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## COTA Travel Insurance

### 2023 Auckland & North Island Floods

Flooding due to extreme weather conditions has caused widespread damage and disruption throughout Auckland and the upper North Island and may affect travellers who are already in New Zealand, or planning on travelling there soon. Auckland airport has been directly affected and you can [check their site](#) for updates on the status of flight arrivals.

On 27 January, New Zealand's national weather authority MetService, Te Ratonga Tiorangi, upgraded an orange rain warning to a red rain warning, their highest level of warning possible.

The New Zealand Government has also declared a state of emergency for the region and any policies that may offer cover for events relating to the extreme weather and flooding will no longer offer cover for any claims that arise from this extreme weather for policies purchased after:

7:30pm AEDT on Friday 27 January 2023

9:30pm NZDT on Friday 27 January 2023

#### **If you're already travelling**

If you're a COTA Travel Insurance customer/traveller and are currently affected by this event, please contact our [Emergency Assistance team](#) as soon as it's practicable and safe to do so.

For the latest advice on travel in New Zealand, visit [Smartraveller](#)

#### **If you're planning to travel to New Zealand**

If you have a policy which lists New Zealand as a destination, your policy can continue to offer cover in line with the policy terms and conditions. Note that the policy offers cover based on specific, listed insured events; also, you must be aware that policy exclusions still exist, including:

- for choosing to travel to or remain in a destination where there are Do Not Travel warnings in place.

All other terms, conditions, limitations and exclusions continue to apply.

Before planning travel, please check the government advice applicable to your policy and monitor media coverage.

For the latest advice on the current state of emergency in Auckland, visit <https://www.aucklandemergencymanagement.org.nz/major-incident/flooding-2023>

If you have any other queries, please get in touch.

<https://www.cota.com.au/contact-us/>