

## SOUTHERN CROSS TRAVEL INSURANCE NOTICE

Dear Students and Agents

Today (Friday 31 January 2020), the World Health Organisation announced that the Novel coronavirus (2019-nCoV) outbreak had met their required medical threshold to classify the outbreak as a Public Health Emergency of International Concern (PHEIC).

### **How does this impact International Student cover?**

If the student's policy is purchased after Friday 31 January 2020 at 2.00pm (NZDT), there is no cover (except for Section 1.8) for any event relating to the Novel coronavirus (2019-nCoV) because this is no longer an unexpected event.

This applies to all policies purchased after Friday 31 January 2020 at 2.00pm (NZDT) regardless of the student's country of origin, or where they are travelling to, from, or transiting through.

Any event unrelated to the Novel coronavirus (2019-nCoV) is still covered under the usual policy terms and conditions.

### **What about previous updates on the outbreak?**

This update is in addition to, not a replacement of, prior updates. It is important to refer to all updates to understand cover in relation to the coronavirus outbreak. The date the student purchased their policy becomes very important in understanding cover in relation to this event.

We understand this is a changing and complex situation, so we will continue to keep you updated as it develops.

If you have any questions relating to a specific student situation or need more information, please do not hesitate to contact us at [agent@scti.co.nz](mailto:agent@scti.co.nz).