

TRAVEL INSURANCE FOR TRAVEL DURING THE COVID-19 PANDEMIC



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

Updated 1 February 2022

For single trip STATE policies with an endorsement date effective 9 February 2022

Please also see our COVID-19 BENEFITS DESTINATION GUIDE

Check your policy wording endorsement for the COVID-19 extended benefits available on your policy. Some benefits not available on all plans.

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	<p>If I am diagnosed with COVID-19 by a medical practitioner at home in New Zealand or I have received a positive test result on a New Zealand government-approved COVID-19 test and cannot travel, can I claim my non-refundable cancellation costs?</p>	<p>Yes, cover is available only if your policy was purchased 21 DAYS OR MORE BEFORE your scheduled departure date.</p> <p>You can then claim your cancellation or amendment costs for your prepaid trip up to a maximum benefit limit of \$5,000 per policy on an International policy or \$2,500 per policy on a Domestic policy.</p> <p>There is no pre-trip cover available for Inbound and Domestic Cancellation plans resulting from COVID-19 related events.</p>
Government interventions & travel restrictions	<p>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 or temporarily pauses travel related to COVID-19. I cancel my trip – can I claim my cancellation costs?</p>	<p>There is no cover if you bought the policy less than 21 days before your scheduled departure date.</p> <p>Subject to written medical certification from a qualified medical practitioner or you have received a positive test result on a New Zealand government-approved COVID-19 test.</p> <p>There is no cover if symptoms or diagnosis occurred prior to buying your policy.</p>
	<p>No, cover is not available in this scenario.</p>	<p>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.”</p>

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.



This is general advice only. Limits, sub-limits, conditions and exclusions apply.

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Scenario		Cover stance	Cover conditions
Pre-trip (Trips to all destinations)			
Leave revoked	If I am an essential health care worker and my leave is revoked due to COVID-19 and I can't travel, can I claim the cancellation costs of my prepaid trip?	You can claim cancellation or amendment costs for your prepaid trip up to a benefit limit of \$5,000 per policy on an international policy or \$2,500 per policy on a domestic policy.	Your trip can be to anywhere in the world. Pre-booked cruises included too.
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?	Yes, cover is available only if your policy was purchased 21 DAYS OR MORE BEFORE your scheduled departure date. You can then claim your cancellation or amendment costs for your prepaid trip up to a maximum benefit limit of \$5,000 per policy on an International policy or \$2,500 per policy on a Domestic policy. There is no pre-trip cover available for Inbound and Domestic Cancellation plans resulting from COVID-19 related events.	There is no cover if you bought the policy less than 21 days before your scheduled departure date. Subject to confirmation by a public health authority that you have received a positive test result on a New Zealand government-approved COVID-19 test and you did not have knowledge or awareness of your positive test result at the time of your policy purchase.
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?	Non-cruise travel: There is no cover in this event. Cruise travel: There is no cover in this event.	Cover for cancellation costs can only be approved if you or your travelling companion contract COVID-19. There is no cover if you are deemed a close contact and are required to self isolate.
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? 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?	Yes, cover is available in this scenario. You can claim your cancellation or amendment costs for your prepaid trip up to a maximum benefit limit of \$5,000 per policy on an International policy or \$2,500 per policy on a Domestic policy. There is no pre-trip cover available for Inbound and Domestic Cancellation plans resulting from COVID-19 related events.	The COVID-19 diagnosis of your non-travelling relative must be certified by a qualified medical practitioner or they have received a positive test result on a New Zealand or Australian government-approved COVID-19 test and the treating doctor confirms in writing the level of infection is life threatening. Your non-travelling relative must reside in New Zealand or Australia.
Pre-trip or On-trip (Trips to all destinations)			
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?	Yes, cover is available in this scenario if you are travelling in Australia or to New Zealand. We will pay up to \$150 per night for Additional accommodation expenses that you incur for alternative accommodation so you can amend your trip.	Claims are limited to \$150 per night for additional accommodation. Subject to written medical certification from a qualified medical practitioner or they have received a positive test result on a New Zealand or Australian government-approved COVID-19 test . You must be travelling in New Zealand ^o or to Australia only. There is no cover for other destinations.

Scenario	Cover stance	Cover conditions	
Pre-trip or On-trip (Trips in Australia and New Zealand only)			
Travel delay or missed connection	My flight has been cancelled or re-scheduled due to COVID-19. 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. Note: pre-trip cover is available only if your policy was purchased 21 DAYS OR MORE BEFORE your scheduled departure date.	You must be travelling within New Zealand ^o 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 for trips in New Zealand and Australia only. You can claim the unused prepaid, non-refundable tickets if the closure is due to a COVID-19 infection being detected on the premises and the facility must close for deep cleaning. Note: pre-trip cover is available only if your policy was purchased 21 DAYS OR MORE BEFORE your scheduled departure date. You can claim your cancellation or amendment costs for your prepaid trip up to a maximum benefit limit of \$5,000 per policy on an International policy or \$2,500 per policy on a Domestic policy. There is no pre-trip cover available for Inbound and Domestic Cancellation plans resulting from COVID-19 related events.	Cover for holiday activities within New Zealand ^o 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. Note: the same conditions and cover stance apply as above for: "Holiday activity cancelled"	You must be travelling within New Zealand ^o 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.
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?	Non-cruise travel: Yes, medical* cover is available. Cruise travel: There is no cover for this event if your COVID-19 diagnosis is related directly or indirectly to travel on board or after the cruise.	Subject to written medical certification from a qualified medical practitioner or you have received a positive test result on a New Zealand government-approved COVID-19 test. 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.
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?	Non-cruise travel: Yes, cover available in this scenario. Cruise travel: There is no cover for this event if your COVID-19 diagnosis is related directly or indirectly to travel on board or after the cruise.	Subject to written medical certification from a qualified medical practitioner or you have received a positive test result on a New Zealand government-approved COVID-19 test. 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.

Scenario		Cover stance	Cover conditions
General			
Destinations	Am I covered for COVID-19 benefits if I travel to any overseas destination?	There is a limited number of benefits for Worldwide travel. There are more comprehensive benefits available for travel within New Zealand or to Australia.	Full details of the benefits available to your destination are outlined in the endorsement dated 9 February 2022, 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.

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

Please refer to the endorsement dated 9 February 2022, attached to the policy wording for full details.

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For more information, contact the State Customer Service on 0800 500 325.