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EXTENDING POLICY DURATION - LEISURE POLICY

20 June 2023

We are happy to consider any requests for an extension. However, we will require the customer to call/email our Customer Care team directly. Alternatively, the customer can email the request to their authorised agent/broker who issued the original policy. Please note that the email address of the customer will need to be the same as what was used to purchase the original policy.

In all cases, extensions to policy duration are issued at our discretion.

Before we can approve any extension, the customer needs to be informed and agree to the below terms.

Coverage cannot be extended in any circumstances for:

- any new illnesses, injuries or medical signs and symptoms that arose during the term of your original policy; or
- any other event that has occurred during the original coverage period which has given rise to a claim or has the potential to give rise to a claim.

AND

- The policy is extended at Allianz Partners' discretion and is subject to payment of an additional premium.
- If Allianz Partners agrees to the extension request, a new policy and Certificate of Insurance will be issued.

Pre-travel commencement:

- If the customer obtained cover for their pre-existing medical condition(s) in the original policy, an extension request may change the overall outcome of the existing medical assessment.

To speed up the confirmation of our decision, we will require the customer to answer the below questions:

- Have any claims been made against this policy, or are there any pending claims?
- Have there been any changes to the health / medical conditions of the customer since the policy was initially purchased?
- Has the destination changed, or will any additional destinations be added?
- Why do they want to have an extension?

If "No" is the answer to all of the questions above and the customer agrees to our terms and conditions, then we can proceed with the extension.

If the customer answers "Yes" to any of the questions above, dependent on the question answered yes to, this would determine which further questions would follow.

However, it is essential to note that if a claim has been submitted or there is a claim pending, it does not automatically disqualify the customer from extending their policy. We would just require further information about the nature of the claim when considering an extension request.

For example:

- If a customer wanted to extend their policy because they are having a great time but they broke their prescription glasses and will be submitting a claim.

OR

- A customer lost their mobile phone and will be submitting a claim.

With both of these scenarios, the customer would be able to extend their policy for the new duration of the trip.

However, if a customer had a medical event abroad and had claimed for this event but had since recovered and they wanted to extend their trip to have fun, with this scenario, the customer would still be able to extend their trip and receive cover. However, they would not be covered for anything directly relating to the medical event during the extension term.

Important to note:

- If the customer wishes to extend their coverage, we must receive their request prior to the original cover end date. We may, at our discretion, agree to extend cover by issuing a new policy and Certificate of Insurance. The customer's request is subject to our written approval and the payment of an additional premium.
- In some cases, the customer may qualify under the terms and conditions of their insurance policy for an automatic extension to their period of insurance. If they do not qualify for an automatic extension, they may apply to extend their cover end date, which is at the discretion of Allianz Partners, and an additional premium will be payable, as detailed in the Policy Wording.
- The maximum duration for any customer on a leisure policy is 365 days. However, the policy can be extended at Allianz Partners' discretion for one further extension of a maximum of 365 days. This is subject to the payment of an additional premium, and a new policy and Certificate of Insurance will be issued.

For further information on when an automatic extension can apply, refer to "Extension of the period of insurance" under the "Important Matters" section of the Policy Wording.

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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