

COVID-19 BENEFITS DESTINATION GUIDE



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

Updated 10 June 2021

For YourCover single trip policies with an endorsement date effective 9 December 2020.

Where are you travelling?

Are you cruising?

Terms, conditions and exclusions apply. Please refer to the policy wording endorsement dated 9 December 2020 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?			If your trip includes a multi-night cruise and COVID-19 is related directly or indirectly to travel on board the cruise
		New Zealand	Australia	Other destinations	
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.	No
	I'm diagnosed with COVID-19 and required to quarantine immediately before continuing my trip	Yes	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.	No
Additional Expenses	I die due to COVID-19 during the journey. Can funeral expenses be claimed if I pass away due to COVID-19 during the journey?	Yes	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.	No
	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	Yes	Yes	No

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; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

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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.

		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
Policy Benefit	COVID-19 related scenarios				
Additional Expenses continued	I must quarantine immediately because I have been certified by a local public health authority as having had close contact of a COVID-19 case	Yes	Yes	No	No
	The person I was due to stay with in New Zealand or Australia has COVID-19 and I can't stay with them	Yes Up to \$250 per night for alternative accommodation	Yes Up to \$250 per night for alternative accommodation	No	No
	My prepaid accommodation in New Zealand or Australia is shut down due to a COVID-19 outbreak on the premises and hygiene measures are required	Yes	Yes	No	No
Amendment or Cancellation Costs	Pre-trip: I'm diagnosed with COVID-19 in New Zealand prior to departure	Yes	Yes	Yes	Yes
	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	Yes	Yes	No	Yes, only if travel is within NZ or in Australia. No cover for any other destinations
	Pre-trip: I'm an essential health care worker and my leave is revoked due to COVID-19	Yes	Yes	Yes	Yes
	My relative or business partner in New Zealand or Australia (not travelling with me) is diagnosed with life threatening COVID-19	Yes	Yes	Yes	Yes
	The person I was due to stay with in New Zealand or Australia has COVID-19 and I can't stay with them	Yes Up to \$250 per night for alternative accommodation	Yes Up to \$250 per night for alternative accommodation	No	No
	My prepaid accommodation in New Zealand or Australia is shut down due to a COVID-19 outbreak on the premises and hygiene measures are required	Yes	Yes	No	No
Travel delay	COVID-19 causes temporary delays to my transport	Yes	Yes	No	No
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	Yes	Yes	No	No
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	Yes	Yes	No	No

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WHAT YOU NEED TO BE AWARE OF:

COVID-19 benefits are only available on single trip YourCover travel insurance policies.

Cover relating to COVID-19 is for New Zealand residents and citizens only.
Inbound visitors to New Zealand are not covered for COVID-19 related benefits.

A limited number of travel insurance benefits relating to the COVID-19 pandemic are available for worldwide travel.
A range of additional COVID-19 benefits are available for travel within New Zealand and to Australia.
Full details, conditions and exclusions are outlined in the endorsement dated 9 December 2020, attached to the policy wording.

There is no cover for cruise travel relating to any claims (directly or indirectly) due to COVID-19, except for Section 3: Amendment or Cancellation Costs.

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; 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 endorsement dated 9 December 2020, attached to the policy wording for full terms, conditions and exclusions.

For more information, contact your agent or broker.

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