

## Entry Requirement Change – United Kingdom

21 January 2026

### Information

From 25th February 2026, the United Kingdom (UK) is introducing a new [Electronic Travel Authorisation \(ETA\)](#) for visa-exempt travellers to the country. Previously, travellers from countries like New Zealand, Australia, the United States etc didn't need to take any pre-travel steps, but now, obtaining an ETA will be mandatory. This system allows the UK to screen eligible visitors before their departure, similar to the USA's ESTA or New Zealand's NZeTA process.

Visa-exempt visitors who do not have a valid ETA before their departure may be refused boarding by airlines or denied entry upon arrival in the UK.

### New Zealand citizens who also hold British or Irish citizenship

If you're a New Zealand citizen who also holds British or Irish citizenship (a dual national), the United Kingdom government requires you to travel to the United Kingdom using one of the following documents:

- A valid British passport, or
- A valid Irish passport, or
- Any other valid passport with a Certificate of Entitlement (COE) confirming you have right of abode in the United Kingdom.

Dual nationals with British or Irish citizenship cannot get an Electronic Travel Authorisation (ETA) and will not be able to travel to the United Kingdom without one of the documents detailed above.

Airlines may refuse boarding if correct documents are not provided.

### Impact on Insurance Cover

- There is no cover under any policies for losses arising from not holding the correct UK entry documentation.
- Our policies also do not cover claims for losses caused by anything you were aware of, or of which a reasonable person in your circumstances ought to have been aware of at the time you purchased your policy, or at the time you met your credit card eligibility/activation criteria, that would give rise to you making a claim.
- We will assess all claims in accordance with the cover that you hold and in accordance with your Policy Wording.

### Making a Claim

Keep all receipts for any additional transport, food or accommodation expenses you incur. 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.

Where possible, ensure any alternative accommodation and additional expenses are of a reasonable standard compared to the standard that which you had planned and pre-paid.



Please note that any compensation and/or refunds you receive from a third party (e.g. airline) for transport, food or accommodation will be deducted if your claim is accepted.

To make a claim visit our website: <https://claimmanager.co.nz/>

If you have any general queries, please contact Allianz Partners on 0800 200 048 or +64 9 486 0048 Monday to Friday 8.30am – 5pm.

We will publish this and any updated travel insurance advisories on our website.

For more information on UK dual nationals, read the following advice from the UK:

- [Dual citizenship](#)
- [Electronic travel authorisation \(ETA\): guide for dual citizens - GOV.UK.](#)

To learn more, please visit [SafeTravel](#).

New Zealanders who require urgent consular assistance can contact the 24/7 consular emergency line on +64 99 20 20 20.