

FAQ | THE REOPENING OF OUR BORDERS

13 April 2022

How do the travel advisory levels issued by SafeTravel affect my travel insurance?

Destinations are categorised into four levels depending on their calculated risk, which MFAT/SafeTravel assesses.

MFAT / SafeTravel provides guidance and advice on current safety concerns about particular destinations. Many sources of information determine the warning level, for example, if the NZ Government can provide assistance and the existing account of actions of the local authorities relating to that particular destination.

The primary focus is designed to help you make an informed decision about travelling to these destinations. Even though MFAT cannot tell you what to do, your safety and security are paramount.

- Level 1 - Exercise normal safety and security precautions risk
- Level 2 - Exercise increased caution
- Level 3 - Avoid non-essential travel
- Level 4 - Do not travel

The Government Exclusion in travel insurance policies issued by Allianz Partners only applies if the Government has issued a Level 4 **'Do not travel'** warning. If any lower warning level is in place, you may travel without this exclusion applying.

The destination I am travelling to has a SafeTravel Level 3 "Avoid non-essential travel" warning. Does my travel insurance policy still cover* me for Epidemic and Pandemic diseases?

Yes, there is provision to claim. However, there is no cover for claims arising from any lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where You are travelling to, from, or through.

What if the borders close?

Check your Policy Wording for exclusions around government intervention. This will be under the General Exclusions section in many (but not all) instances. General Exclusions apply to all sections/benefits of your policy. If the General Exclusion for government intervention applies to

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your policy, it will again take effect when the Government issues a Level 4, “Do not travel” warning.

It is worth noting that there is a global expectation expressed and endorsed by the World Health Organisation, which states that travel bans should no longer form part of a government’s strategy.

The WHO recommends a “risk-based approach” instead, including “lifting or modifying measures, such as testing and quarantine requirements, when appropriate”.

Level 2 “Exercise increased caution”. What does it mean for travel insurance?

The Government Exclusion in travel insurance policies issued by Allianz Partners only applies if the Government has issued a Level 4 ‘Do not travel’ warning. If any lower warning level is in place, you may travel without this exclusion applying.

Further information on the alert levels is below:

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The primary focus is designed to help you make an informed decision about travelling to these destinations. Even though MFAT cannot tell you what to do, your safety and security are paramount.

As of 17 August 2018, MFAT altered the headline language for travel advisories. This change had no direct impact on how they were prepared, the thresholds, or the substance of the advisories. It was simply a change in the description.

The current advice levels corresponding to the previous system are as follows:

- Level 1 - Exercise normal safety and security precautions (previously “no significant security risk”)
- Level 2 - Exercise increased caution (previously “some risk”)
- Level 3 - Avoid non-essential travel (previously “high risk”)
- Level 4 - Do not travel (previously “extreme risk”)

Regarding Level 2 – Exercise increase caution.

MFAT / SafeTravel advises, “This advice usually applies to areas where there are more significant safety and security concerns than you would typically find in New Zealand. New

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Zealanders need to remain conscious of these concerns, although they are unlikely to affect the majority of New Zealanders in these areas.”

This means travel insurance policies to and from countries with an MFAT/SafeTravel Level 2 “Exercise increased caution” advisory qualify for selected cover* for epidemic and pandemic diseases (including Covid-19).

At the time of publication (17 March 2022), there are 114 destinations currently categorised by MFAT/SafeTravel as Level 2 – Exercise increased caution.

For further information: <https://www.safetravel.govt.nz/about-our-advisories>

My travel insurance policy commenced prior to December 2020. Do I have selected cover* for epidemic and pandemic diseases?

It is important that you check your Policy Wording. Most policies issued prior to December 2020 do not have the benefit of selected cover* for epidemic and pandemic diseases. If you wish to have this cover, you can cancel your travel insurance policy and take out a new policy with the updated benefits, however an additional premium may apply. It is important to note that if you wish to have cover for Pre-existing Medical Conditions these will need to be assessed as part of the new policy (see the below question for further information on Pre-existing Medical Conditions.)

I have a Pre-existing Medical Condition and I would like to cancel my current policy so I can take out a new policy with selected cover* for epidemic and pandemic diseases cover?

Pre-existing Medical Conditions that were previously covered on your original policy, will not automatically be covered on your new policy, and you may not necessarily be able to get coverage for your Pre-existing Medical Condition on your new policy. After reading the Policy Wording, you can apply / reapply for cover where applicable and if accepted, based on your Pre-existing Medical Condition(s) there may be an additional premium to pay.

If a customer chooses to depart and travel against the advice of the New Zealand Government ie a Level 4 warning “Do not travel” and the alert level drops while they are on their journey, would selected cover* for epidemic and pandemic diseases kick in at this point?

We will assess whether or not the claim arose from the decision to travel despite the travel warning. If after our assessment we find that it did not arise from the decision to travel despite the warning, we would consider the claim.

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Are there any mandatory epidemic and pandemic insurance requirements pertaining to entering certain countries?

Many countries even before the pandemic had compulsory health and travel insurance requirements but many more have since added rules, typically around Covid-19 medical expenses and the associated costs. The coverage type and amount necessary varies per vaccination status and country. Prior to travelling, check with the nearest embassy, consulate or immigration department of the destination.

I have been identified as a close contact and need to isolate immediately. This has affected my travel arrangements. Does my selected cover* for epidemic and pandemic diseases apply?

Cover is in place providing that you are specifically, and individually designated by name in an order or directive to be placed in mandatory quarantine or isolation, by the New Zealand Government or any other government or local authority, based on their suspicion that you have been exposed to an epidemic or pandemic disease. If you have not received official notification to enter mandatory quarantine or isolation then this aspect of the cover does not apply.

My Travelling Companion has been diagnosed with Covid-19 and we cannot commence and/or complete our travel. Do I have coverage under selected cover* for epidemic and pandemic diseases?**

Cover is in place providing that your Travelling Companion** is a person with whom you as the insured have made arrangements with before your policy was issued, and is travelling with you for at least 75% of your journey.

When does my policy commence? Is there a stand-down period?

Cover under Loss of Deposits and Cancellation commences once a Certificate of Insurance has been issued to you and the required premium is paid. Cover for all other sections begins when you leave your normal place of residence in your country of origin to start your journey. The period of insurance continues until the expiry date shown on your Certificate of Insurance or until you return to your normal place of residence, whichever is the earlier date.

With some policies, there is no cover for any claims for Loss of Deposit or Cancellation, for any unforeseeable circumstances occurring before or within seven days of purchasing your policy, unless the policy was purchased at the same time as your travel arrangements. We suggest that you check your Policy Wording to see if this is applicable.

I am unvaccinated, does my selected cover* for epidemic and pandemic diseases still apply?**OUR CONTACT DETAILS**

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Cover is in place as there is no requirement to be vaccinated/boosted under our policy. However, if the destination country requires an inbound traveller to be vaccinated then the traveller must be able to meet these entry requirements. This also applies to the condition of carriage for example of the airline they are travelling. There is no cover if denied boarding or entry to a country due to not meeting the carrier or country vaccination requirements.

It is important to note that, if you are not fully vaccinated you cannot self-isolate in New Zealand. Even if you have a medical certificate verifying you cannot get vaccinated or a vaccine exemption, you cannot self-isolate on arrival and you would need to have a pre-booked MIQ voucher to enter MIQ.

Does selected cover* for epidemic and pandemic diseases including Covid-19 apply for my cruise holiday?

Cover is in place, however, this is dependent on the countries you plan on travelling to. If there is a MFAT/ SafeTravel, New Zealand Government, Level 4 warning "Do not travel" then selected cover* for epidemic and pandemic diseases cover is excluded and is not covered under our policies.

If I contract Covid-19 in transit to my destination country do I have selected cover* for epidemic and pandemic diseases?

Cover is in place, providing that the countries you are travelling to do not have a MFAT/ SafeTravel, New Zealand Government, Level 4 warning "Do not travel" in place.

Does selected cover* for epidemic and pandemic diseases include domestic travel around New Zealand?

Cover is in place for domestic travel.

*Terms, conditions, limits, sub-limits and exclusions apply and these are stated in the Policy Wording. Customers considering the purchase of a travel insurance policy should read the Policy Wording to check what is and isn't covered.

** Travelling Companion is a person with whom you as the insured have made arrangements with before your policy was issued, and is travelling with you for at least 75% of your journey.

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