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Cook Islands travel bubble: What are Kiwis covered for?

With the travel bubble to the Cook Islands due to open on 17th of May, Kiwis might be wondering what insurance cover is available for their next island getaway.

Travel insurance issued and managed by Allianz Partners is available through 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: “Having a Cook Islands travel bubble open within a month following the Australian announcement is remarkable after a year of no international travel. It is also a promising sign of things to come. We understand, however, that travel abroad isn’t without some apprehension for many.”

“As a world leader in travel insurance and assistance services, we want to provide greater confidence as bubbles are formed and reassure New Zealanders that support is available in a post-Covid-19 world. Should you contract Covid-19 while travelling and need to cancel a trip or require medical benefits, our policies cover this.”

“We expect to see a surge in excitement and renewed confidence in overseas travel in the coming weeks and months,” says Blyth.

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.

What is covered:

- If you need to cancel your trip because you’re unable to travel due to contracting an epidemic or pandemic disease such as Covid-19
For example, you 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
For example, you/your travelling companion contract Covid-19 while in the Cook Islands 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
For example, if you or your travelling companion are specifically asked to quarantine there is cover in place.

- If you contract an epidemic or pandemic disease after you commence your journey there is provision to claim for medical benefits
For example, you contract Covid-19 while in the Cook Islands, you can claim for medical benefits.

What is not covered:

- Claims arising from lockdowns
For example, the New Zealand or Cook Islands government puts the country or part of the country into a lockdown, there is no cover under your policy.
- Changes in government alert levels
For example, the New Zealand or Cook Islands government changes the alert level in the country or part of the country into a higher alert state, impacting travel to/from that area, there is no cover under your policy.
- Quarantine requirements are changed
For example, if the New Zealand government requires you to go into quarantine on return from the Cook Islands, there is no cover under your policy unless you had contracted Covid-19 on the trip and are instructed into quarantine by name.
- Mandatory isolation that applies generally or broadly to some or all of a population
For example, if the New Zealand or Cook Islands government puts everyone in an area into mandatory isolation, there is no cover under your policy unless you have contracted Covid-19 disease.