



## Important Information Regarding: Current situation in Lebanon - October 2023

Issued 20 October 2023

### Background

The ongoing conflict in Israel and the Occupied Palestinian Territories has the potential to impact the security situation throughout Lebanon. There are ongoing exchanges of mortar and artillery fire in South Lebanon, on the border with Israel. Tensions are high and the security situation could deteriorate further with little warning. We now advise that New Zealanders do not travel to Lebanon. If you are currently in Lebanon, we encourage you to leave now via commercial options.

The New Zealand Ministry of Foreign and Trade has issued a Do Not Travel advisory on the 19<sup>th</sup> of October 2023 for all areas of Lebanon.

If you have been directly affected by this event and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5597. We further urge you to pay close attention to the local media and emergency services.

### Policy coverage:

#### For policies/trips with a Relevant Time before 19/10/2023, 6pm

This is an evolving situation. Any claims arising on a policies/trips with a Relevant Time before 19/10/2023, 6pm will be assessed in accordance with the policy in question. The assessment will be subject to the benefits, terms, conditions, limits, sub-limits and exclusions contained in your Policy Wording.

To submit your claim, please remember:

- To keep all itemised receipts for additional purchases or costs incurred
- If applicable, obtain a letter from the travel provider confirming the length and reason for delay
- The easiest way to lodge a claim is online via : <https://claims.covermore.co.nz/default>

#### Costs that are not covered by your policy

- Some benefits specifically exclude cover for claims arising as a result of an Act of Terrorism
- Costs that are incurred where your travel is not directly affected
- Where alternate travel is at a higher fare class than originally booked
- Travel arrangements that have already been used
- Costs excluded or above the limits outlined in your Policy Wording

#### For policies/trips with a Relevant Time after 19/10/2023, 6pm

There is no cover for claims arising from this event under your policy as this is no longer deemed an unforeseeable event.

Claims directly arising from you not following a "Do not travel" advice, issued by the New Zealand Government on the [safetravel.govt.nz](https://safetravel.govt.nz) website, are excluded from cover.

**Important points regarding cover**

- Your insurance policy does not cover you for events that had already occurred at the relevant time of your policy/trip
- Your insurance policy does not cover you for events that you knew were going to impact your travel at the relevant time of your policy/trip

**Free Extension of Insurance**

If the relevant time of your current trip pre-dates this travel advice and your travel is disrupted due to this event, impacting your ability to return home on your policy end date, your policy will freely extend until you are physically able to return home as soon as it becomes possible.

**Important general advice**

This information must be read in conjunction with the Policy Wording as certain terms, conditions, limits, sub-limits and exclusions apply. These are detailed in the Policy Wording and in particular we draw your attention to 'The Benefits', 'Policy Conditions' and 'General Exclusions' sections of the Policy Wording.

**Emergency Assistance**

If Your trip involves travel to a country or part of a country the New Zealand Government on the [safetravel.govt.nz](http://safetravel.govt.nz) website has issued a "Reconsider your need to travel" or "Do not travel" advice or warning, we may not be able to provide You with emergency assistance in that country.

**Contact us**

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5597.

For any general enquiries regarding the event please contact our Customer Service team on 0800 500 248 between 8.00 am and 5.15 pm Monday to Friday, 10am to 2pm Saturday.