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Trans-Tasman bubble: What are Kiwis covered for?

As we approach the decision day on a trans-Tasman travel bubble, Kiwis might not know what their options are for insurance when flying internationally.

Allianz Partners issues and manages travel insurance for a number of partners including AA Travel, House of Travel, First Travel Group and, Helloworld. In late 2020 the business announced selected cover for epidemic and pandemic diseases, including Covid-19, which covers a variety of scenarios.

Kevin Blyth, Allianz Partners CEO, says: "Covid-19 means travel to Australia and the Cook Islands is no longer just a quick flight, but instead something that now has more factors to consider."

"While the prospect of a travel bubble with Australia and the Cook Islands is incredibly exciting, and so important for our local tourism industry operators, we understand how it could also mean feelings of anxiety about travelling for many. To help put Kiwis' minds at ease, Allianz Partners has a number of situations covered, including cancelling a trip due to contracting Covid-19, and if you contract Covid-19 while overseas and require medical assistance."

"As a world leader in insurance and assistance services, we wanted to inspire confidence as bubbles are formed and reassure New Zealanders that it is possible to travel internationally in a post-Covid-19 world and get cover for cancellation and medical benefits should you contract the disease while travelling," Blyth says.

Whether or not you have received a Covid-19 vaccine, you can get travel insurance to cover a variety of scenarios. 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.

When you are covered:

- If you need to cancel your trip if you're unable to travel due to contracting an epidemic or pandemic disease such as Covid-19
E.g. You're a border worker, contract Covid-19 and can no longer travel to the Cook Islands.
- If you or your travelling companion are denied boarding your flight based on a suspicion that either of you have an epidemic/pandemic disease, and you incur additional meals and accommodation expenses
E.g. You/your travelling companion contract Covid-19 while in Sydney and can't board your flight home to New Zealand.
- If you or your travelling companion are specifically and individually ordered into quarantine by name based on the suspicion either of you have been exposed to an epidemic or pandemic disease

I.e. If everyone in your city - not just you or your travelling companion- is required to isolate, there is no cover.

- If you contract an epidemic or pandemic disease after you commence your journey there is provision to claim for medical benefits
E.g. You contract Covid-19 while in Australia, you can claim for medical benefits.

When you are not covered

- Claims arising from lockdowns, changes in government alert levels, quarantine, mandatory isolation that applies generally or broadly to some or all of a population