

Important Information Regarding Overseas Travel: COVID-19

Update Issued: 18 August 2020

We provide an update to our travel advice regarding this event which should be read in conjunction with previous advice posted below.

For policies/trips with a Relevant Time on or after 19th of March 2020: There is no cover for claims related to COVID-19.

Each of our policies come with the condition that you are not aware of any circumstance which is likely to cause a claim under your policy.

The New Zealand government announced a travel ban from 19th March 2020, effectively closing its borders. We advise that by this date the coronavirus pandemic (and subsequent illness COVID-19) was a known event worldwide, regardless of where you were travelling to and cover is therefore not available for claims related to COVID-19 in any way for policies/trips with a Relevant Time on or after 19th March 2020.

For policies/trips with a Relevant Time between 23rd January and 19th March: The coronavirus pandemic was present and known in certain countries at this time as detailed below. The claims team will consider MFAT travel advice in place at the Relevant Time and where you chose to travel in order to assess coverage under your policy.

Original Release: 28 January 2020

Updated 18 February 2020

Background

Coronaviruses are a large and diverse family of viruses which includes the common cold, severe acute respiratory syndrome – better known as Sars - and Middle East respiratory syndrome (Mers).

This month, officials identified a new coronavirus called novel coronavirus, or 2019-nCoV.

Since then, it's infected more than 2700 people and killed at least 81.

Its symptoms - fever, coughing and difficulty breathing - are similar to a range of other illnesses such as influenza.

Experts from the Chinese Centre for Disease Control and Prevention have confirmed the virus first jumped from animals to humans inside the Huanan Seafood Wholesale Market in the heart of city.

There have been cases of 2019-nCoV reported in some other Chinese provinces and countries – and some of these cases have no history of travel to Wuhan.

Update Issued 3 February 2020

Background

The New Zealand Government has updated its travel advice for Travel to China due to the outbreak of the coronavirus and now advises against all travel to China.

For up to date information on the latest travel advisories in place, please visit <https://safetravel.govt.nz>

A number of airlines have temporarily reduced or stopped flights to and from China. Contact your airline to confirm travel arrangements. The New Zealand Government is assisting the departure of partners and dependents of its New Zealand staff in China.

The Chinese authorities have imposed travel restrictions within China, which may change without notice. Ensure you are aware of any restrictions that may affect you and follow instructions from the Chinese authorities.

For all policies issued

Policy Wording

Claims will be assessed in accordance with your Policy Wordings and cover may vary depending on the type of policy you purchased.

Customers:

- **MEDICAL CLAIMS IN CONJUNCTION WITH ASSOCIATED ADDITIONAL EXPENSES IN RELATION TO CORONAVIRUS:** It is a condition of our policies that you are not aware of any circumstance which is likely to give rise to a claim. If you incur medical expenses with associated additional expenses as a result of contracting coronavirus, there may be cover up to the benefit limit. Our Claims Team will consider MFAT travel advices in place at the time you purchased your policy and where you chose to travel.

• **CANCELLATION AND OTHER RELEVANT SECTIONS OF THE POLICY:** Cover for this event is excluded under other policy sections such as cancellation.

"We will not pay for claims caused by or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these."

- However, if you have purchased the Cancel-For-Any-Reason option (available on some of our products) and wish to cancel your trip, you can claim the non-refundable portion of the prepaid travel costs according to the terms and conditions of the policy.

You must take all reasonable steps to mitigate your out of pocket expenses and we encourage you to speak with your agent, broker or transport provider as soon as possible to minimise these expenses.

To submit your claim, please remember:

- To keep all itemised receipts for costs incurred
- The easiest way to lodge your claim will be online via: <https://claims.covermore.co.nz/>

Important general advice

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

If you are currently overseas and are unable to return to New Zealand, your policy will automatically extend until you are able to return to home by the quickest and most direct route. Note that this will only apply if you are unable to return. If you elect to delay your travel home, then your policy will not automatically extend and a new policy to cover the additional period will need to be purchased.

Contact us

If you are travelling and require travel or medical assistance, please contact our 24-hour emergency assistance team on +61 2 8907 5240.

For any general enquiries regarding the event please contact our Customer Service team on 0800 500 225 between 8:30am and 5:30pm Monday to Friday and between 10am and 2pm Saturday.