



NOVEL CORONAVIRUS OUTBREAK IN WUHAN, CHINA

On 31 December 2019, Chinese authorities alerted the World Health Organisation (WHO) of a string of pneumonia-like cases in Wuhan City in Hubei Province due to an unknown cause. On 9 January 2020, WHO confirmed the pathogen as a new type of coronavirus (2019-nCoV). There have been a large number of confirmed cases in China with a number of reported deaths. In addition, some countries, including but not limited to, Australia, Thailand, Japan, Republic of Korea and the United States of America have also confirmed cases of Coronavirus infection in travelers who recently returned from Wuhan.

Effective 27 January 2020 at 22:00 NZDT, The Ministry of Foreign Affairs and Trade (MFAT) website Safetravel raised the Travel Advice for all New Zealanders to '**Do not travel**' to all of Hubei Province.

Effective 29 January 2020 at 11:32 NZDT, The Ministry of Foreign Affairs and Trade (MFAT) website Safetravel raised the Travel Advice for all New Zealanders to '**avoid non-essential travel**' to China overall and '**Do not travel**' to all of Hubei Province.

Effective 31 January 2020, the World Health Organization (WHO) declared a global public health emergency.

Effective 2 February 2020 at 16:45 NZDT, The Ministry of Foreign Affairs and Trade (MFAT) website Safetravel have raised the Travel Advice for China to '**Do not travel**' along with advising that New Zealanders currently in China should depart at the earliest opportunity.

To review travel restrictions and Ministry advice go to www.safetravel.govt.nz

If you have recently travelled to mainland China and have developed symptoms of respiratory illness, seek medical advice immediately.

POLICY RESPONSE

Travelers are advised to check their particular policy wording for eligibility, cover entitlement and the type of expenses that can be claimed as these can vary depending on which policy you have purchased.

Given the Coronavirus Outbreak has been widely reported in the media, including alerts issued by the World Health Organisation and the Ministry of Foreign Affairs, AIG New Zealand is treating this event as **known and foreseen** effective **22 January 2020** for travel to the Hubei Province, **29 January 2020** for travel to mainland China.

No cover will be provided for losses or damages in connection with the Coronavirus Outbreak unless your policy was issued or travel insurance arrangements were confirmed prior to the above dates.

Travelers who purchased or confirmed travel insurance cover on or after the above dates will not be covered as the Coronavirus Outbreak would not be considered 'unforeseeable'.

As always, each claim will be considered on its merits taking into account the individual circumstances of the claim and the terms and conditions of the policy.

Please note that subject to the terms and conditions of your policy wording cover may be restricted or excluded if (i) at the time of taking out the policy you were aware of or could be expected to be aware of an event which may give rise to a claim under the policy; or (ii) you do not take precautions to avoid a claim after a warning about the event has become publically known.

The WHO website is also available for further information: <https://www.who.int/health-topics/coronavirus>



AIG is monitoring the situation closely and will continue to update this advice should there be any further changes.

Our 24/7 emergency assistance team can be contacted on **+64 9 359 1678** or NZAssistance@aig.com

Please note:

- We are monitoring the present situation and will provide further updates should the position change.
- This position statement only remains applicable as long as the present circumstances prevail.

Tips for Travellers:

- Policy Enquiries & Confirmation - If you need to confirm your policy details, please call AIG New Zealand on **+64 9 355 3223** between 8am and 5pm NZT.
- If you need Emergency Assistance, please call our team on **+64 9 359 1678** at any time or email nzassistance@aig.com
- Monitor the MFAT website Safetravel for any updates in relation to the Coronavirus Outbreak www.safetravel.govt.nz