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# Novel-Coronavirus (COVID-2019)

An outbreak of Coronavirus has occurred in China and has spread to other countries.

For current news and information see [safetravel.govt.nz](http://safetravel.govt.nz).

## **What this means for your insurance**

If you already have booked travel or are travelling we recommend that you contact your airline, hotel and tour providers regarding the best option in altering your trip. Some travel service providers may provide penalty-free options to amend travel arrangements.

If you bought a policy after 5pm NSZT 24 January 2020, there is no cover for claims related to Novel-Coronavirus under any circumstances.

If you bought a policy before 5pm NSZT 24 January 2020, there is still no cover, however if you are currently in Hubei province, China then we may be able to consider your individual circumstances. Please call us to discuss.

## **Emergency assistance**

If you have an emergency, please contact our Emergency Assistance Team as soon as possible on +64 9 985 5000.

## **FAQS**

### **Q. I'm stuck in China due to Coronavirus, can you help me?**

**A.** Call our emergency assistance team as soon as possible. We will do our best to assist you and provide advice about what options might be available.

### **Q. My flights have been cancelled because of Coronavirus, can I claim for the costs under my travel insurance?**

**A.** No. There is no cover for claims loss, damage cost or liability directly or indirectly from related to or associated with Coronavirus. We recommend contacting your airline, hotel and tour providers regarding the best option in altering your trip. Some travel service providers may provide penalty-free options to amend travel arrangements.

### **Q. I booked my travel last year before the outbreak, am I still covered for Coronavirus?**

**A.** No, Coronavirus has been declared an outbreak by the WHO. There is a general exclusion in your policy which excludes cover for claims loss, damage cost or liability



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directly or indirectly from related to or associated with an outbreak as declared by the WHO.

**Q. What about my medical expenses, will they still be covered?**

**A.** Your policy still provides cover within the terms, conditions and exclusions of the policy under 'Section 1. Medical Benefits' for the usual range of circumstances. If your medical expenses are directly or indirectly caused from, related to or associated with the Coronavirus then there is no cover available as this is excluded by the General Exclusions.

**Q. Can I still travel with my family?**

**A.** We can't advise you about whether or not it is safe or appropriate to travel. You should review the travel information on [www.safetravel.govt.nz](http://www.safetravel.govt.nz) and make your own decision about whether or not to postpone.

**Q. Can I still buy travel insurance?**

**A.** Yes. Your travel insurance will still cover a range of travel related circumstances. You should read your policy wording in full before deciding whether or not the insurance cover available is suitable for your circumstances. Be aware that Tower products exclude any cover for Coronavirus related claims.

**Q. What about the rest of my travel insurance?**

**A.** It's not affected, you're still covered for all the normal things like bad food, travel mishaps and stolen baggage.

This advice should be read in conjunction with your policy wording.