

SRI LANKAN TERRORIST ATTACK TRAVEL ADVISORY

The Government of Sri Lanka has declared a State of Emergency in Sri Lanka following the bomb blasts that took place in churches and hotels on 21 April 2019.

If you are in Sri Lanka and find yourself in a vulnerable location, please follow the advice of the local authorities and the Ministry of Foreign Affairs and Trade (MFAT).

Follow <https://www.safetravel.govt.nz> for up to date information about the situation.

If you are covered by a travel insurance policy that is issued and managed by Allianz Partners and you need Emergency Assistance, please contact using our details in the "How to contact us" section.

How will your travel insurance policy respond to this situation?

A travel insurance policy provides a number of benefits, conditions, limits and exclusions that may be relevant to your travel plans. Your cover will depend on the type of plan you purchased and your circumstances.

If you are covered by a travel insurance policy that is issued and Managed by Allianz Partners, we will assess all claims in accordance with the Policy Wording and the Certificate of Insurance.

If you entered into a travel insurance policy after 10am (NZT) Wednesday 24 April, 2019:

On 23 April, the New Zealand Government specifically advised *against* all non-essential travel to Sri Lanka due to the on-going threat of violence and the uncertain security situation. If you entered into a policy after 10am (NZT) Wednesday 24 April, 2019 we would expect that this was done with an awareness of the unrest. For this reason, we will not pay any claim caused by or in any way connected with this event. Our travel insurance policies do not cover claims for losses caused by something that you were aware of at the time of purchasing your policy. If any customers are currently travelling, even if they are not directly impacted, their claims will be considered under the New Zealand Government's advice to avoid all non-essential travel.

If you entered into a travel insurance policy before 10am (NZT) Wednesday 24 April, 2019:

Provided that the New Zealand Government warning remains in force 14 calendar days prior to your departure, our policies will respond to the situation in Sri Lanka, as long as your policy was purchased before 10am on Wednesday 24 April. We will continue to monitor the situation in Sri Lanka, especially if the New Zealand Government makes any changes around non-essential travel.

If you are currently travelling*:

It is always our priority to assist our customers where possible and within our ability to do so.

- If your pre-booked travel arrangements are delayed or cancelled or your accommodation is affected due to the unrest, you may be able to claim for additional travel, accommodation and meal expenses. We will automatically extend the coverage period on your reasonable return to New Zealand.
- If your pre-booked travel arrangements are not affected due to the unrest, but the New Zealand Government has specifically advised against all non-essential travel, you may be able to claim for the additional costs associated with re-arranging your journey to avoid travel in Sri Lanka.

If you have not yet departed*:

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled by your travel provider as a result of the unrest, you may be able to make a claim for cancellation or

rearrangement of your journey. Please refer to your Policy Wording for the terms, conditions, limits and exclusions that apply.

- If your pre-booked travel arrangements are not affected due to the unrest, but the New Zealand Government has specifically advised against all non-essential travel, you may be able to claim for the non-recoverable cancellation / amendment costs associated with cancelling or amending your journey to avoid travel in Sri Lanka.
- If your travel arrangements have been affected, contact your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty free options to amend travel arrangements and they should be able to provide further details.

* Please refer to your Policy Wording for the terms, conditions, limits and exclusions that apply.

What next steps should you take?

- You should try to minimise your expenses including rearranging your journey where possible. If you have been using, for example, two-star accommodation on your trip to date, then any replacement accommodation should be of a similar standard.
- Keep all receipts for any additional transport, food or accommodation expenses. If you are claiming cancellation or additional expenses you will need to submit documents showing what your original planned pre-paid arrangements were, along with any receipts and documents showing your new arrangements, and advice from the travel provider indicating the non-refundable portion of the journey.

How to contact us

- If you have any general queries, please contact Allianz Partners on **0800 800 048** or **+64 9 486 0048**.
- To make a claim visit our website www.claimmanager.co.nz
- We will publish this and any updated travel insurance advisories on our website: www.allianzpartners.co.nz

OUR CONTACT DETAILS

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