Allianz (III) Partners

Are you "travel ready"?

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You've waited what feels like a lifetime to leave New Zealand shores for quarantine-free travel. But amidst the excitement and anticipation of getting on the first plane to Australia or the Cook Islands, don't forget that Covid-19 not only put a halt to travel plans but it also changed the way we travel.

Kevin Blyth, Chief Executive Officer of travel insurance specialist Allianz Partners, supplied a list of important things for Kiwi travellers to remember before they head to Australia and the Cook Islands.

1. Make sure your passport is still valid

Remember it has been a year since we were able to freely travel, so it's a good idea to dust off your passport and check the expiry date. Australia requires your passport to be valid for the duration of your travel, so be sure to renew it in time. Meanwhile, the Cook Islands requires your passport to be valid for a minimum of 6 months after your departure date. If you do need to renew your passport, apply well ahead of time and allow at least 10 working days. An urgent service is twice as expensive as the standard service and that will eat into your travel budget significantly.

2. Check for any credits due

If you were due to travel during first lockdown and had travel cancelled due to the Covid-19, check whether you have airline or accommodation credit to use.

3. Download government contact tracing apps

Be sure to download the government contact tracing apps for the country you're visiting – COVIDSafe for Australia and CookSafe for the Cook Islands. It's a good idea to download the contact tracing apps prior to departing so that you save precious (and expensive) roaming data and can hit the road running once you land.

4. Register on SafeTravel

Covid-19 has brought with it so much uncertainty and even with travel underway, there is still so much that we can't be sure about. Register your travel with the Ministry of Foreign Affairs' SafeTravel website so they can contact you if an emergency situation develops in the destination you're travelling in. You can register online on <u>SafeTravel</u>.

5. Make sure you have cover

Even with the most carefully planned itinerary, there's always a chance of the unexpected happening. Travel insurance has been designed to provide valuable cover for things like travel disruption, medical expenses, personal baggage and rental vehicle excess. But when it comes to epidemic and pandemic diseases, it pays to check your travel insurance as some providers may offer no cover while others may provide cover for specific situations.

Allianz Partners is offering travellers the provision to claim for cancellation and medical expenses, should they contract an epidemic or pandemic disease such as Covid-19 after purchasing their travel insurance policy.

The Comprehensive Plan offers medical and cancellation cover, should travellers test positive for epidemic or pandemic diseases such as Covid-19 after they purchase the policy. Cover for medical claims directly related to an epidemic or pandemic such as Covid-19 will only apply for travellers who contract the disease after they commence their journey. The policy is intended to provide cover to those unable to travel as a result of catching an epidemic or pandemic disease such as Covid-19. It is important to note that it does not provide cover for general travel disruption as a result of epidemic or pandemic diseases such as Covid-19, including government mandated lockdowns.

Terms, conditions, limits, sub-limits and exclusions apply and these are stated in the Policy Wording which you should read before making any decisions about your travel insurance.

Shop around and choose the right plan for you because it's always better to be safe than sorry!