

Kiwis Urged to Remember Insurance for their Travel to Australia

Although New Zealand is not part of Australia, when we were able to travel freely between countries pre-pandemic this is how many Kiwis seemed to treat it, according to a leading travel insurance specialist.

Allianz Partners suggests that pre-Covid-19, nearly 60% of Kiwis travelling to Australia did so without any form of travel insurance*.

In 2019 alone, the travel insurance company paid out 1,691 claims for travel to Australia, to the tune of \$1,752,265 - most of which were for medical reasons.

While a trip to Australia may once have felt like simply 'crossing the ditch', Allianz Partners' Chief Executive Officer Kevin Blyth, says that in a post-Covid-19 world Kiwis' perceptions have changed.

"The ability to travel to Australia more freely is an enormous step forward after the year we've had. While this is an opportunity for Kiwis to see loved ones, travel for work or enjoy a holiday, it is understandable that many are also feeling anxious."

"Over the past year our attitudes towards international travel have been forced to change and we are now very wary of the potential risks and want to ensure we are covered when we do travel."

"While Australia is very close, the fact is that New Zealanders are travelling across international borders so now more than ever, it's best to make sure you have travel insurance in place." says Blyth.

Allianz Partners offers selected medical and cancellation cover where an epidemic or pandemic disease, such as Covid-19, has been contracted after a policy has been purchased. The policy is intended to provide medical and cancellation cover as a result of the policyholder having the virus. It is important to note that it does not provide cover for general travel disruption as a result of Covid-19, including government mandated lockdowns or governments shutting their borders due to outbreaks.

"Most people are now aware that travel insurance hasn't been designed to cover lockdowns. It will, however, provide support for a wide range of covered** situations in the unlikely circumstance if something goes wrong during your trip - as opposed to hoping everything will be fine," says Blyth.

More information about travel to Australia

If you were to require medical attention while visiting Australia, don't expect Australia's health system to foot the whole bill.

New Zealanders are only covered for medically necessary care as a public patient in a public hospital. While New Zealanders are entitled to some prescriptions at a cheaper rate, not all prescriptions are subsidised. So if you break a leg you could expect to pay hundreds, or even thousands on medical bills and associated costs, such as certain medications, flight upgrades and unused hotel accommodation. And don't even start on the average cost of an ambulance - upwards of \$600 each time.

New Zealand's Ministry of Health advises that travellers should hold comprehensive travel insurance.

The average travel insurance claim pay-out for Kiwis in Australia in 2019, according to Allianz Partners' records, was \$1,036 - most of which were for medical reasons. Cancellation was also a popular reason for claiming on insurance with 510 claims, costing \$876,127. There were also 328 claims for damaged/missing/stolen luggage to the tune of \$151,409.

*According to Allianz Partners' data for the year of 2019.

**Terms, conditions, limits, sub-limits and exclusions apply and these are set out in the Policy Wording.

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About Allianz Partners New Zealand

Based in Auckland, we specialise locally in providing and managing assistance services, travel insurance, event insurance, student insurance and pet insurance through our New Zealand and international business partners. Our strength lies in combining the solidarity and trust that comes with being part of an established global organisation with the local expertise of our New Zealand team. Allianz Partners issues and manages insurance on behalf of a number of partners, travel agents and brokers.

For more information, please visit <http://www.allianzpartners.co.nz>

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