



## Important Information Regarding: National State of Emergency in New Zealand due to Cyclone Gabrielle

**Issued: 14 February 2023**

### Background

On 8 February 2023, warnings were posted about tropical cyclone Gabrielle and we have seen a series of weather-related events that have caused massive disruption across the North Island.

A State of National Emergency has been declared in response to several hundreds of significant incidents overnight, including emergency evacuations and rescues

Tens of thousands of homes are without power across North Island - and entire settlements, including Piha, have been cut off by slips, flooding

Mass power outage, flooding event in Hawkes Bay

Cyclone Gabrielle is an unprecedented weather event that poses a real threat to the lives of New Zealanders, Emergency Management Minister Kieran McAnulty said as he declared a national state of emergency this morning.

### Policy Wording

**For policies/trips with the Relevant Time prior to 8 February 2023 for travel affected by the Cyclone:**

If you have been directly affected from this event, there may be provision for you to claim for benefits provided by your travel insurance policy. Claims will be assessed in accordance with your Policy Wording and may vary depending on the type of policy you purchased.

#### **If you have already departed**

- If you are directly affected due to this event, there is cover (up to the nominated policy sub limits) for reasonable Additional transport and accommodation expenses.
- There is no cover if your existing travel plans are not directly affected.
- There is no cover available for any portions of your Journey that have been utilised.

#### **If you have not yet departed**

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of this event you may be able to claim for cancellation or amendment of your journey. Please note costs to rearrange Your trip must not exceed the costs you would have incurred had you cancelled Your trip outright.
- You must take all reasonable steps to mitigate your out of pocket expenses and we encourage you to speak with your travel agent or transport provider as soon as possible to minimise these expenses.

## To submit your claim, please remember:

- To keep all itemised receipts for additional purchases or costs incurred
- Obtain documentation from the travel provider confirming the length and reason for delay
- Claims can be submitted through our online claims portal: <https://claims.covermore.co.nz/default>

## Costs that are not covered by your policy

- Travel arrangements that have already been utilised
- Costs excluded or above the limits outlined in your Policy Wording
- Costs that are incurred where your travel is not directly affected
- Where alternate travel is at a higher fare class than originally booked
- Depending on the policy benefit claimed and our assessment, there is no cover available for policies purchased on or after 8 February 2023 as the event is no longer considered unforeseeable

### **For policies/trips with the Relevant Time on or after 8 February 2023 for travel affected by the cyclone**

There is no cover for policies issued after this date as it would no longer be deemed an unforeseeable event.

## 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' section of the Policy Wording.

## Contact us

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5240.

For any general enquiries regarding the event please contact our Customer Service team on 0800 500 225 between 8:30am and 5:30pm Monday to Friday and between 10am and 2pm Saturday.