

TRAVEL INSURANCE FOR TRAVEL DURING THE COVID-19 PANDEMIC



Frequently asked questions detailing how the policy provides cover for certain COVID-19 scenarios.

Updated 23 June 2021

For single trip State policies with an endorsement date effective 3 February 2021

Please also see our **COVID-19 BENEFITS DESTINATION GUIDE**

Important: the State policy contains benefits relating to the COVID-19 pandemic. While your policy may respond, your claim remains subject to the terms and conditions, limitations and exclusions set out in the policy wording.

Please read your policy wording carefully to understand how your policy operates or contact our Customer Service Team on 0800 500 325 if you have any general questions. It is important to note that we cannot confirm coverage over the phone and you will need to submit a claim for consideration by our claims team.

The below scenarios are an indication of the benefits available only.

Any claim(s) made will be assessed in accordance with the full terms and conditions of the policy.

Scenario	Cover stance	Cover conditions
Pre-trip (Trips to all destinations)		
Diagnosed with COVID-19	If I am diagnosed with COVID-19 by a medical practitioner at home and cannot travel, can I claim my non-refundable cancellation costs ^o ?	Yes, cover is available in this scenario. Subject to written medical certification from a qualified medical practitioner. There is no cover if symptoms or diagnosis occurred prior to buying your policy.
Government interventions & travel restrictions	What happens if I purchase my trip and buy this travel insurance policy for travel to a country that is deemed safe to travel to by the New Zealand Government on SafeTravel.govt.nz BUT THEN, before I depart, our government issues a "Do not travel" warning related to COVID-19 or temporarily pauses travel. I cancel my trip – can I claim my cancellation costs?	No, cover is not available in this scenario. There is no cover for any claims related to government directed restrictions. Refer to the State policy wording page 56, General Exclusion 9: "We will not pay for: 9. claims arising from any government intervention, prohibition, regulation or restriction or court order."
Leave revoked	If I am an essential healthcare worker and my leave is revoked due to COVID-19 and I can't travel, can I claim the cancellation costs ^o of my prepaid trip?	Yes, cover is available for this scenario.
Tested positive to COVID-19 at airport/ port in New Zealand	I was denied boarding due to a positive COVID-19 test at the airport or port. Am I covered for the cancellation costs ^o ?	Yes, cover is available in this scenario. Subject to confirmation by a public health authority and you did not have knowledge or awareness of your positive test result at the time of your policy purchase.

Travel warning or travel ban

Please note: This policy does not cover claims relating to government-issued travel bans; "Do not travel" warnings; government directed border closures; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.



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Scenario		Cover stance	Cover conditions
Pre-trip (Trips in Australia and New Zealand only)			
Deemed to have had close contact with someone with COVID-19	What happens if I have been directed to quarantine by a public health authority because they deemed I had close contact with someone diagnosed with COVID-19 and can't go on my trip? Can I claim my cancellation costs ^o ?	Non-cruise travel: Yes, cover is available in this event. Cruise travel: There is no cover in this event.	Subject to written confirmation by a local public health authority or written medical certification from a qualified medical practitioner. There is no cover if you were requested to isolate prior to your policy purchase.
Pre-trip or On-trip (Trips to all destinations)			
Non-travelling relative	My non-travelling relative has existing medical conditions and falls ill with COVID-19. Would there be cover if I need to amend or cancel my journey ^o ? My non-travelling relative has passed away from COVID-19 and my trip is now disrupted or cancelled. Will I be able to claim costs ^o ?	Yes, cover is available in this scenario.	The COVID-19 diagnosis of your non-travelling relative must be certified as life threatening from a qualified medical practitioner. Your non-travelling relative must reside in New Zealand or Australia.
Government interventions & travel restrictions	At the time of booking my holiday and purchasing my policy, there were no government travel restrictions in place. A new outbreak of COVID-19 or 'pandemic hotspot' has been declared and government restrictions are put in place that now prevent me from travelling to the intended destination(s). Am I covered?	No, cover is not available in this scenario.	There is no cover for any claims related to government directed restrictions. Refer to the State policy wording page 56, General Exclusion 9: "We will not pay for: 9. claims arising from any government intervention, prohibition, regulation or restriction or court order."
Pre-trip or On-trip (Trips in Australia and New Zealand only)			
Can't stay with someone because they have COVID-19	The person I'm due to stay with must self-isolate due to exposure of COVID-19 and I now have nowhere to stay and wish to cancel my trip. Will I be able to claim costs ^o ?	Yes, cover is available in this scenario.	Claims are limited to \$250 per night for additional accommodation. Subject to written medical certification from a qualified medical practitioner. You must be travelling in New Zealand or to Australia only. There is no cover for other destinations.
Travel delay or missed connection	My flight has been cancelled or re-scheduled because of an aircraft/airport shutdown required for deep cleaning due to an outbreak of Covid-19 on the premises. As a result, I cannot catch a connecting flight and will not arrive on the tour or event on time. Am I covered for additional expenses?	Yes, cover is available in this scenario.	You must be travelling within New Zealand or to Australia. There is no cover for other destinations. There is no cover for any scenario other than a shutdown required for deep cleaning due to an outbreak of Covid-19 on the premises.
Holiday activity cancelled	Can I claim a refund on my prepaid holiday activity if it is shut down due to an outbreak of COVID-19 on the premises?	Yes, cover is available in this scenario.	Cover for holiday activities within New Zealand or to Australia. There is no cover for other destinations.
Show or concert cancelled	If the show or concert I'm attending is cancelled due to COVID-19, will I be covered?	Yes, cover is available in this scenario for your non refundable tickets to special events such as shows, concerts, conferences, festivals and racing events. ^o	You must be travelling within New Zealand or to Australia. There is no cover if you cannot attend the event due to government directed interventions related to cross area, border, region or territorial travel.

Scenario		Cover stance	Cover conditions
On-trip (Trips to all destinations)			
Diagnosed with COVID-19	What happens if I am diagnosed with COVID-19 by a medical practitioner and require medical treatment overseas?	<p>Non-cruise travel: Yes, medical* cover is available.</p> <p>Cruise travel: There is no cover for this event if your COVID-19 diagnosis is related directly or indirectly to travel on board the cruise.</p>	<p>Subject to written medical certification from a qualified medical practitioner.</p> <p>Claims are excluded whether directly or indirectly arising from COVID-19 if the country or part of the country you travelled to was subject to "Do not travel" advice on the SafeTravel.govt.nz website at the time you entered the country or part of the country. This exclusion does not apply if your trip destination is New Zealand or Australia.</p>
Diagnosed with COVID-19	If I fall ill with COVID-19 on my journey and need to extend my stay, can I claim the cost of additional accommodation and transport?	<p>Non-cruise travel: Yes, cover available in this scenario.</p> <p>Cruise travel: There is no cover for this event if your COVID-19 diagnosis is related directly or indirectly to travel on board the cruise.</p>	<p>Subject to written medical certification from a qualified medical practitioner.</p> <p>Claims are excluded whether directly or indirectly arising from COVID-19 if the country or part of the country you travelled to was subject to "Do not travel" advice on the SafeTravel.govt.nz website at the time you entered the country or part of the country. This exclusion does not apply if your trip destination is New Zealand or Australia.</p>
Diagnosed with COVID-19	If I fall ill with COVID-19 overseas and need to be repatriated to New Zealand, am I covered?	<p>Non-cruise travel: Yes, cover is available in this scenario.</p> <p>Cruise travel: There is no cover for this event if your COVID-19 diagnosis is related directly or indirectly to travel on board the cruise.</p>	<p>Subject to written medical certification from a qualified medical practitioner.</p> <p>Claims are excluded whether directly or indirectly arising from COVID-19 if the country or part of the country you travelled to was subject to "Do not travel" advice on the SafeTravel.govt.nz website at the time you entered the country or part of the country. This exclusion does not apply if your trip destination is New Zealand or Australia.</p>
Non-travelling relative	Is there cover to return home early if a non-travelling relative or business partner in New Zealand or Australia is diagnosed by a medical practitioner as having a life-threatening case of COVID-19?	Yes, cover available in this scenario.	<p>Subject to written medical certification from a qualified medical practitioner that the diagnosis of COVID-19 is life threatening.</p> <p>The non-travelling relative or business partner must reside in New Zealand or Australia.</p> <p>There is no cover if symptoms or diagnosis occurred prior to buying your policy.</p>
Quarantine or isolate	While on my trip, I'm denied entry to a country due to government restrictions imposed in the arriving country on travellers from countries I have visited en route or from which I have departed. Am I covered for the costs to change my trip?	No, cover is not available in this scenario.	There is no cover provided for any claims related to government restrictions, government-issued bans, border closures and mandatory requirements.

Scenario		Cover stance	Cover conditions
Quarantine or isolate	If I am diagnosed with COVID-19 on my trip overseas, can I claim my medical and quarantine costs because I must stay put?	<p>Non-cruise travel: Yes, cover is available in this scenario.</p> <p>Cruise travel: There is no cover for this event if your COVID-19 diagnosis is related directly or indirectly to travel on board the cruise.</p>	<p>Subject to written medical certification from a qualified medical practitioner.</p> <p>Claims are excluded whether directly or indirectly arising from COVID-19 if the country or part of the country you travelled to was subject to “Do not travel” advice on the SafeTravel.govt.nz website at the time you entered the country or part of the country. This exclusion does not apply if your trip destination is New Zealand or Australia.</p>
On-trip (Trips in Australia and New Zealand only)			
Deemed to have had close contact with someone with COVID-19	Will my quarantine costs be covered if I have been directed by the local public health authority to enter quarantine because I’ve had close contact with a person diagnosed with COVID-19?	<p>Non-cruise travel: Yes, cover is available in this event.</p> <p>Cruise travel: There is no cover in this event.</p>	You must be travelling in New Zealand or to Australia.
General			
Destinations	Am I covered for COVID-19 benefits if I travel to any overseas destination?	<p>There is a limited number of benefits for Worldwide travel.</p> <p>There are more comprehensive benefits available for travel within New Zealand or to Australia.</p>	Full details of the benefits available to your destination are outlined in the endorsement dated 3 February 2021, attached to the policy wording. Conditions and exclusions apply.
Annual Multi Trip policy	Am I covered for COVID-19 benefits on my annual multi-trip policy?	No, there is no cover available.	COVID-19 benefits are only available if a single trip policy is purchased.
Quarantine or isolate	There are no government restrictions in place at the time I buy the policy to travel to my destination, but I’m required to self-isolate or enter a quarantine facility for 14 days on return from my trip. I no longer wish to travel and want to cancel my holiday. Am I covered?	No, there is no cover available.	There is no cover for claims directly or indirectly arising from or caused by a public health authority directing you into a period of quarantine or self-isolation which is mandatory for travellers related to cross area, border, region or territory travel.
Quarantine or isolate	I intended to travel to a country which is quarantine-free but am not a permanent resident of the country from which I am departing. Is there provision to claim for being denied re-entry or for the cost of cancellation due to being refused immigration clearance from either the destination country or the country to which I had planned to return?	No, there is no cover available in this scenario.	The policy wording excludes claims caused by customs and immigration officials acting in the course of their duties or you travelling on incorrect travel documents.

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Important: Limits, sub-limits, conditions and exclusions apply.

◊ **Note:** the level of cancellation cover selected for the International plan is shown on your Certificate of Insurance. Cancellation cover is capped at \$10,000 on a Domestic plan.

Please refer to the endorsement dated 3 February 2021, attached to the policy wording for full details.

Travel warning or travel ban

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For more information contact the State customer service team on 0800 500 325.



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