The situation with the 2019 Novel Coronavirus ("Covid-19") continues to evolve. The information in this FAQ is current at the time of publication but is subject to change. Please keep up to date with the latest information on http://www.allianzpartners.co.nz/.

**QUARANTINE RULES**

What does New Zealand’s 14-day self-isolation rule mean for my policy?
According to the New Zealand Ministry of Health, those arriving into New Zealand after 1am on Monday 16 March from any country except those listed in Category 2 will need to self-isolate for 14 days. The change in entry requirements into New Zealand does not impact on insurance coverage and the General Exclusion for epidemics still stands. If your policy has a General Exclusion for epidemics, it will have taken effect from 10am Friday 28 February 2020, meaning losses related to Covid-19 occurring after this period are excluded with the current exception of medical and emergency medical transportation claims.

I am required to self-isolate upon my return to New Zealand. How will my insurance policy respond? Generally, your travel insurance policy will cover you until the expiry date shown on your Certificate of Insurance or until you return to your normal place of residence. Therefore we would not expect to receive a claim for self-isolation at home.

**SAFETRAVEL ADVICE**

New Zealanders are being encouraged to avoid non-essential travel overseas. How will my policy respond?
The advice from Ministry of Foreign Affairs and Trade (MFAT) that New Zealanders should avoid non-essential travel overseas does not impact on insurance coverage for those who decide to continue with their travel plans. You will continue to have cover for medical benefits (including medical and emergency medical transportation claims related to Covid-19) and other benefits aside from losses related to Covid-19 where a policy has an exclusion for epidemics. However, if you are travelling to a country where MFAT has advised “do not travel”, currently China and Iran, there may not be cover under your policy.

Can I make a cancellation claim based on the advice to avoid non-essential travel?
The General Exclusions for epidemics or government intervention came into effect from 10am Friday 28 February. However, you still have the right to make a claim for consideration. For more information on what these General Exclusions mean, please see the General Exclusions section below.

Can I change the dates of my policy or cancel my policy and get a refund?
Please see the section Cancelling/Amending Policy/Refunds below.

**GENERAL EXCLUSIONS**

When did the World Health Organisation (WHO) declare Covid-19 an epidemic?
WHO recognises Covid-19 as an epidemic. At a press conference on Feb 4 2020, Dr Sylvie Briand, Director of the WHO’s Infectious Hazards Management Department stated it is "an epidemic with multiple foci" and this was reported by multiple sources.
How will my policy respond to the exclusion(s) for epidemics?
Check your Policy Wording for exclusions around epidemics. In many (but not all) instances, this will be under the General Exclusions section. General Exclusions apply to all sections/benefits of your policy. If the General Exclusion for epidemics applies to your policy, it will have taken effect from 10am Friday 28 February 2020, meaning losses related to Covid-19 occurring after this period are excluded with the current exception of medical and emergency medical transportation claims.

How will my policy respond to the exclusion(s) for government intervention?
Check your Policy Wording for exclusions around government intervention. In many (but not all) instances, this will be under the General Exclusions section. General Exclusions apply to all sections/benefits of your policy. If the General Exclusion for government intervention applies to your policy, it will have taken effect from 10am Friday 28 February 2020, meaning losses related to Covid-19 occurring after this period are excluded with the current exception of medical and emergency medical transportation claims.

What do the General Exclusion for epidemics and government intervention mean?
If you have submitted a claim for an event or incident occurring before 10am Friday 28 February, we will continue to assess your claim and you don’t have to do anything differently.
If you plan to claim for an event occurring after 10am Friday 28 February, the General Exclusions for epidemics or government intervention may apply. However, you still have the right to make a claim for consideration.
These General Exclusions are not currently extending to medical and emergency medical transportation claims related to Covid-19. If you experience a medical event related to Covid-19, we encourage you to submit a claim.

Does the General Exclusion for epidemics apply to medical and associated repatriation claims related to Covid-19?
These General Exclusions are not currently extending to medical and emergency medical transportation claims related to Covid-19. If you experience a medical event related to Covid-19, we encourage you to submit a claim.

Allianz Partners’ Travel Advisory stated that the General Exclusion for epidemics would not apply until the World Health Organisation declared Covid-19 as such. I made my travel plans according to this information.
The World Health Organisation declared Covid-19 an epidemic on Tuesday 4 February 2020. As the outbreak has continued, the General Exclusion for epidemics and government intervention will apply from 10AM Friday 28 February 2020. Please contact us directly if your travel plans have been directly impacted by Covid-19 and we will consider this when assessing your claim. If you would like more information on how your policy will respond to these exclusions, please refer to the latest Travel Advisory for Covid-19.

CLAIMS

I’ve already submitted a claim related to Covid-19. Will it still be considered?
If you have already made a claim related to Covid-19 and you submitted it before Friday 28 February 2020, then we will continue to assess your claim.

I want to make a claim related to Covid-19 and the loss occurred before Friday 28 February. May I still submit it?
Yes, you can still submit a claim as the event/incident occurred before the General Exclusion for epidemics took effect. We encourage you to submit your claim as soon as possible.

May I make a claim related to Covid-19 that occurred after Friday 28 February?
You always have the right to submit a claim for consideration.
I need to claim for something that's not related to Covid-19. May I still submit it?
Yes, despite the General Exclusion around epidemics and government intervention, you may still claim for other benefits under your policy unrelated to Covid-19. This could be, for example, medical cover for a broken leg or a car accident. We encourage you to submit a claim for consideration.

CANCELING/AMENDING POLICY/REFUNDS

Now that Covid-19 is considered an epidemic and my travel is affected, may I have a full refund of my policy?
Most travel insurance policies have a penalty-free cancellation period of 14 days after purchase. Travel insurance is generally non-refundable after this period.
If you are cancelling within the 14 day cooling-off period and have no claims to make under your policy, please contact our Customer Care team so we can refund your policy.
Despite the General Exclusion around epidemics, you may still claim for other benefits under your policy unrelated to Covid-19. You may still have cover for events not related to Covid-19 and all other policy terms, conditions, limits and exclusions will apply.

May I change the dates of my policy?
You may change the dates of your policy to within 12 months of the policy inception date if there have been no claims made under your policy. Please contact our Customer Care Team for further details and support, bearing in mind that our Customer Care Team is currently experiencing a high volume of queries.
You may change the dates of your policy anytime until the original travel dates. If your travel dates are not immediate, you may wish to hold off making changes until you have greater certainty of your travel plans.
If you intend to make a claim under your current policy, you will need to purchase a new policy for your new travel dates.

COVER

What happens if I become sick?
Please contact us using the details on your Policy Wording or Certificate of Insurance for further support. If you suspect you have the virus, contact a local medical professional and our global Emergency Assistance service.

What losses are and are not covered?
Please see the following summary for policies that include the General Exclusion for epidemics and government intervention. You always have the right to submit a claim for consideration. For a coverage decision, please submit a claim for consideration along with all supporting documents. If the benefit you are claiming for is not listed below and you would like further information on how your policy would respond, please contact our Customer Care team.

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<tr>
<th>If policy was in place before 30 January 2020</th>
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AWP Services New Zealand Limited
Trading as Allianz Partners
P O Box 33-313
Takapuna, Auckland 0740
New Zealand
Phone 0800 800 048
www.allianzpartners.co.nz
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Losses included under the policy are indicated in **green**. Losses excluded under the policy are indicated in **red**.

**MORE INFORMATION**

For support, or responses to further questions, please contact us using the details in your Policy Wording.