

TSI Brokers & Consultants

Coronavirus outbreak in Wuhan, China Travel Insurance Responses.



On 20 January 2020, Chinese authorities identified an outbreak of a new type of Coronavirus (2019-nCoV) in Wuhan City in Hubei Province. 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 travellers, who recently returned from Wuhan.

The NZ Ministry of Foreign Affairs and Trade (MFAT) has issued “**Do not travel**” advice regarding the Hubei Province in China with effect 27 January 2020 @ 22:00 NZDT. Then with effect from 29 January 2020 @ 11.32 NZDT the MFAT advisory was updated to include “**Avoid non-essential travel**” elsewhere in China. As of the 2nd February this advisory has become a **Do not travel** for all of China. To review travel restrictions and Ministry advice go to www.safetravel.govt.nz

If you have already travelled to Hubei Province and have developed symptoms of respiratory illness, seek medical advice immediately.

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.

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 paying deposits or making your travel arrangements 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 publicly known.

The WHO website is also available for further information:

<https://www.who.int/health-topics/coronavirus>

We are closely monitoring this evolving situation, which is changing on a daily basis. If you have booked travel please keep an eye on the SafeTravel website for further restrictions and advisories.

Although Hong Kong is a Chinese Territory only travel to mainland China has been included in the “avoid non-essential travel” advisory to date. Flights to and from Hong Kong and transits through Hong Kong have not been restricted or affected at the time of writing this article.

Be aware that disinclination to travel is not a claimable cause of loss under most travel policies. If you decide that you do not want to travel but your flight path or destination has not been restricted, you may not be able to claim any losses under your travel cover and will need to consider any loss as uninsured.

If you choose to travel to China despite the advice, ensure you have comprehensive travel insurance which covers all medical costs, including medical evacuation. The New Zealand Government cannot assist with medical costs. Be aware that travel insurance policies often have exceptions for countries that have a travel advisory risk level of “do not travel”. Check whether you are covered with your insurance provider.

Border Closures for Travellers from China (from SafeTravel)

In light of the developing novel Coronavirus (2019-nCoV) outbreak, a number of countries have announced they are closing their borders to foreign nationals travelling from, or transiting through, China.

The New Zealand Ministry of Foreign Affairs and Trade does not provide immigration advice for entry to other countries. Border officials of the country you are travelling to will make final decisions about factors which may impact your eligibility for entry.

The list below is designed to help inform New Zealand travellers about potential limits to their travel. We have compiled the list from open source media, and it is likely to change. It is not definitive advice on the requirements to enter or exit countries, and we advise you monitor relevant media reporting for up to date information.

As at 2 February (10am NZ time), countries that have announced border restrictions for foreign nationals include:

- Australia
- Afghanistan
- Japan
- Mongolia
- Nepal
- North Korea (DPRK)
- Pakistan
- Russia
- Singapore
- USA

For updated information about New Zealand borders, please see the New Zealand Customs and New Zealand Immigration websites.

For health information, New Zealanders should read the information provided on the New Zealand [Ministry of Health](#) website which includes advice for travellers.

New Zealanders in China requiring consular assistance within China should contact their nearest New Zealand representation in China. See [SafeTravel](#) for full details



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