the Comcover Statement of Cover for 2026-27, which takes effect from 1 July 2026 and replaces the previous 2025-26 version.

As a Fund Member, it is important that you review the updated Statement of Cover to understand how these changes may affect your coverage, obligations, and claims processes.

The bulletin presents changes in a structured format, referencing:

- Chapter number and heading
- Section number and heading
- Sub-section number (where applicable)
- Explanation of the change.

What is the Statement of Cover?

The Statement of Cover defines the scope of coverage, eligibility for membership to Comcover, and the responsibilities of Fund Members. It is the official policy under which Comcover manages and settles claims for funding losses on behalf of Fund Members.

Need assistance?

Your Comcover Relationship Manager is available to provide support and answer any questions you may have regarding these updates. You can reach Comcover at 1800 651 540 (selecting option 3).

Chapter 2 – Statement of Cover

Section 5 – Defined Terms

The definition of ‘defence costs’ has been updated to include the storage and/or transportation of documents as additional examples of common business as usual costs.

Chapter 4 – Property

Section 11(2) – Loss of Revenue Clarification

In the event of a Business Interruption claim, Comcover does not reimburse Fund Members for revenue derived from Australian Government sources under section 11(1)(f)(i) of the Statement of Cover. This is now shown in the Statement of Cover as an explicit exclusion under section 11(2). This change improves the readability i.e. Fund Members can now readily identify from the list of exclusions that Comcover does not cover loss of revenue derived from Australian Government sources.

Chapter 5 – Motor Vehicle

Section 12(6) – Condition of Motor Vehicle

This section now clearly states that Comcover will not pay for any damage to a Fund Member's motor vehicle where at the time of the event the motor vehicle was in an unsafe or un-roadworthy condition. This update reflects Comcover's expectation that motor vehicles are to be maintained in a reasonable condition.

Chapter 6 – Personal Accident and Travel

Section 15(3) – Cover for Overseas Travelers undertaking Dangerous Activities

An exclusion has been added to highlight that Comcover will not provide cover for losses associated with travelers undertaking any dangerous activities and sports. This includes, but is not limited to, the following activities: scuba diving, free diving, mountain climbing, bungee jumping, skydiving, base jumping, paragliding, hang gliding, motor vehicle racing, motorcycle riding without a license and without protective equipment (including a helmet), canyoning (or canyoneering), skiing, snowboarding, use of a go-kart, use of an e-bike without protective equipment (including a helmet), use of an e-scooter without protective equipment (including a helmet), and use of a pushbike on unsealed surfaces without protective equipment (including a helmet).

Section 16(4) – Cover for Expatriates undertaking Dangerous Activities

An exclusion has been added to highlight that Comcover will not provide cover for losses associated with expatriates undertaking any dangerous activities and sports. This includes, but is not limited to, the following activities: scuba diving, free diving, mountain climbing, bungee jumping, skydiving, base jumping, paragliding, hang gliding, motor vehicle racing, motorcycle riding without a license and without protective equipment (including a helmet), canyoning (or canyoneering), skiing, snowboarding, use of a go-kart, use of an e-bike without protective equipment (including a helmet), use of an e-scooter without protective equipment (including a helmet), and use of a pushbike on unsealed surfaces without protective equipment (including a helmet).

Section 17(3) – Incidental Travel Expenses for Domestic Travel

A new exclusion and associated footnote has been added to clarify that Comcover will not pay for incidental travel expenses that are already paid for under a Fund Member's travel policy arrangements either directly through a travel allowance or where a traveller's expenses are reimbursed by the Fund Member. Examples of incidental travel expenses that may be paid by a Fund Member under its overseas travel policies includes meals, laundry services, ride-share services, and taxi services.