

TRAVEL INSURANCE COVID-19 BENEFITS GUIDE



Frequently asked questions detailing how the policy provides cover for certain COVID-19 scenarios.

Effective date 1 November 2023

For STATE policies with an date effective on or after 1 November 2023

Any claim(s) made will be assessed in accordance with the full terms and conditions of the policy.

Please also see our COVID-19 BENEFITS DESTINATION GUIDE

Check your policy wording for the COVID-19 extended benefits available on your policy. Some benefits are not available on all plans.

Important: the STATE policy contains benefits relating to the COVID-19 pandemic. While your policy may respond, your claim remains subject to the terms and conditions, limitations and exclusions set out in the policy wording.

Please read your policy wording carefully to understand how your policy operates or contact our Customer Service Team on 0800 500 325 if you have any general questions. It is important to note that we cannot confirm coverage over the phone and you will need to submit a claim for consideration by our claims team.

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.

Scenario	Cover stance	Cover conditions
Pre-trip (Trips to all destinations)		
Diagnosed with COVID-19	<p>What am I covered for if prior to my departure, I or my travelling companion are diagnosed with COVID-19 at home in New Zealand and cannot travel.</p> <p>Can I claim my non-refundable cancellation costs?</p>	<p>You can then claim your cancellation or amendment costs for your prepaid non-refundable travel arrangements up to \$10,000 on an international policy or \$5,000 on a domestic policy or if applicable, up to the level of cover purchased for cancellation (whichever is lower).</p> <p>There is no pre-trip cover available for Inbound and Domestic Cancellation plans resulting from COVID-19 related events.</p>
		<p>There is no cover if symptoms or diagnosis occurred prior to buying your policy.</p> <p>Subject to written medical certification from a qualified medical practitioner confirming your COVID-19 diagnosis and you being unfit to travel.</p>

Travel warning or travel ban

Please note: This policy does not cover claims relating to 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.



Scenario	Cover stance	Cover conditions
Pre-trip (Trips to all destinations)		
Government interventions & travel restrictions	What happens if I purchase my trip and buy this travel insurance policy for travel to a country that is deemed safe to travel to by the New Zealand Government on SafeTravel.govt.nz BUT THEN, before I depart, our government issues a “Do not travel” warning or temporarily pauses travel related to COVID-19. I cancel my trip – can I claim my cancellation costs?	No, cover is not available in this scenario. There is no cover for any claims related to government directed restrictions. Refer to the STATE policy wording, page 29-31: “We will not pay for: claims arising from COVID-19 if the country or part of the country You travelled to was subject to “Do not travel” advice on the SafeTravel.govt.nz website at the time You entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19). This exclusion will not apply if Your trip destination is New Zealand or Australia.” General Exclusion 9 on page 32 applies: “We will not pay for: 9. claims arising from any government intervention, prohibition, regulation or restriction or court order.” General exclusion 31 on page 33 also applies.
Leave revoked	If I am an essential health care worker (such as a pharmacist, nurse, doctor, paramedic or other health care professional) and my leave is revoked due to COVID-19 and I can't travel, can I claim the cancellation costs of my prepaid trip?	Yes, you can claim cancellation or amendment costs for your prepaid non-refundable travel arrangements up to \$10,000 on an international policy or \$5,000 on a domestic policy or if applicable, up to the level of cover purchased for cancellation (whichever is lower). There is no pre-trip cover available for Inbound and Domestic Cancellation plans resulting from COVID-19 related events. Your trip can be to anywhere in the world. Pre-booked cruises included too. Under COVID-19 Benefits for Section 3: Amendment or cancellation costs on page 31. A letter or email confirmation from your employer is required to support a claim.
Deemed to have had close contact with someone with COVID-19	What happens if I have been directed to quarantine by a public health authority because they deemed I had close contact with someone diagnosed with COVID-19 and can't go on my trip? Can I claim my cancellation costs?	No, cover is not available in this scenario. No, cover is not available in this scenario. Please refer to the STATE policy wording, page 33, General exclusion 29: “We will not pay for: 29. any costs or expenses incurred if a government or public health authority mandatory quarantine or isolation order is imposed on You related to cross area, border, region or territory travel. This exclusion only applies to COVID-19 and applies regardless of You being diagnosed with COVID-19 or being directed by a local public health authority into a period of quarantine because they have classified You as having close contact with a person diagnosed with COVID-19.”
Pre-trip or On-trip (Trips to all destinations)		
Non-travelling relative	My non-travelling relative has existing medical conditions and falls ill with COVID-19. Would there be cover if I need to amend or cancel my journey? My non-travelling relative has passed away from COVID-19 and my trip is now disrupted or cancelled. Will I be able to claim costs?	Yes, cover is available in these scenarios. You can claim your cancellation or amendment costs for your prepaid non-refundable travel arrangements up to \$10,000 on an International policy or \$5,000 on a Domestic policy or if applicable, up to the level of cover purchased for cancellation (whichever is lower). The COVID-19 diagnosis of your non-travelling relative must be certified by a qualified medical practitioner and the treating doctor confirms in writing the level of infection is life threatening. Your non-travelling relative must reside in New Zealand or Australia. There is no cover if symptoms or diagnosis occurred prior to buying your policy.



Scenario		Cover stance	Cover conditions
Government interventions & travel restrictions	At the time of booking my holiday and purchasing my policy, there were no government travel restrictions in place. A new outbreak of COVID-19 or 'pandemic hotspot' has been declared and government restrictions are put in place that now prevent me from travelling to the intended destination(s). Am I covered?	No, cover is not available in this scenario.	There is no cover for any claims related to government directed restrictions. Refer to the STATE policy wording, page 32, General Exclusion 9: "We will not pay for: 9. claims arising from any government intervention, prohibition, regulation or restriction or court order." General exclusion 31 on page 33 also applies.
On-trip (Trips to all destinations)			
Diagnosed with COVID-19	What happens if I am diagnosed with COVID-19 by a medical practitioner and require medical treatment overseas?	Non-cruise travel: Yes, medical* cover is available. Cruise travel: There is \$Unlimited on-board and ship to shore medical cover on international policies. Note: Inbound Plan - medical cover for COVID-19 related expenses is only extended to cover medical expenses incurred within New Zealand, not while you are overseas travelling to or from New Zealand. Inbound plan is limited to \$1,000,000.	Subject to written medical certification from a qualified medical practitioner. Claims are excluded whether directly or indirectly arising from COVID-19 if the country or part of the country you travelled to was subject to "Do not travel" advice on the SafeTravel.govt.nz website at the time you entered the country or part of the country. This exclusion does not apply if your trip destination is New Zealand or Australia.
Diagnosed with COVID-19	If I fall ill with COVID-19 and hospitalised on my journey and need to extend my stay, can I claim the cost of additional accommodation and transport?	Yes, cover is available in this scenario. Refer to the STATE policy wording for full details.	If you are diagnosed with COVID-19 during the Period of Insurance and are hospitalised as a result. Subject to written medical certification from a qualified medical practitioner. Claims are excluded whether directly or indirectly arising from COVID-19 if the country or part of the country you travelled to was subject to "Do not travel" advice on the SafeTravel.govt.nz website at the time you entered the country or part of the country. This exclusion does not apply if your trip destination is New Zealand or Australia.
Diagnosed with COVID-19 (not hospitalised)	If I fall ill with COVID-19 but not hospitalised on my journey and need to extend my stay, can I claim the cost of additional accommodation and transport?	If You are diagnosed with COVID-19 on Your trip and not admitted to hospital, there is cover available up to a maximum benefit limit of up to \$5,000 per adult on International, Inbound, and Domestic policies, or \$1,500 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.	Subject to written medical certification from a qualified medical practitioner confirming your COVID-19 diagnosis and you being unfit to travel. Claims are excluded whether directly or indirectly arising from COVID-19 if the country or part of the country you travelled to was subject to "Do not travel" advice on the SafeTravel.govt.nz website at the time you entered the country or part of the country. This exclusion does not apply if your trip destination is New Zealand or Australia.

*Medical cover will not exceed 12 months from onset.
This is general advice only. Limits, sub-limits, conditions and exclusions apply.



Scenario	Cover stance	Cover conditions	
On-trip (Trips to all destinations)			
Diagnosed with COVID-19	If I fall ill with COVID-19 overseas and need to be repatriated to New Zealand, am I covered?	Cover under SECTION 2: Additional Expenses is available if you are diagnosed with COVID-19 on your trip and admitted to hospital. While you are hospitalised with COVID-19, you will not be repatriated to New Zealand. Emergency repatriation cannot be arranged while you are infected with COVID-19. If you are overseas and die on your trip, there is cover for your overseas funeral or cremation expenses or the cost of returning your remains to New Zealand if the cause of death is COVID-19.	Claims are excluded whether directly or indirectly arising from COVID-19 if the country or part of the country you travelled to was subject to "Do not travel" advice on the SafeTravel.govt.nz website at the time you entered the country or part of the country. This exclusion does not apply if your trip destination is New Zealand or Australia.
Non-travelling relative	Is there cover to return home early if a non-travelling relative or business partner in New Zealand or Australia is diagnosed by a medical practitioner with COVID-19?	Yes, cover available in this scenario. While travelling on your trip, you can claim your cancellation or amendment costs for your prepaid trip up to a maximum benefit limit of: <ul style="list-style-type: none"> • \$10,000 on an International or Inbound policy, or • \$5,000 on a Domestic policy, or • \$1,500 on a Domestic Cancellation policy 	The COVID-19 diagnosis of your non-travelling relative must be certified by a qualified medical practitioner and the treating doctor confirms in writing the level of infection is life threatening. The non-travelling relative or business partner must reside in New Zealand or Australia. There is no cover if symptoms or diagnosis occurred prior to buying your policy.
Quarantine or isolate	While on my trip, I'm denied entry to a country due to government restrictions imposed in the arriving country on travellers from countries I have visited en route or from which I have departed. Am I covered for the costs to change my trip?	No, cover is not available in this scenario.	There is no cover provided for any claims related to government restrictions, government-issued bans, border closures, denied boarding and mandatory requirements.
Quarantine or isolate	If I am diagnosed with COVID-19 on my trip overseas, can I claim my medical and quarantine costs because I must stay put?	Yes, cover is available in this scenario.	Subject to written medical certification from a qualified medical practitioner confirming your COVID-19 diagnosis and you being unfit to travel. Claims are excluded whether directly or indirectly arising from COVID-19 if the country or part of the country you travelled to was subject to "Do not travel" advice on the SafeTravel.govt.nz website at the time you entered the country or part of the country. This exclusion does not apply if your trip destination is New Zealand or Australia.
Deemed to have had close contact with someone with COVID-19	Will my quarantine costs be covered if I have been directed by the local public health authority to enter quarantine because I've had close contact with a person diagnosed with COVID-19?	No, cover is not available in this scenario.	There is no cover provided for any claims related to entering quarantine because you had close contact with a person diagnosed with COVID-19

Scenario	Cover stance	Cover conditions	
General			
Annual Multi Trip policy	Am I covered for COVID-19 benefits on my annual multi-trip policy?	Yes.	N/A
Quarantine or isolate	There are no government restrictions in place at the time I buy the policy to travel to my destination, but I'm required to self-isolate or enter a quarantine facility for 14 days on return from my trip. I no longer wish to travel and want to cancel my holiday. Am I covered?	No, cover is not available in this scenario.	There is no cover for claims directly or indirectly arising from or caused by a public health authority directing you into a period of quarantine or self-isolation which is mandatory for travellers related to cross area, border, region or territory travel.
Quarantine or isolate	I intended to travel to a country which is quarantine-free but am not a permanent resident of the country from which I am departing. Is there provision to claim for being denied re-entry or for the cost of cancellation due to being refused immigration clearance from either the destination country or the country to which I had planned to return?	No, there is no cover available in this scenario.	The policy excludes claims caused by customs and immigration officials acting in the course of their duties or you travelling on incorrect travel documents.

Important: Limits, sub-limits, conditions and exclusions apply. Additional and medical expenses cover is not available on domestic cancellation plans.

Please refer to the STATE policy wording dated 1 November 2023 for full details.

Travel warning or travel ban

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For more information, contact the State Customer Service on 0800 500 325.

