

Client Advisory

Coronavirus and your travel insurance policy

As the outbreak of COVID-19 (coronavirus) continues to evolve, we wanted to update you on what this means with regards to your travel insurance policy.

All insurers are continuing to monitor the situation, and their position on what is and isn't covered continues to change. Many have already removed some or all cover for coronavirus-related issues for travel to regions.

If you are considering making new travel arrangements, it is important to check government and international websites for the latest updates as they may affect cover under your travel insurance policy. The links below are recommended;

[SafeTravel](#) (Ministry of Foreign Affairs and Trade) for travel advice and restrictions

[Ministry of Health](#) for up to date health advice on coronavirus

[New Zealand Immigration](#) information for travellers to New Zealand

[World Health Organisation](#) information and guidance at a global level

If you have existing travel insurance and your travel plans have been cancelled or disrupted due to the coronavirus, please firstly contact your travel agent or airline to seek a refund or make alternative travel arrangements before submitting a claim. Claims can be influenced by factors such as when the policy was purchased and travel arrangements paid, the destination of travel, and of course the policy wording terms and conditions.

While we are working closely with our insurer partners, the links below summarise their position on cover for existing and new policy holders and may assist with your queries.

- [AIG](#)
- [Allianz](#)
- [Chubb](#) - including Crombie Lockwood Schools Travel scheme
- [Cover-More](#)
- [Berkshire Hathaway Speciality Insurance](#) - refer to the 'Travel Advisory Notices' tab

For Uni-Care support phone 09 362 4039.

Our brokers will continue to provide you advice and support. If you have any questions not covered by the insurer's website please contact your broker.