

Medical Cover Update

Thursday 30 April 2020

Since issuing a Travel Advisory for Covid-19 on January 30 2020, we have provided medical and emergency medical transportation cover for customers should they test positive for Covid-19 while travelling, regardless of the travel destination and policy commencement date stated on their Certificate of Insurance.

Covid-19 is continuing to have significant impacts across the world, with more than a million cases diagnosed globally. With increasing border restrictions, we are conscious that our standard medical and repatriation assistance procedures may be impacted by government travel bans.

Given the continued spread of the virus and the likelihood of contracting the virus, it is increasingly difficult to guarantee medical cover for those who continue to travel, despite the “do not travel” advice from the Ministry of Foreign Affairs and Trade (www.safetravel.govt.nz). We will, however, continue our commitment to provide medical and emergency medical transportation cover for policies purchased prior to Friday 1 May 2020. If your customer purchased their policy before Friday 1 May 2020, but chooses to amend the travel dates for this policy, medical and emergency transportation cover for Covid-19 remains in place for this amended policy up to the date travel ends.

For new policies issued after Friday 1 May 2020, claims for Covid-19 related medical or emergency medical transportation will need to be assessed on a case-by-case basis.

If customers suspect they have the virus, they should contact a local medical professional and our Emergency Assistance service.

Customers may still claim for other medical benefits unrelated to Covid-19, such as cover for a broken leg or car accident, and claims are subject to the standard procedures and conditions of the Policy Wording, taking into account the current travel bans and local travel restrictions in force.

Our [Travel Advisory for Covid-19](#) and [website](#) will be updated with this information.