

Update on the Novel Coronavirus

Friday 31 January 2020

On Friday 31 January 2020 (NZT) the World Health Organisation (WHO) declared the Coronavirus a global health emergency.

Is the Coronavirus now an epidemic or pandemic?

While WHO has declared the Coronavirus a global health emergency, as at Friday 31 January 2020, they have not officially acknowledged the Coronavirus as an epidemic or pandemic.

Some media outlets have referred to Coronavirus as an epidemic. However, the general exclusion around epidemics and pandemics on most Allianz Partners' Policy Wording refers to www.who.int for details on these. Therefore, Allianz Partners generally seeks guidance from a WHO perspective in determining whether an outbreak (in this instance Coronavirus) is an epidemic or pandemic.

Does this mean for the general exclusion around epidemics/pandemics?

The general exclusion around epidemics and pandemics will be unlikely to take effect until WHO declares the Coronavirus as such.

Is there cover for global health emergencies?

Allianz Partners' policies do not have a general exclusion around global health emergencies. Despite the Coronavirus being determined as a global health emergency, our policies and [Travel Advisory for the Coronavirus](#) will respond as normal.

How does this affect the Travel Advisory for the Coronavirus?

Our [Travel Advisory for the Coronavirus](#) still stands and our travel insurance policies will respond as normal until further updates.

Staying updated

We understand that this is a complex and constantly evolving situation. We are continuing to closely monitor this event and will provide updates on allianzpartners.co.nz as required. We encourage you to keep up to date by reading [News & Press Releases](#) and [Travel Advisories](#) published on our website.