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## LEISURE POLICY

### IMPORTANT COVID-19 RELATED CLAIMS UPDATE

**May 2023**

With Epidemiologist Michael Baker's recent announcement stating that New Zealand is experiencing its fourth Covid-19 infection wave, we thought this is timely for you to have on hand so you can advise and reassure your customers.

Thank you as always for your ongoing support.

Have a great week.

*David*

#### Important Covid-19 Claims Information

##### Overseas Customers

Whilst abroad, it is important to note that all travellers' should abide by the destination country's local Covid-19 isolation rules. For example, if a traveller tests positive for Covid-19 while travelling abroad and the destination has limited or no isolation requirements, we expect that the traveller will act in accordance with those requirements. If there are no Covid-19 related isolation requirements in the country the traveller is travelling in, but the traveller is too sick to complete or continue their journey, they will need to provide a medical certificate from a Registered Medical Practitioner to support their claim (just as they would for any other medical related travel disruption claim).

However, if the traveller tests positive for Covid-19 in their destination country and they are required to isolate under current local Covid-19 isolation rules, and cannot complete their travel, then the traveller should in order to have a provision for claim, obtain and submit as evidence the below documents, including but not limited to:

- A medical certificate from a Registered Medical Practitioner stating how long the traveller is medically unfit to travel for

OR

- A dated supervised RAT or PCR test detailing a Covid-19 positive result in the name of the traveller. (Large towns and cities abroad typically have Travel Health Clinics that offer supervised RAT tests).

AND

- Evidence of the isolation requirements in the destination country the traveller tested Covid-19 positive in.

OR

If the traveller is denied boarding based on the suspicion that they have an Epidemic or Pandemic disease (please refer to the Policy Wording as a daily limit and maximum benefit applies), in order to have a provision for claim, the traveller needs to provide the below documentation as evidence, but not limited to:

- Written dated confirmation from the public transport provider detailing the traveller's denied boarding and the circumstances

It is important to note that Allianz Partners recognises that the Covid-19 environment and the global response have changed. Everyone's situation is unique, and we will reasonably assess every claim with individual merit.

If the traveller cannot fulfil the required evidential documentation detailed above, the traveller needs to be aware that it is their responsibility to provide as much information as possible that may support their claim. This may include logical date and location-sensitive, behavioural evidence supporting their claim.

As with any insurance policy, it is the insured's responsibility to prove they experienced a claimable event. We cannot accept any claims without sufficient evidence.

All claims must be of a reasonable nature, meaning a level comparable to the same nature and class as booked for the rest of the traveller's journey.

A single photo of a positive self-RAT test is not considered sufficient evidence. Below is an example of a recently accepted successful claim which was submitted without our preferred evidence:

- Five iPhone photos of RAT self-tests from five days of being ill with Covid.
- Each RAT test had a different serial number.
- Each photo had evidence of the date and location it was taken at so we could see that it matched the insured's claimed dates.
- A copy of a receipt for over-the-counter cold and flu medications.

Understandably we do not offer pre-approvals for any travel disruption claims, as we need time to assess all of the relevant documentation and its variables. Typically for all travel disruption-related claims, the traveller would pay in advance and then submit a claim with the required documentation.

If the traveller is unsure at any point in time, please advise them to call our Customer Care team or our 24/7 Emergency Assistance service for advice and guidance on their unique situation.

### **Pre-departure Customers / Travellers**

Before departing New Zealand, if the traveller tests positive for Covid-19 and is required to isolate due to the New Zealand government's local Covid-19 isolation rules, and they cannot commence their travel, the below evidence will be accepted:

- A self-RAT test recorded on New Zealand's My Covid Record/My Health Account/Ministry of Health Covid-19 website at the time of testing.

There is no cover for lockdowns, changes in government alert levels, quarantine or mandatory isolation applying to a population or part of a population. As with any travel insurance, disinclination to travel due to fear or change of mind is not covered.

Terms, conditions, limits, sub-limits and exclusions apply and customers considering purchasing a travel insurance policy should read the Policy Wording to check what is and isn't covered.



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