

# Travel during the COVID-19 pandemic

Frequently asked questions detailing how the policy provides cover for certain COVID-19 scenarios.



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## For International Student, Experience NZ & Working Holiday Policies

Cover is subject to the section benefit limits, sub limits, conditions and exclusions on the plan You have chosen.

Please read Your policy wording carefully to understand how your policy operates or email our Customer Service Team on [service@orbitprotect.com](mailto:service@orbitprotect.com) if you have any general questions. It is important to note that we cannot confirm coverage over the phone and you will need to submit a claim for consideration by our claims team.

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.

Scenario		Cover stance	Cover conditions
<b>Pre-trip (Trips to all destinations)</b>			
Diagnosed with COVID-19	If I am diagnosed with COVID-19 by a medical practitioner in my home country or I have received a positive test result, can I claim my non-refundable cancellation costs?	No. There is no pre-trip cover available for cancellation resulting from COVID-19 related events.	General exclusion 22. An epidemic, pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. This exclusion does not apply to Section 2 Medical Cover, subsections 1-9 inclusive.
Government interventions & travel restrictions	What happens prior to departure if, my local government or the New Zealand government issues a "Do not travel" warning or temporarily pauses travel related to COVID-19. I cancel my trip - can I claim my cancellation costs?	No, cover is not available in this scenario.	General exclusion 20. Any breach or any prohibition or regulation of any government relating to immigration or travel (including failure to obtain a passport or visa).
Deemed to have had close contact with someone with COVID-19	What happens if I have been directed to quarantine by a public health authority because they deemed I had close contact with someone diagnosed with COVID-19 and can't go on my trip? Can I claim my cancellation costs?	No. There is no pre-trip cover available for cancellation resulting from COVID-19 related events.	General exclusion 22. An epidemic, pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. This exclusion does not apply to Section 2 Medical Cover, subsections 1-9 inclusive.
Non-travelling relative	My non-travelling relative has existing medical conditions and falls ill with COVID-19. Would there be cover if I need to amend or cancel my journey?  My non-travelling relative has passed away from COVID-19 and my trip is now disrupted or cancelled. Will I be able to claim costs?	No. There is no pre-trip cover available for cancellation resulting from COVID-19 related events for non-travelling relative	General exclusion 22. An epidemic, pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. This exclusion does not apply to Section 2 Medical Cover, subsections 1-9 inclusive.

Limits, sub-limits, conditions and exclusions apply. Insurance administered by Orbit Protect Ltd, underwritten and issued by Zurich Australian Insurance Limited (ZAIL) incorporated in Australia, ABN 13 000 296 640, trading as Zurich New Zealand. Consider the Policy Brochure and wording therein before deciding to buy this product. For further information see Zurich New Zealand's financial strength rating.

Scenario		Cover stance	Cover conditions
<b>Pre-trip or On-trip (Trips to all destinations)</b>			
Government interventions & travel restrictions	At the time of booking my trip and purchasing my policy, there were no government travel restrictions in place. A new outbreak of COVID-19 or 'pandemic hotspot' has been declared and government restrictions are put in place that now prevent me from travelling to New Zealand. Am I covered?	No, cover is not available in this scenario.	General exclusion 20. Any breach or any prohibition or regulation of any government relating to immigration or travel (including failure to obtain a passport or visa).
<b>On-trip (Trips to all destinations)</b>			
Diagnosed with COVID-19	What happens if I am diagnosed with COVID-19 by a medical practitioner and require treatment in New Zealand?	Medical cover is available.	Subject to written medical certification from a qualified medical practitioner or you have received a positive COVID-19 test.  Overseas medical costs only and claims relating to any additional expenses like accommodation, meals, transport are excluded.
Tested positive to COVID-19 at airport/port in home country or when leaving New Zealand	I was denied boarding due to a positive COVID-19 test at the airport/port in home country or when I left New Zealand.  Am I covered for the cancellation costs?	No. There is no pre-trip cover available for cancellation resulting from COVID-19 related events.	General exclusion 22. An epidemic, pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. This exclusion does not apply to Section 2 Medical Cover, subsections 1-9 inclusive.
Non-travelling relative	Is there cover to return home early if a non-travelling relative or business partner in my home country is diagnosed by a medical practitioner with COVID-19?	No, cover is not available in this scenario.	General exclusion 22. An epidemic, pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. This exclusion does not apply to Section 2 Medical Cover, subsections 1-9 inclusive.
Quarantine or isolation	While on my trip, I'm denied entry to a country due to government restrictions imposed in the arriving country on travellers from countries I have visited en route or from which I have departed. Am I covered for the costs to change my trip?	No, cover is not available in this scenario.	General exclusion 20. Any breach or any prohibition or regulation of any government relating to immigration or travel (including failure to obtain a passport or visa).
<b>General</b>			
Short trip	Am I covered under the COVID-19 benefits if I travel to any overseas destination for a short trip?	The policy will cover Your trip to Australia or Pacific Islands for a holiday, up to 31 days.  This benefit covers Your overseas medical expenses only.	Please refer to Your policy wording for details. Conditions and exclusions apply.

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