

Covid-19 FAQs Friday 20 March 2020

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/>.

GOVERNMENT ADVICE

The New Zealand government issued advice that all New Zealanders do not travel overseas at this time due to the outbreak of Covid-19. How will my policy respond?

Following the government’s latest travel advice, we would like to remind customers that the General Exclusion for epidemics/pandemics and government intervention took effect from 10am Friday 28 February 2020. Where a policy has these exclusions, a General Exclusion applies to all sections of the policy, regardless of when it was purchased.

There is no change to Allianz Partners’ position on Covid-19 for customers who are currently travelling. The policy will continue to respond and customers will continue to have cover for medical and emergency medical transportation claims related to Covid-19 and claims unrelated to Covid-19.

However, for customers who are due to travel overseas from **2pm Friday 20 March**, there will be no cover for claims related to interference to travel plans for customers whose policy includes a general exclusion for government intervention, except for medical and emergency medical transportation claims related to Covid-19. We would expect customers to be aware of the New Zealand government’s travel advice by this point.

If I choose to go overseas and contract Covid-19, will I be covered?

The New Zealand government advises that all New Zealanders do not travel overseas at this time due to the outbreak of Covid-19, associated health conditions and travel restrictions. We strongly encourage you to be fully informed of the risk of travel and you may not be covered for claims arising from Covid-19 should you decide to travel. However, currently, Allianz Partners is continuing to cover medical and emergency medical transportation costs, should a customer test positive for Covid-19 while travelling, irrespective of travel destination and policy commencement date on the Certificate of Insurance. Allianz Partners may review this position at some point in the future, however, their revised position will only apply for new policies issued from that date.

Check with the SafeTravel and [World Health Organisation](http://www.who.int/) websites for up to date information.

If you are overseas currently and require urgent medical assistance, please contact a local medical professional and our Emergency Assistance service immediately on +64 9 486 6868.

Given the government has advised not to travel overseas at this time, I would like to cancel my trip. Will I be able to claim for cancellation benefits?

Not if a General Exclusion applies to your policy. A General Exclusion is an exclusion which is applied across all sections of the policy, and applies regardless of when the policy was purchased. The General Exclusion for government intervention came into effect on February 28 2020. A disinclination to travel exclusion applies if you decide not to travel based on the government advice.

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.

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.

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 or plan to submit 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.

CANCELLING/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 commencement 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.

	If date of loss occurred before Friday 28 February 2020	If date of loss occurred after Friday 28 February 2020
If policy was in place before 30 January 2020	<p>Medical and emergency medical transportation</p> <p>Cancellation/travel disruption</p> <p>Disinclination to travel</p>	<p>Medical and emergency medical transportation</p> <p>Cancellation/travel disruption</p> <p>Disinclination to travel</p>
If policy was in place after 30 January 2020	<p>Medical and emergency medical transportation</p> <p>Cancellation/travel disruption</p> <p>Disinclination to travel</p>	<p>Medical and emergency medical transportation</p> <p>Cancellation/travel disruption</p> <p>Disinclination to travel</p>

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.