

## UPDATE - Important Information Regarding Overseas Travel: COVID-19

Issued: 1.45pm 19 March 2020

### Background

The New Zealand Government is now advising that New Zealanders **do not travel** overseas at this time due to the outbreak of COVID-19, associated health risks and travel restrictions. There may be a higher risk of contracting COVID-19 overseas. You may come in contact with more people than usual, including during long-haul flights and in crowded airports. Health care systems in some countries may come under strain and may not be as well-equipped as New Zealand's or have the capacity to support foreigners.

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

### Policy Wording

If you have been directly affected by this event, there may be provision for you to claim for benefits provided by your travel insurance policy.

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

### For all policies issued

#### Costs that are covered by your policy for travel

- 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 advisories in place at the time you purchased your policy and where you chose to travel to.

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.

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

- Travel arrangements that have already been utilised
- Cancellation or Amendment costs
- Additional costs incurred in returning home
- Additional Expenses –
  - If a Relative or Your Business Partner becomes sick
  - Other Circumstances

**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 5597

For any general enquiries regarding the event please contact our Customer Service team on 0800 500 248 between 8:00am and 5:30pm Monday to Friday and between 10am and 2pm Saturday.