

COVID-19 BENEFITS DESTINATION GUIDE



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

Updated 26 April 2022

YourCover policy wording with an effective date 26 April 2022

Terms, conditions and exclusions apply. Please refer to the policy policy wording dated 26 April 2022 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	Yes Maximum of \$1,500 medical coverage in New Zealand.	Yes	Yes 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.	Yes
Additional Expenses	I'm diagnosed with COVID-19 and admitted to hospital	Yes* Refer to the policy wording for benefit limits, conditions, exclusions and special excess	Yes* Refer to the policy wording for benefit limits, conditions, exclusions and special excess	Yes* 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.	Yes* Refer to the policy wording for benefit limits, conditions, exclusions and special excess
	I die due to COVID-19 during the journey	Yes Refer to the policy wording for capped benefit limits, conditions, and exclusions	Yes Refer to the policy wording for capped benefit limits, conditions, and exclusions	Yes Refer to the policy wording for capped benefit limits, conditions, and exclusions	Yes 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?	Yes* Domestic plan: Up to \$2,500 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 and special excess	Yes* Up to \$2,500 per adult. Refer to the policy wording for benefit limits, conditions, exclusions and special excess	Yes* Up to \$2,500 per adult. Refer to the policy wording for benefit limits, conditions, exclusions and special excess	Yes* Up to \$2,500 per adult. Refer to the policy wording for benefit limits, conditions, exclusions and special excess

* Special excess: In addition to Your chosen excess or the excess on the Domestic plans, a special excess will apply to:

- SECTION 2: Additional Expenses if You are diagnosed with COVID-19 on Your trip and admitted to hospital; and SECTION 2: Additional Expenses if You die as the result of COVID-19; and to
- SECTION 3: Amendment or Cancellation Costs if You or Your travelling companion are hospitalised with COVID-19 on Your trip

If Your claim is under both Sections 2 and 3 above, the higher special excess will be deducted. The special excess applies in addition to any other excess. You cannot remove this special excess. Refer to the policy wording for full details.

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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	Pre-trip: I'm diagnosed with COVID-19 in New Zealand prior to departure	Yes Up to \$2,500 (per policy), if policy is purchased 21 days or more before the departure date. If, however, the policy is purchased less than 21 days before the scheduled departure date, we will cover travel costs that were paid for in the 48-hour period before buying the policy and after buying the policy. There is no cover under the Domestic Cancellation Plan.	Yes Up to \$5,000 (per policy), if policy is purchased 21 days or more before the departure date. If, however, the policy is purchased less than 21 days before the scheduled departure date, we will cover travel costs that were paid for in the 48-hour period before buying the policy and after buying the policy.	Yes Up to \$5,000 (per policy), if policy is purchased 21 days or more before the departure date. If, however, the policy is purchased less than 21 days before the scheduled departure date, we will cover travel costs that were paid for in the 48-hour period before buying the policy and after buying the policy.	Yes Up to \$2,500 per policy for travel within NZ or \$5,000 for international destinations, if policy is purchased 21 days or more before the departure date. If, however, the policy is purchased less than 21 days before the scheduled departure date, we will cover travel costs that were paid for in the 48-hour period before buying the policy and after buying the policy.
	Pre-trip: 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
	Pre-trip: I'm an essential health care worker and my leave is revoked due to COVID-19	Yes Domestic Plan: Up to \$2,500 (per policy) Domestic Cancellation Plan: Up to \$1,500 (per policy)	Yes Up to \$5,000 (per policy)	Yes Up to \$5,000 (per policy)	Yes Up \$2,500 per policy on Domestic Pan for travel within NZ or \$5,000 for international destinations
	My relative or business partner in New Zealand or Australia (not travelling with me) is diagnosed with life threatening COVID-19	Yes Domestic Plan: Up to \$2,500 (per policy) Domestic Cancellation Plan: Up to \$1,500 (per policy)	Yes Up to \$5,000 (per policy)	Yes Up to \$5,000 (per policy)	Yes Up \$2,500 per policy on Domestic Pan for travel within NZ or \$5,000 for international destinations
	On-trip: If I or my travelling companion are hospitalised with COVID-19 on my trip	Yes* Domestic Plan: Up to \$2,500 (per policy) Domestic Cancellation Plan: Up to \$1,500 (per policy)	Yes* Up to \$5,000 (per policy)	Yes* Up to \$5,000 (per policy)	Yes* Up \$2,500 per policy on Domestic Pan for travel within NZ or \$5,000 for international destinations
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.			

* Special excess: In addition to Your chosen excess or the excess on the Domestic plans, a special excess will apply to:

- SECTION 2: Additional Expenses if You are diagnosed with COVID-19 on Your trip and admitted to hospital; and SECTION 2: Additional Expenses if You die as the result of COVID-19; and to
- SECTION 3: Amendment or Cancellation Costs if You or Your travelling companion are hospitalised with COVID-19 on Your trip

If Your claim is under both Sections 2 and 3 above, the higher special excess will be deducted. The special excess applies in addition to any other excess.

You cannot remove this special excess. Refer to the policy wording for full details.



WHAT YOU NEED TO BE AWARE OF:

Special excess applicable to COVID-19 claims : In addition to Your chosen excess or the excess on the Domestic plans, a special excess will apply to:

- SECTION 2: Additional Expenses if You are diagnosed with COVID-19 on Your trip and admitted to hospital; and SECTION 2: Additional Expenses if You die as the result of COVID-19: International - \$250, Inbound – \$250, Domestic – \$250, Domestic Cancellation – \$150; and to
- SECTION 3: Amendment or Cancellation Costs if You or Your travelling companion are hospitalised with COVID-19 on Your trip: International - \$500, Inbound – \$500, Domestic – \$250, Domestic Cancellation – \$150

If Your claim is under both Sections 2 and 3 above, the higher special excess will be deducted.

The special excess applies in addition to any other excess. You cannot remove this special excess.

Refer to the policy wording for full details.

21-day lead time: there is cover under Section 3: Amendment or Cancellation Costs relating to the COVID-19 benefits if the policy is purchased 21 days or more before your departure date.

If, however, the policy is purchased less than 21 days before your scheduled departure date, we will cover travel costs that were paid for in the 48-hour period before buying the policy and after buying the policy.

Please refer to the policy wording dated 26 April 2022 for the full details of the conditions under Section 3: Amendment or Cancellation Costs relating to the COVID-19 benefits that apply.

The maximum benefit is capped at \$2,500 per policy for the Domestic plan and \$5,000 per policy for the International Plan. There is no pre-trip cover available for Inbound and Domestic Cancellation plans due to COVID-19 related events.

Cruises: there is no cover for cabin confinement claims arising from or caused by COVID-19 (whether or not You are diagnosed with COVID-19).

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).

Note: Essentials policy wording does not have COVID-19 benefits. If you require a travel insurance policy with COVID-19 benefits, please purchase the YourCover policy wording.

Please refer to the YourCover policy wording dated 26 April 2022 for full terms, conditions and exclusions.

For more information, contact your agent or broker.

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