

Important information regarding: Zika Virus

Issued: 28/1/2016

This advice applies to customers who are concerned or may be affected by the emergence of the Zika virus.

Background

On the 22nd of January the New Zealand Government advised that a number of countries had been affected by an outbreak of a new mosquito-borne virus called Zika.

According to New Zealand Ministry of Foreign Affairs and Trade's website as at 22/1/2016

(<https://www.safetravel.govt.nz/news/zika-virus>).

"There are concerns that pregnant women who become infected with Zika virus can transmit the disease to their unborn babies, with potentially serious consequences. Reports from several countries, most notably Brazil, demonstrate an increase in severe foetal birth defects and poor pregnancy outcomes in babies whose mothers were infected with Zika virus while pregnant."

Your policy provides a number of benefits, conditions, limits and exclusions that may be relevant to Your travel plans. You should read the Policy Wording which outlines the extent of Your travel insurance cover. Some words used in this document have a special meaning as defined in the Policy Wording.

We encourage all policy holders to review the New Zealand Ministry of Foreign Affairs and Trade's [website](#) for the latest updates. <https://www.safetravel.govt.nz/news/zika-virus>

For all policies issued before 23/1/2016

- If Your policy contains Amendment or Cancellation cover, there is cover (up to the nominated policy limits) for Your reasonable amendment or cancellation costs (whichever is lesser) if You are pregnant and intending to travel to a country affected by the Zika virus.
- There is no cover for Amendment or Cancellation costs if You are not pregnant at the time of travel
- The country that You are intending to travel to is listed on the US Centers for Disease Control and Prevention ("CDC") website as being affected by the Zika virus. Please visit <http://www.cdc.gov/zika/geo/index.html> to see the list of affected countries.

Claims can be submitted through our online claims portal: <https://claims.covermore.co.nz/>.

Remember, You must take all reasonable steps to mitigate Your out of pocket expenses. We encourage You to speak with Your travel agent or Transport Provider as soon as possible to minimise Your out of pocket expenses.

Policy cover for policies issued on or after 23/1/2016

Travel insurance provides cover for unforeseen events only.

- There is no cover for Amendment or Cancellation costs for policies issued **on or after** 23/1/2016 as the outbreak of the virus in those countries listed on the CDC website is no longer deemed an unforeseen event.
- If You are travelling to a destination not listed on the CDC's website as at 28/1/2016 and You purchase a policy at this stage, then You will be covered for Amendment or Cancellation costs should that destination be subsequently listed as being affected after 28/1/2016

Important general advice

This information must be read in conjunction with the Policy Wording as certain terms, conditions, limits and exclusions apply. These terms, conditions, limits and exclusions are detailed in the Policy Wording and in particular We draw Your attention to 'The Benefits' and 'General Exclusions' sections of the Policy Wording.

Contact us

If You are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5597.

If You have any further enquiries please contact our Customer Service team on 0800 500 248 between 8.30am and 5.30pm Monday to Friday.