

Brindabella Bushwalking Club

www.brindabellabushwalking.org.au [All newsletters are on the website]



November 2021 Newsletter



An intriguing old fire pit on Isaacs Ridge that Prue and David led us to recently

In this issue

- ◆ **Coronavirus Update**
- ◆ **From the President**
- ◆ **Bushwalking during November—December**
- ◆ **Travel Insurance and Covid-19**
- ◆ **Out of Lockdown**
- ◆ **Covid Vaccination Certificates**

Coronavirus Update

- * The latest ACT updates can be found here: [Updates](#)
- * The restrictions are being lifted at such a blistering pace that anything written here will be outdated by the time you read this newsletter

Facebook

*Our Facebook Manager regularly posts photos, walk reports and information about upcoming activities.
Please pay a visit and see what our members are planning or have recently have been up to.*

<https://www.facebook.com/BrindabellaBushwalkingClub/>

*Please send your walk reports and photos to Heather at
facebook@brindabellabushwalking.org.au*

From the President

Last month I talked about how we had been in lockdown for ages but that we could see that coming to an end as per the ACT Government's documented pathway forward.

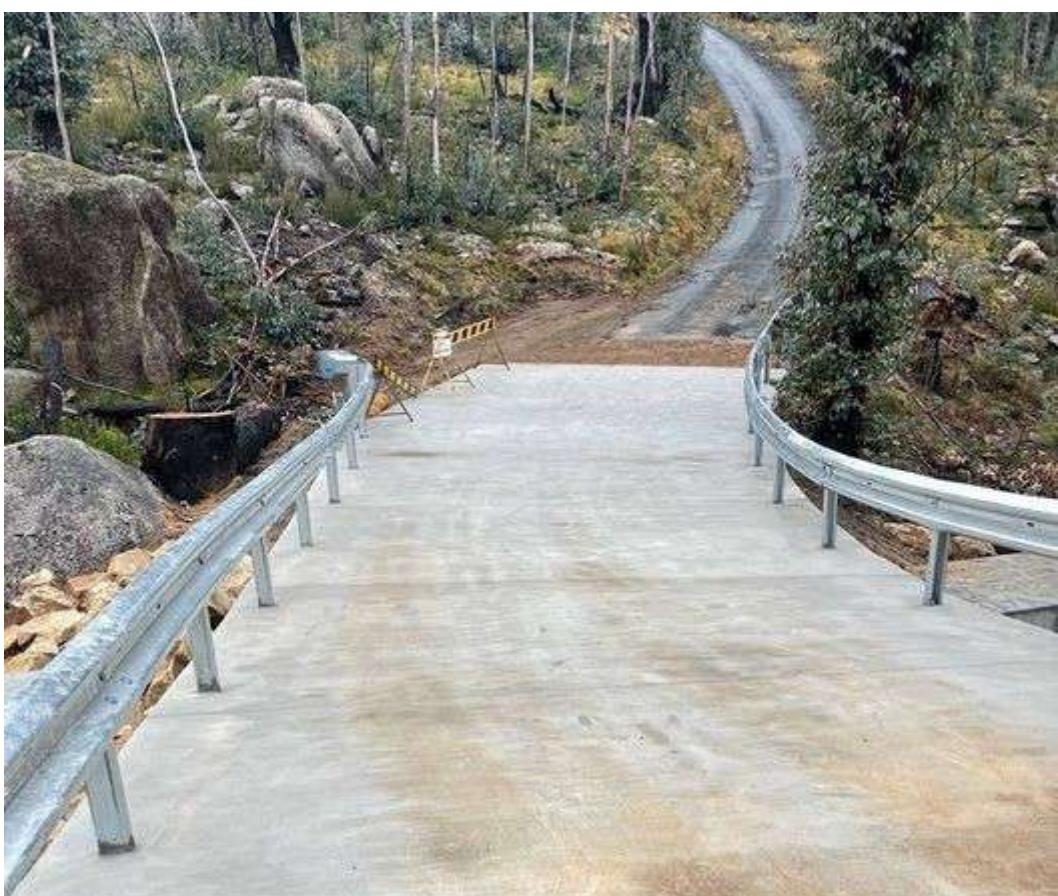
Some of the post-lockdown details are now better understood and David Wardle, our walks officer, and the walks sub-committee have been in an editorial frenzy over the production of our Covid-safe protocols document (must be iteration 30+ by now) and equally importantly the clubs updated walks programme for the remainder of the calendar year 2021. You have seen some of the fruit from this work in the form of the walks that we have been able to offer during the latter part of October and you will see later in this newsletter that the November-December 2021 revised walks programme is on its way to you . A huge thank-you to David and all walk leaders who have contributed to make this revised programme come alive.

Given our walks have re-commenced and the spring weather is truly upon us, don't waste the opportunity of being able to get out and about. On the few outings that I have been able to undertake it is very rewarding to see the country-side looking so healthy.

The new BBC executive committee held its first meeting on the 14th October 2021 and in addition to the regular administrative items e.g. club membership and financials status and more, plus our thinking about social events (or lack of due to Covid!), it was mentioned that we had had to move our Web-site to a new technical provider – I bet that you didn't even notice that. This prompted me to reflect that there are a great number of 'invisible' activities which your committee undertakes to facilitate the running of the club such as web-site administration and Facebook administration and I want to remind you that this doesn't happen by magic! So, thanks to Heather McLoughlin, Peter Dalton and Peter Ford for the ongoing magic that they weave.

Enough from me then

I do hope to see you on a walk soon, until then do take care.....Bill



The new culvert/bridge on the reopened road to Booroomba Rocks car park

BUSHWALKING DURING NOVEMBER AND DECEMBER

It has been great to resume bushwalking again with friends as the coronavirus restrictions have eased. Thank you for adhering to the BBC COVID Safe Plan for the return to walking with the Club. A new Plan has now been developed with far fewer requirements. Please read the Plan available on the Club's website. A new Walks Program for the remainder of the year has now been developed and while it will be sent to your email address it is also on the Club's website at: <https://www.brindabellabushwalking.org.au/> This supersedes the previous July – December 2021 Program so please follow the current one for November and December.

While I am at it, the development of the January to June 2022 Walks and Social Program is well underway. I know that so many of us are toying with thoughts of overseas, interstate and travel anywhere but here, however please look at your calendars and check out when you will be at home so that you can offer walks for next year's Program. If you haven't led before we will find someone to accompany you as you lead your first walk. If you have a favourite walk in mind there are plenty of others who would like to share it with you.

Always happy to answer questions so please get in touch.

David Wardle
BBC Walks Officer
walks@brindabellabushwalking.org.au

ROADMAP OUT OF ACTIVEWEAR

At 70%: continue to wear activewear at home, when shopping and out at picnics.

At 80%: Introduce 'other clothes' when out in public. Wear activewear when at home.

From 1 Dec: Only wear active wear when actually being active

This is subject to change and conditional according to whether your 'other clothes' still fit.

Travel Insurance and Covid-19



Hoping to Travel Overseas next year? Of course you are!

The following information was extracted from <https://www.smartraveller.gov.au/consular-services/resources/choice-travel-insurance-guide>. Select the link to go to the complete article.

Some travel insurers are starting to sell international travel insurance to Australians. However, it may not cover COVID-19-related claims. It really will pay to read the **Product Disclosure Statement (PDS)** this time.

This relatively lengthy article reminds us of some of the things we may have forgotten since we last travelled.

Reciprocate

Australia has reciprocal healthcare agreements with Belgium, Finland, Italy, Malta, Netherlands, New Zealand, Norway, Republic of Ireland, Slovenia, Sweden, and the United Kingdom. If you have Medicare you can get subsidised treatment for essential services only in these countries, which often leads people to ask whether they still need travel insurance.

The answer is **yes**, for these reasons:

- If you're very ill, travel insurance can pay for a medical escort to bring you home to Australia.
- Travel insurance can cover you for cancellations, delays, stolen items and more.

When to Buy?

Right away. Buy travel insurance as soon as you know your travel dates. You only pay for the period in which you're travelling, but you're covered from the moment you buy your policy. Now you're covered if your trip gets cancelled before you even leave or if you are unable to travel at all. It won't cost you any more, so don't delay.

What cover do you need?

You can certainly buy travel insurance quicker than it will take you to read this guide, but do you know whether you'll be covered if you trip over after having a drink? If you crash your scooter in Thailand? If you lose your wallet during a stopover?

There are a lot of "what ifs" to consider, depending on where you're going and what you'll be doing.

Most common insurable events

- Flight or tour cancelled
- Flight delayed more than 12 hours
- Missed a connecting flight
- Received medical treatment
- Lost / damaged / stolen luggage
- Lost / damaged / stolen cash or items
- Forced to cancel trip before departure



Before you buy

There are more than 30 travel insurance brands, each with multiple policies. But if you read all their product disclosure statements (PDS) you're going to have to extend your holiday to recover.

1. Where are you going?

Get a policy that covers you for every country you're travelling to. If you're going to Europe via a one-night stopover in the US, then get cover for the US and Europe. Usually a worldwide policy will cover this.

2. How long are you going for?

If you travel often, consider an annual multi-trip policy or a credit card with travel insurance.

3. What are you going to do there?

Cruising the ocean roads on a scooter? Carving up the ski slopes? Paragliding from a mountain top? These things aren't necessarily included in a travel insurance policy.

Check the list of activities that are included in your insurance and those that you'll have to pay extra for.

And take it easy on the grog – if your alcohol or drug intake is the cause of, or a factor in, an adverse event, it won't be covered by your policy.

4. Are you taking any valuable items?

Do you need cover for a fancy digital SLR camera or expensive tablet or laptop? You can pay extra to specify items you want extra cover for (insurers are always happy for you to pay extra). Remember that Items in your check-in luggage often aren't covered, while cover for baggage stored in your hire car is sketchy. And baggage left unattended is never covered, which can include a bag that is stolen while you're looking the other way.

5. Do you have any medical conditions? (are you kidding?)

If you're not sure if your condition is covered, contact the insurer to ask whether they'll cover your condition automatically or whether you need to do an assessment.

Pre-existing condition spoiling your holiday plans?

choice.com.au/travelinsurance compares cover for pre-existing conditions.

findaninsurer.com.au lists insurers that may provide cover for pre-existing conditions.

Use your credit card

Some credit cards come with "free" travel insurance when you use them to buy a ticket or to pay for other travel expenses. This type of insurance can sometimes be a money-saver, but make sure it gives you the cover you need (especially Covid related). Surprisingly this free insurance sometimes actually provides better cover in some areas, e.g. often no age limit (a terrific benefit) and worldwide cover included.

About that small print

I'm about to click 'buy', so I'll tick this "I acknowledge I've read the product disclosure statement" checkbox and bon voyage. But wait. You know what they say about checking the small print? In the insurance world, that small print is contained in the product disclosure statement, or PDS (that thing you said you'd read).

Age limits

Most policies have an age limit, ranging right up to the 100-year-old adventurer. There are quite a few catches for older travellers, though.

- **Higher premiums** Insurers often charge older travellers more, and in some cases "older" can be as young as 50.
- **Higher excess** Travellers over 80 (sometimes over 60) may be subject to a higher excess because of their age.
- **Restricted conditions** Watch out for small print like this: "subject to medical assessment", "reduced travel time", "policy to be purchased six months in advance", and more.

Cancellations

You'll probably want to be covered if your travel plans are cancelled for any reason, but be aware that insurers could come up with excuses to avoid paying up. You usually won't be covered in cases of cancellations due to terrorism, pandemic or epidemic, military action, travel provider or agent's insolvency, cancellation due to travel provider's fault (you have to chase the travel provider for compensation, and good luck with that).

Travel warnings – ignorance is no defence

Check the Smart Traveller website, to see if a country is shown as 'Do not Travel' - your insurance is voided if you ignore this warning.

Delays, Baggage Insurance and Lost Luggage

Policies vary so much for each of these items, so check and compare.

Sports and activities

If you're planning on doing anything more daring than lounging by the resort pool, check to make sure you're covered. It's not enough to simply look for the tick next to your chosen activity – you also need to check the definitions in the PDS.

An excess of excess

If your policy has an excess (a fee that's deductible from your payout), remember that this applies once per claimed event and items below the excess level can't be claimed.

Relatives can be relative

Many policies cover the costs to travel home if one of your relatives dies or becomes sick.

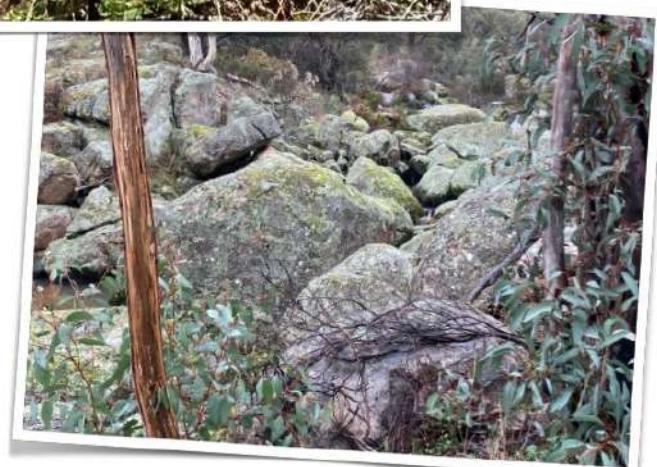
- An insurer's definition of a "relative" may differ from yours!
- Cover usually depends on the age of that relative, so the death of your 84-year-old grandma may not be covered.
- Your relatives are subject to the same pre-existing condition exclusions as you, so if your 84-year-old grandma died from a known heart condition, you may not be covered.
- Cover is limited to relatives that live in Australia, or in some cases New Zealand. So if your 84-year-old grandma is in China, you won't be covered to fly there .



Ensure you also read the article on International
Covid-19 Vaccination Certificates later in this newsletter

Out of Lockdown

Some reflections



It's been an extraordinary time and we've had to adjust to confinement in our homes for much of it. When allowed limited freedom to go for a walk, we were initially limited to our part of

Canberra, with a mask, in groups of two, later expanded to five, and to time limits of an hour subsequently extended to two.

Although it was possible to get the heart pumping and to feel justified in removing our masks for a time, these short walks weren't really enough to satisfy our longings. Consequently, when we reached the first stage in the relaxation of controls - the reopening of ACT national parks and reserves, it was accompanied by an explosion of numbers, even on wet days. Running into another bushwalker was an occasion to pause, exchange greetings and swap stories.

With these modest advances, I found myself quickly realising how unfit I'd become despite my endeavours to take full advantage of the liberties that had been granted to us. 'If I'm panting now', I thought, 'how will I cope when I'm back on a club walk?' Other thoughts followed: 'Is this exercise sufficiently "vigorous" for me to remove my mask?' 'Why are those people ahead of me in a group of six and where are their masks?' However, it was wonderful, at least for a short time, to breathe the pure air of the parks, revisit favourite places and get away, although not far away, from 'the madding crowd'.

Peter Ford

New Editor

Peter Ford is about to become editor of the newsletter and I'm going to take on his role as website manager.

A benefit of this is that when one of us takes a holiday, the other will know how to fill in for him.

The newsletters are only as good as the content you provide, so please submit anything you think might be of interest to our members (especially articles including photos) to Peter Ford at [BBC Editor](#)

Peter Dalton

*Seen on a recent walk along
the Heritage Trail in Orroral
Valley*





Australian Government

Covid Vaccination Certificates

You might already have a **Covid-19 Vaccination Certificate**, which can be used in Australia to prove your vaccination status — if you haven't, then keep reading. You'll also need an **International Covid-19 Vaccination Certificate** if you intend travelling overseas next year, and the good news is that they are very easy to obtain.

For the International Certificate you must have:

- a current passport,
- a myGov or Medicare online account, and
- your immunisation recorded in the Australian Immunisation Register (this happens automatically after your second 'jab').

you'll be able to present the International Certificate either on your phone, or as a printout when your passport is checked as you enter your destination country. ***Keeping a copy inside your passport seems to be a good idea.***

If you do not have a smart phone, you can make a request for an international certificate by either:

- calling the **Australian Immunisation Register** on **1800 653 809**, or
- visiting a Service Australia centre.

How to Get These Certificates Online

1. Sign in to your myGov or Medicare online account.
2. Select the **Proof of COVID-19 vaccination** quick link or the **Medicare** link.
3. Select either:
 - 'Request a Certificate' in the **International COVID-19 Vaccination Certificate** area or,
 - 'View History' in the **Immunisation History** area if you are after a certificate for domestic use.
4. Follow the relevant instructions and eventually your International Certificate (or Proof of Covid-19 Vaccination, if that's what you've chosen) will appear on the screen.
5. **Keeping a copy.** It is recommended that you save a copy somewhere, and that you also print a copy.
6. If you are more savvy with your smart phone, you should also keep a copy in your digital wallet or even just your phone's 'documents'. Don't know much about using a digital wallet? A guide is here: **Digital Wallet**
7. Other possible options are to photograph the certificates with your phone and retain them in your 'gallery', and/or email them to yourself and don't ever delete the email from your phone. If you store things in the cloud, then that's another obvious place to keep copies.