

COVID-19 Travel Disruption Advice

(as at 1 April 2020)

The below general information is intended to give guidance and reassurance to Cardmembers whose Cards include travel medical and trip cancellation insurance benefits in relation to the COVID-19 pandemic. The guidance is as accurate and up-to-date as possible but note that the situation is changing rapidly and the final decision/assessment of individual claims is made by the insurer.

What should I do if I need to make a claim?

If a travel cancellation or disruption loss does occur, you should first please contact your travel agent or the airline (before submitting a claim) to seek a refund or make alternate travel arrangements based on existing tickets. After this, if you still have a loss, you may wish to submit a claim for the insurer's consideration along with the original and amended itineraries and relevant documents to substantiate your remaining loss.

You can make a claim online at any time - please visit www.americanexpress.co.nz/claims

I need to cancel or change my travel plans. What should I do?

In the first instance, you should always contact your airline or travel provider to postpone your trip or arrange a refund or travel credit. Most airlines and hotels are now providing flexible cancellation arrangements and/or travel credits.

If the government advises against all travel, you will not be covered by your insurance policy if you do choose to travel against this advice. If the government advises against all but essential travel, you will only be covered if your travel is essential.

"Essential" in this context is interpreted as travel that an independent person would agree cannot be put off until a later date.

If your travel was booked before the government advice was issued and as a result you cannot travel, the insurer may be able to compensate as explained below.

Under what circumstances will I be compensated if I cancel my trip?

The insurer usually compensates for cancellations only under certain circumstances; however, in these extraordinary circumstances the trip cancellation insurance has been improved and they expect to provide coverage under the following 4 circumstances:

1. Your flight was cancelled due to COVID-19;
2. The destination government has imposed restrictions (i.e. quarantine or ban on foreign arrivals), and travel was booked before restrictions were announced;
3. Your home country advises against non-essential travel, and travel was booked before advice was issued; or

4. You have become either ill or quarantined due to COVID-19, and therefore cannot travel.

In each of the above circumstances, the below 3 points must also be met:

1. Your insurance policy must include Cancellation/Curtailment cover (all Platinum travel insurance policies include Cancellation/Curtailment cover);
2. You have already contacted your airline or travel provider to change dates or arrange a refund or to receive a travel credit and have been unsuccessful. The insurer will require proof of this as part of your claim; and
3. Your travel was booked on an American Express card.

Please note: All claims are assessed on a case by case basis.

I no longer want to travel abroad because I am worried about the spread of the virus. May I cancel?

Only when the government advises against travelling to a country or region, and you had booked your trip before the advice was issued, is cancellation cover in place. Disinclination to travel is not covered under the terms of your insurance.

You should contact your airline or travel provider to postpone your trip or arrange a refund or travel credit. Most airlines and hotels are now providing flexible cancellation arrangements and/or travel credits.

You should carefully consider Governmental (Safetravel) and other public reporting of this situation. Significantly, at approximately 1.35pm (NZDT) on 19 March 2020, Safetravel issued a 'do not travel overseas at this time' advice to all New Zealanders, the highest advice level (level 4 of 4).

The Government has advised against all overseas travel, therefore if you choose to travel, even for essential overseas travel, it is likely that you will not be covered under your AMEX travel insurance relating to the Coronavirus/COVID-19. The Coronavirus/COVID-19 is now considered a known/foreseen event.

What if my Medical Practitioner advises against travelling to an affected area because I am more vulnerable to the virus?

You should not travel against medical or Government advice. If you are pregnant, elderly or have a medical condition and are advised against travelling, we will consider your claim on a case-by-case basis. You still need to contact your airline or travel provider first, and then get in touch with us – before your planned departure date. **I am travelling to a sports event / concert / theme park but it is cancelled or closed because of the Coronavirus/COVID-19. Can I cancel my trip?**

The insurer can only compensate your trip cancellation claim if you cannot travel for one of the stipulated reasons in the section above, 'Under what circumstances will I be compensated if I cancel my trip?'.

Am I covered if I contract the Coronavirus/COVID-19 on holiday?

You are covered as long as you have not travelled against medical or government advice or the advice given by the Ministry of Foreign Affairs and Trade on 19 March 2020. After that time, it is considered that the Coronavirus/COVID-19 is a known event.. If you become ill while on holiday and have Medical cover, your medical expenses abroad will be covered, subject to the terms and conditions of your Medical cover. In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card.

If I am quarantined in a hotel overseas, do I have to pay for the room?

If you are confined to your hotel overseas under doctor's orders for at least 48 hours, the insurer will pay for the room, up to the policy limit. If you paid in advance for excursions or activities that you cannot do because of your quarantine, they will compensate for that, up to the policy limit. In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card.

The insurer will not settle costs where the hotel or excursion provider have a policy in place to provide a refund or credit for future use as this would not be considered "non-refundable".

If you are required to be quarantined in a hotel overseas under government order you should discuss the payment for the hotel room with the hotel you are staying with before you contact the insurer.

I have booked a holiday in my own country. Am I covered if the region I'm due to visit is placed into lockdown?

If you had booked your trip before the advice or ban was issued, trip cancellation claims will be considered on this basis for costs not recoverable from the airline, hotel or travel provider and in accordance with the cover under your policy.

Making a claim

You can make a claim online at any time - please visit www.americanexpress.co.nz/claims

I have an enquiry which has not been covered in this document.

You can also send email enquiries to AMEXEnquiriesNZ.COVID19@Chubb.com