

Travel insurance information relating to the Zika virus

Issued: 5 February 2016

This information applies to TOWER Insurance travel customers who are travelling to locations that are affected by the Zika virus.

On 1 February 2016 the World Health Organisation (WHO) declared a Public Health Emergency of International Concern (PHEIC) regarding a recent cluster of microcephaly cases and other neurological disorders and the possible association of these illnesses with Zika virus infections.

Did you purchase or activate your travel insurance before 5 February 2016?

Am I covered if I now want to cancel my trip?

If you are pregnant and you are travelling to a location that Safe Travel (www.safetravel.govt.nz) has identified where Zika virus infection is currently occurring then your policy provides cover for cancellation of your trip.

All other claims for cancellation will generally not be covered and may be considered on a case by case basis in line with the terms and conditions of your Policy Wording and Certificate of Insurance.

Am I covered if I still want to travel?

Your policy will continue to provide cover if you chose to travel to these locations however you will need to take adequate precautions to avoid mosquito bites. Safe Travel recommends taking the following precautions:

- Wear long-sleeved shirts and long pants
- Use insect repellents containing DEET, picaridin, oil of lemon eucalyptus (OLE), or IR3535. Always use as directed.
- If you use both sunscreen and insect repellent, apply the sunscreen first and then the repellent.
- Use permethrin-treated clothing and gear (such as boots, pants, socks, and tents).
- Use bed nets as necessary
- Stay and sleep in screened-in or air-conditioned rooms.

If Safe Travel declares affected locations as 'High Risk' or 'Extreme Risk' then your policy will no longer provide cover for Zika virus related claims if you opt to travel to these locations. Cancellation cover will be provided.

Did you purchase or activate your travel insurance on or after 5 February 2016?

If you purchased or activated your policy after your travel destination was added as an affected location on Safe Travel no cover will be provided under the Policy for claims related to Zika virus.

If Safe Travel declares affected locations as 'High Risk' or 'Extreme Risk' then your policy will no longer provide cover for Zika virus related claims if you opt to travel to these locations. Cancellation cover will be provided.

Your policy will still provide cover for other unexpected events in line with the terms and conditions in your Policy Wording and Certificate of Insurance.

What countries are currently listed as being affected by Zika virus?

As of 1 February 2016 the following countries were listed:

AMERICAS	OCEANIA/PACIFIC ISLANDS	AFRICA
Barbados	American Samoa	Cape Verde
Bolivia	Samoa	
Brazil	Tonga	
Colombia		
Commonwealth of Puerto Rico, US territory		
Costa Rica		
Curacao		
Dominican Republic		
Ecuador		
El Salvador		
French Guiana		
Guadeloupe		
Guatemala		
Guyana		
Haiti		
Honduras		
Martinique		
Mexico		
Nicaragua		
Panama		
Paraguay		
Saint Martin		
Suriname		
U.S. Virgin Islands		
Venezuela		



For an updated list please refer to the Centre for Disease Control and Prevention (CDC)'s website available on at <http://www.cdc.gov/zika/geo/index.html>.

Need to contact us?

For further information please contact your local TOWER Insurance office on +682 22 713.

If you are overseas and you require emergency assistance, you can reverse charge your call through an international operator on +64 9 985 5000. Our emergency helpline is available 24/7.