



Travel Alert – Ukraine and Russia

(Advice as at 14 Mar 2022)

On 24 February 2022 the Russian military crossed the Russia/Ukraine border and at the date of publication of this alert, military conflict between the two countries is ongoing.

If you're already travelling

If you're an nib 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 Russia and Ukraine, visit [Smartraveller](#) (for Australia) or [Safetravel](#) (for New Zealand).

If you're planning to travel to Russia or Ukraine

nib does not currently offer travel insurance to Russia or Ukraine.

Your policy will only offer cover for the destinations listed on your Certificate of Insurance, and it also specifically lists destinations that are not covered, which can include Russia and Ukraine.

Even if you have a policy which lists Russia as a destination, or you have a broader region listed, including Europe, although your policy can continue to offer cover in line with the policy terms and conditions, you must be aware that policy exclusions still exist:

- policy exclusions do exist for consequences of hostilities, whether war is declared or not;
- for choosing to travel to or remain in a destination where there are Do Not Travel warnings in place; and
- where making payments would expose the insurer or reinsurer to any sanction prohibition or restriction.

All other terms, conditions and exclusions continue to apply.

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

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