

Coronavirus (2019-nCoV) Travel Advisory

4 February 2020

Information

The Ministry of Foreign Affairs and Trade (MFAT) has reviewed their travel advice for China and now advises that New Zealanders *do not travel to China*. <https://www.safetravel.govt.nz/news/novel-coronavirus-china-2019-ncov>

The New Zealand government has advised that foreign travellers who travel or transit through mainland China after February 2 will be refused entry to New Zealand.

Our communication on the Coronavirus includes the following (last updated 12PM 4 February 2020):

- [Update on the Novel Coronavirus](#), 24 January 2020
- [Travel Advisory for the Samoan preventative measures against Coronavirus](#), 24 January 2020
- Travel Advisory for the Coronavirus, 30 January 2020
- Update on the Coronavirus, 31 January 2020
- Update to the Travel Advisory for the Coronavirus, 3 February 2020

Most Allianz Partners policies have a general exclusion for government restrictions on travel. Check the exclusions of your policy to see if this applies to you. If your travel plans are directly impacted, we will assess claims on a case-by-case basis in accordance to your specific Policy Wording.

This Travel Advisory is for the Coronavirus – we are regarding the virus itself to be the known event.

30 January 2020

Information

A new strain of the Coronavirus has emerged in China and spread to other countries around the world. Chinese authorities have imposed travel restrictions in and out of China.

The Ministry of Foreign Affairs and Trade (MFAT) now advises that New Zealanders *avoid non-essential travel to China and do not travel Hubei Province*. <https://www.safetravel.govt.nz/news/novel-coronavirus-china-2019-ncov>

In light of MFAT's latest travel advice, we are issuing a Travel Advisory to provide greater clarity around how Allianz Partners' travel insurance policies would respond. As the situation is constantly evolving, we recommend customers keep up to date by following [SafeTravel](#) and Allianz Partners' [website](#). Allianz Partners' position may change, due to the ever-changing nature of this event.

If you are travelling in an area affected by the Coronavirus, follow the advice of local authorities and in an emergency, contact our 24/7 Emergency Assistance on +64 9 486 6868. To stay safe while travelling, we recommend you adhere to good hygiene and [follow advice from the World Health Organisation](#) to protect yourself and others from getting sick.

Our communication on the Coronavirus includes the following (last updated 11AM 30 January 2020):

- [Update on the Novel Coronavirus](#), 24 January 2020
- [Travel Advisory for the Samoan preventative measures against Coronavirus](#), 24 January 2020

- Travel Advisory for the Coronavirus, 30 January 2020

How will your travel insurance policy respond to this situation?

As a general guide, we suggest that impacted travellers check their travel insurance Policy Wording regarding cancellation, travel delay, missed connection/additional travel expenses and curtailment, as these will provide useful assistance around the cover under your policy.

At this stage, our policies will not respond to customers wanting to cancel travel to anywhere apart from mainland China, based on the advice MFAT has provided guidance on to date. For example, if you are travelling or transiting through Hong Kong and Singapore, as at 30 January 2020, MFAT has not issued travel advice about these destinations. If your flights through these ports have not been cancelled but you do not wish to take them, this would not be claimable under our policies.

If you entered into a policy before midday (NZT) Thursday 30 January 2020:

If you are currently travelling:

It is always our priority to assist our customers where possible and within our ability to do so. If you are currently travelling, the following sections of your Policy Wording will provide guidance around the cover your policy provides:

- **Cancellation** – if your flight is delayed, cancelled or rescheduled and this causes you to miss your pre-paid travel arrangements, you may be able to claim for your pre-paid travel expenses as per the limits outlined in your Policy Wording.
- **Additional expenses** – if your journey is disrupted as result of the Coronavirus, you may be able to claim the cost of your necessary and reasonable additional travel and accommodation expenses. Cover may extend to include meals depending on the limits outlined in your Policy Wording.
- **Terms, conditions, limits and exclusions** apply under your policy. For the full details, you should refer to the Policy Wording and Certificate of Insurance you received when you purchased your travel insurance.

If you have not yet departed:

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled because of the Coronavirus, you may be able to make a claim for rearrangement of your journey. Please refer to your Policy Wording for the terms, conditions, limits and exclusions that apply.
- 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.

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.

If you entered into a policy after midday (NZT) Thursday 30 January 2020:

- We would expect that this was done with an awareness of the Coronavirus. For these policies, we will not pay any claim caused by or in any way connected with this event. Our policies do not cover claims for losses caused by something that you were aware, or which you ought to have been aware of, at the time of purchasing your policy.

How to contact us

- If you have any general queries or specific questions about how your policy will respond to claims arising from the Coronavirus, please contact Allianz Partners on **0800 800 048** or **+64 9 486 0048**.
- In an emergency, contact Emergency Assistance on + 64 9 486 6868
- 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