

# COVID-19 BENEFITS DESTINATION GUIDE



Travel with confidence. Use the COVID-19 Benefits Destination Guide to learn what cover applies to your trip

Effective date 1 November 2023

## STATE policy wording with an effective date 1 November 2023

Terms, conditions and exclusions apply. Please refer to the policy policy wording dated 1 November 2023 for full details.

The below scenarios are an indication of the benefits available only. Any claim(s) made will be assessed in accordance with the full terms and conditions of the policy.

Policy Benefit	COVID-19 related scenarios	Where are you travelling?			Are you cruising?
		New Zealand	Australia	Other destinations	If your trip includes a multi-night cruise and COVID-19 is related directly or indirectly to travel on board the cruise
Medical Expenses	I'm diagnosed with COVID-19 during my journey and have been certified as not fit to fly by a qualified medical practitioner.	<b>Yes</b> Maximum of \$1,500 medical coverage in New Zealand.	<b>Yes*</b>	<b>Yes*</b> Your destination must not be subject to "Do not travel" advice on the SafeTravel website at the time you enter the country or part of the country.	<b>Yes*</b>
	I'm diagnosed with COVID-19 and admitted to hospital	<b>Yes*</b> Refer to the policy wording for benefit limits, conditions and exclusions.	<b>Yes*</b> Refer to the policy wording for benefit limits, conditions and exclusions.	<b>Yes*</b> Your destination must not be subject to "Do not travel" advice on the SafeTravel website at the time you enter the country or part of the country.	<b>Yes*</b> Refer to the policy wording for benefit limits, conditions and exclusions.
Additional Expenses	I die due to COVID-19 during the journey	<b>Yes*</b> Refer to the policy wording for capped benefit limits, conditions, and exclusions.	<b>Yes*</b> Refer to the policy wording for capped benefit limits, conditions, and exclusions.	<b>Yes*</b> Refer to the policy wording for capped benefit limits, conditions, and exclusions.	<b>Yes*</b> Refer to the policy wording for capped benefit limits, conditions, and exclusions.
	Can I claim additional transport expenses to return home if my relative or business partner residing in New Zealand or Australia (not travelling with me) is diagnosed with life threatening COVID-19?	<b>Yes*</b> Domestic plan: Up to \$5,000 per adult. Domestic Cancellation plan: up to \$1,500 per person (combined limit of Section 2 and 3). Refer to the policy wording for benefit limits, conditions, exclusions.	<b>Yes*</b> Up to \$5,000 per adult. Refer to the policy wording for benefit limits, conditions and exclusions.	<b>Yes*</b> Up to \$5,000 per adult. Refer to the policy wording for benefit limits, conditions and exclusions.	<b>Yes*</b> Up to \$5,000 per adult. Refer to the policy wording for benefit limits, conditions and exclusions.



\*Limits, sub-limits, conditions and exclusions apply.

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The below scenarios are an indication of the benefits available only. Any claim(s) made will be assessed in accordance with the full terms and conditions of the policy.

Policy Benefit	COVID-19 related scenarios	Where are you travelling?			Are you cruising?
		New Zealand	Australia	Other destinations	If your trip includes a multi-night cruise and COVID-19 is related directly or indirectly to travel on board the cruise
Amendment or Cancellation Costs	<b>Pre-trip:</b> I'm diagnosed by a qualified medical practitioner with COVID-19 in New Zealand prior to departure who confirms I cannot travel	Yes Domestic plan: up to \$5,000 per policy.  There is no cover under the Inbound and Domestic Cancellation Plan.	Yes Up to \$10,000 per policy*	Yes Up to \$10,000 per policy*	Yes
	<b>Pre-trip:</b> I must quarantine because I have been certified by a local public health authority as having had close contact of a COVID-19 case and can no longer travel	No	No	No	No
	<b>Pre-trip:</b> I'm an essential health care worker and my leave is revoked due to COVID-19	Yes Up to \$5,000 per policy*	Yes Up to \$10,000 per policy*	Yes Up to \$10,000 per policy*	Yes Up to \$10,000 per policy*
	My relative or business partner in New Zealand or Australia (not travelling with me) is diagnosed with life threatening COVID-19	Yes Up to \$5,000 per policy*	Yes Up to \$10,000 per policy*	Yes Up to \$10,000 per policy*	Yes Up to \$10,000 per policy*
	<b>On-trip:</b> If I or my travelling companion are hospitalised with COVID-19 on my trip	Yes Up to \$5,000 per policy*	Yes Up to \$10,000 per policy*	Yes Up to \$10,000 per policy*	Yes Up to \$10,000 per policy*
Travel delay	COVID-19 causes temporary delays to my transport	No cover under this section of the policy wording. COVID-19 benefits are only covered under Section 1, 2 and 3. Refer to the policy wording for full details.			
Missed connections	COVID-19 causes delay, cancellation or rerouting of my prepaid scheduled transport and I need to catch up with a prepaid transport connection	No cover under this section of the policy wording. COVID-19 benefits are only covered under Section 1, 2 and 3. Refer to the policy wording for full details.			
Special events	My journey is delayed due to COVID-19 and I need to use alternative public transport to arrive at the special event on time	No cover under this section of the policy wording. COVID-19 benefits are only covered under Section 1, 2 and 3. Refer to the policy wording for full details.			

\*Limits, sub-limits, conditions and exclusions apply. Refer to the policy wording for full details.





## What you need to be aware of:

If You are diagnosed with COVID-19 on Your trip and admitted to hospital, there is \$Unlimited Additional Expenses cover available on an International or Inbound policy, \$10,000 per adult on a Domestic policy or up to the cover chosen on a Domestic Cancellation policy.

If You are diagnosed with COVID-19 on Your trip and not admitted to hospital, there is additional expenses cover available up to a maximum benefit limit of \$5,000 per adult on International, Inbound, and Domestic policies, or amount per person on a Domestic Cancellation policy.

Cover is for reasonable Additional accommodation expenses (room rate only) and Additional transport expenses, at the same accommodation standard and fare class as originally booked, up to the limit shown in the table above. Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

Please refer to the policy wording dated 1 November 2023 for the full details of the conditions under Section 3: Amendment or Cancellation Costs relating to the COVID-19 benefits that apply.

There is no pre-trip cover available for Inbound and Domestic Cancellation plans due to COVID-19 related events.

Cover relating to COVID-19 benefits for Inbound visitors to New Zealand is limited. Please refer to the policy wording for full details.

Denied boarding, border closures and travel bans: there is no cover for claims directly or indirectly arising from or caused by government-issued travel bans; "Do not travel" warnings; government directed border closures; denied boarding; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

There is no cover for any transport or accommodation costs or expenses arising from a public health authority directing you into a period of quarantine which is mandatory for travellers related to cross area, border, region or territory travel. (This exclusion applies regardless of you being diagnosed with COVID-19 or having come into contact with a person diagnosed with COVID-19).

**Please refer to the STATE policy wording dated 1 November 2023 for full terms, conditions and exclusions.**

**For more information, contact STATE Customer Service on 0800 500 325.**



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