

## 1<sup>st</sup> April 2021

## Selected cover for epidemic and pandemic diseases and update on travel disruptions

Allianz Partners has introduced selected cover for epidemic and pandemic diseases including Covid-19 to our Kiwi Holiday Insurance product.

Cover is in place for cancellation and medical expenses should you contract an epidemic or pandemic disease such as Covid-19 after purchasing your policy and can no longer travel. Cover for medical claims directly related to an epidemic or pandemic such as Covid-19 will only apply for travellers who contract the disease after they commence their journey.

The cover is not in place for general travel disruption as a result of an epidemic or pandemic disease such as Covid-19, including government mandated lockdowns, border restrictions and travelling against the advice of the New Zealand government or the local government at your overseas destination. There is no cover for lockdowns, changes in government alert levels, changes to quarantine-free travel, quarantine or mandatory isolation applying to a population or part of a population.

As with any travel insurance, disinclination to travel due to fear or change of mind is not covered.

Terms, conditions, limits, sub-limits and exclusions apply and these are stated in the Policy Wording. Customers considering the purchase of a travel insurance policy should read Policy Wording to check what is and isn't covered.