



Important Information Regarding: Middle East Conflict Escalation – June 2025

Issued: 25 June 2025

Background

The conflict in the Middle East remains unpredictable due to recent escalations including the USA conducting strikes on Iranian nuclear sites on Sunday 22nd June, 2025. Several airlines are experiencing delays and cancellations due to the airspace over Qatar being temporarily closed.

The Ministry of Foreign Affairs and Trade (MFAT) has warned travellers that people may be impacted even if their destination is not in the Middle East. They also warn New Zealanders to leave Iran now if it is safe to do so.

Whilst some neighbouring countries in the region may not have travel warnings placed on them, travel through the region, and even globally, has seen an impact due to the ongoing situation.

If you have been directly affected by this event and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5597. We further urge you to pay close attention to the local media and emergency services

Policy coverage:

Costs that are not covered by your policy

- There is no cover for claims directly arising from you not following “Do not travel” advice issued by MFAT if the subject of the advice or warning is related to the nature of your claim.
- There is no cover for claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Costs that are incurred where your travel is not directly affected
- Cancelling your trip due to unwillingness or reluctance to proceed with the trip or deciding to change plans
- Where alternate travel is at a higher fare class than originally booked
- Travel arrangements that have already been used
- Costs excluded or above the limits outlined in your Policy Wordings
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For policies/trips with a Relevant Time before 10am (AEST) 22 June 2025

Subject to the benefits, terms, conditions, limits, sub-limits and exclusions contained in your Product Disclosure Statement (the “PDS”) and our assessment of your claim, there may be provision to claim for the following expenses if you or your travel plans are directly affected:

Travel Delay costs (please check your specific policy as cover may vary)

If you are already on your trip:

- o Additional accommodation (room rate only) if your travel is delayed for the required timeframes; up to the nominated limits as outlined in the Policy Wording
- o There is no cover if your existing travel plans are not directly affected

• Amendment or Cancellation Costs If you have this cover on your policy:

- o The non-refundable portion of pre-paid, unused travel arrangements
- o Amendments made prior to departing on the Journey if the cost to rearrange does not exceed the amount it would have cost to cancel the trip outright
- o There is no cover available for any portions of your Journey that have been utilised
- o There is no cover if your existing travel plans are not directly affected



To submit your claim, please remember:

- To keep all itemised receipts for additional purchases or costs incurred
- Obtain a letter from the travel provider confirming the length and reason for delay
- The easiest way to lodge a claim is online via: <https://claims.covermore.com.au/>

Costs that are not covered by your policy

- Costs that are incurred where your travel is not directly affected
- Where alternate travel is at a higher fare class than originally booked
- Travel arrangements that have already been used
- Costs excluded or above the limits outlined in your PDS

For policies/trips with a Relevant Time before 10am (AEST) 22 June 2025

There is no cover for claims arising from this event under your policy as this is no longer deemed an unforeseeable event.

If you decide to change your travel plans, we encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

Important points regarding cover

- Your insurance policy does not cover you for events that had already occurred at the relevant time of your policy/trip
- Your insurance policy does not cover you for events that you knew were going to impact your travel at the relevant time of your policy/trip

Free Extension of Insurance

If the relevant time of your current trip pre-dates this travel advice and your travel is disrupted due to this event, impacting your ability to return home on your policy end date, your policy will freely extend until you are physically able to return home as soon as it becomes possible.

Emergency Assistance

If Your trip involves travel to a country or part of a country the New Zealand Government on the safetravel.govt.nz website has issued a "Do not travel" advice or warning, we may not be able to provide you with emergency assistance in that country.

Important general advice

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



Contact us

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5597.

For any general enquiries regarding the event please contact our Customer Service team on 1300 728 016 between 6.00 am and 3.15 pm AEST Monday to Friday, 8am to 12pm AEST Saturday.