



## A guide to cover for COVID-19 – published 11 August 2022

These guidelines are for customers who purchased an **ASB Travel Insurance policy** for trips that begin on or after **11 August 2022**.

### Important information about these guidelines

- This document is intended as a general guide to help you understand the cover available under your Policy for situations relating directly or indirectly to COVID-19.
- These guidelines on what your Policy covers were published on 11 August 2022 and are based on the available information. We may change these guidelines without notice. These guidelines may no longer apply if:
  - new strains or outbreaks emerge, or
  - there are changes to travel restrictions, requirements or public health measures.

Please check our [travel insurance website](#) regularly for updates.

- These guidelines aren't a guarantee that your claim will be accepted. All claims will be settled in accordance with your Policy wording and your individual circumstances at the time.
- Please read this guide alongside your Policy wording for full details about what your Policy covers.
- If you believe you have a valid claim please contact us on **0800 660 141**.

### COVID-19 is a pandemic and an expected risk to travellers' plans

- In New Zealand and overseas, the rules set by authorities and service providers (eg airlines) continue to evolve in response to the pandemic.
- The risks to individual health and travel disruption continue to be widely known and are reasonably foreseeable. This can include travel providers cancelling services (including flights) without being able to offer a suitable replacement, due to staffing shortages or limited capacity.
- While typically there's no cover under your policy for pandemics or other expected risks, we recognise that New Zealanders are starting to plan international travel as the world learns to live with COVID-19.

### You have limited cover for COVID-19 if you meet certain criteria



Since 4 March 2022 we have offered limited cover for claims related to COVID-19 for travellers with an ASB Travel Insurance policy who meet **all** of the following criteria:

- Your COVID-19 related claim must be due to you being determined “*medically unfit to travel*”
  - “*Medically unfit to travel*” means a medical practitioner confirms that travel would be a serious risk to your own health.
  - Not everyone who is diagnosed with COVID-19 will be considered medically unfit for travel
- You must take reasonable care to get all recommended vaccines.
- You must comply with all COVID-19 requirements of the places you intend to visit and the service providers (eg airlines, hotels) you intend to use. This includes COVID-19 vaccinations, boosters and negative COVID-19 testing.

It’s your responsibility to ensure you can meet these requirements when you book your trip.

- If a medical professional advises against travel, you must follow their advice.
- You must follow the advice published on the Ministry of Foreign Affairs & Trade (MFAT). You won’t be covered if you travel or book travel to destinations with warnings of “avoid non-essential travel” or “do not travel”.
- Your cover for claims relating to COVID-19 is limited to the maximum claim amounts outlined in the Quick Cover Guide in your Policy wording.

### **There are some situations your Policy won’t cover you for**

Your Policy is designed to protect you from the unexpected, but it doesn’t cover all situations. Due to the exceptional circumstances relating to COVID-19, such as restrictions on travel and public health responses, there are some policy exclusions which could apply to your situation, preventing you from making a claim.

You won’t be covered for issues that are directly or indirectly related to:

- an event or situation that was already an expected risk when you purchased this Policy
- a rule or requirement set by a government or official authority, including any restrictions, prohibitions, quarantines, isolation requirements, detentions, border closures and seizures.
- your service provider (eg airline, hotel, travel agency) financially collapsing
- you or your travelling companion deciding not to travel
- your failure to take reasonable care to get recommended vaccines



- a situation where your service provider can help you recover your costs (eg through a refund or credit).

There are other general exclusions that may affect your claim. Please read your Policy wording carefully to understand the limitations to your cover.

## Your cover for COVID-19 explained

**Definition:** “*You, Your, Yourself*” means the insured traveller(s) named in the Policy summary.

### 1. If your travel is affected because you’re required to self-isolate or quarantine

You won’t be covered under *Section 5.1 Changes to your trip* if you remain medically fit for travel and:

- you choose not to travel, or
- your travel is affected by a rule set by a government, official authority or travel provider (eg airline).

### 2. If you get COVID-19 while overseas and need medical treatment

Your medical treatment (including hospitalisation) could be covered under *Section 5.4 Medical Treatment and Expenses*.

If the reason you need medical treatment is directly or indirectly linked to a pre-existing condition, you’ll only be covered if your pre-existing condition is listed on your Policy schedule.

If you haven’t already done so, please contact us on 0800 660 141 as soon as possible to let us know about any pre-existing conditions you have, so we can assess whether we can cover these conditions.

### 3. If you get COVID-19 and need to change your trip

You could be covered if you’re not *medically fit to travel*, meaning a medical practitioner believes that travel would be a serious risk to your own health.

You won’t be covered if you are medically fit to travel and:

- you choose not to travel, or
- your travel is affected by a rule set by a government, official authority or travel provider (eg airline).

### 4. If your service provider cancels your booking

You won’t be covered if your service provider (eg airline, hotel, travel agency) is unable to provide services due to the impact of COVID-19.



This includes (but isn't limited to) issues relating to staffing shortages and limited capacity.

- For example, you won't be covered if your airline cancels your flight and you need to find flights with an alternative provider.

#### **5. COVID-19 testing costs**

You won't be covered for the costs of COVID-19 tests to meet requirements of governments, local authorities or travel providers.

#### **6. If you need to make a claim relating to COVID-19**

In addition to the normal information you need to provide (as listed on our claim form), you'll need to provide some additional evidence to support your COVID-19 related claim. This may include proof you've complied with the requirements of the places you visit and your travel providers (eg airlines), such as COVID-19 vaccinations, boosters and testing.

If you believe you have a valid claim please contact us on **0800 660 141**.