



Comprehensive
TRAVEL INSURANCE



Underwritten by



Leisure
Travel
Insurance
Application

Leisure Travel

Even the most carefully planned travel can go unexpectedly wrong. Regardless of how careful you are, some events are simply beyond your control. With our travel insurance cover help is just a phone call away when emergencies strike. That way you can get on with enjoying your trip, or at least have a safe return home.

It is important to give you the choice and flexibility in cover that best suits your needs. We offer you the following two policy levels.

Comprehensive

is our top of the range product with higher limits and extended benefits for peace of mind while travelling.

Essentials

covers the main risks faced by a traveller with restricted benefits and lower policy limits. Available for travellers up to 70 years.

Under our policies we offer the following standard policy features:

- Unlimited Medical cover
- Emergency Assistance provided 24 hours/7 days by Vero Global Assistance with a worldwide network of companies
- Cover for Frequent Flyer points or equivalent airfare
- Replacement cover on baggage items less than 2 years old.
- Free cover for dependent children under 21 years
- Rental Vehicle excess cover
- Recreational Sports covered free of charge:
 - Leisure skiing and snowboarding
 - Scuba diving (with PADI or NAUI qualification)
 - Hot air ballooning
 - Parasailing and paragliding
 - Bungee jumping
 - White-water rafting in grade 4 or less rivers

Policy options

No excess policy

A policy excess is the amount of any claim you are required to pay under your travel insurance policy. You are able to select a No Excess insurance cover by paying an additional premium.

Dependent children

Dependent children who are under 21 and not self-supporting can be insured free of charge when travelling with a guardian who has purchased their own policy. Their policy benefits will be shared within the travelling insured person's policy limits.

Specified Items – (Comprehensive policy option only) If you're taking away expensive items such as jewellery, watches or hearing aids etc, which are more than the item limit of \$1,500 in your policy, you can choose to extend your policy to cover these baggage items. Portable computers, videos or cameras have cover extended up to an item limit of \$2,500.

Private Hospital Care

If you're travelling to Australia or the UK you can select private hospital treatment. This means even if there is an available bed at a public hospital, by purchasing this option; you can choose to be treated in a private hospital.

Rental Vehicle Excess

You can purchase additional cover if the standard policy limit is insufficient for your needs. This option increases the cover for rental vehicle excess by \$1,000.

Frequent Travellers

For those who travel abroad regularly during the year, this option covers all trips (up to 60 days duration per trip) taken during a 12 month period. Available for travellers up to 70 years of age.

Also check out our other policy options:

- Civil Unrest in the Pacific Islands
- Terrorism cover
- Automatic free cover for some pre-existing medical conditions

Claims Stories

Where: Greece

What: Medical Claim – Double sided pneumonia

Why: Raymond was recently admitted to hospital in Greece. He was travelling home to New Zealand after a month spent in Europe. The hospital found he was suffering from double sided pneumonia and he remained in hospital for 15 days. When he was discharged he required a nurse escort and oxygen to enable him to travel back to New Zealand in business class. Claim cost: NZD\$66,000

Where: San Diego, United States

What: Medical Claim – Ear infection

Why: Claire suffered an ear infection while on holiday in the USA. Her initial visit to a doctor cost USD \$750. With medication and a follow up check the claim totalled over USD\$1,000. Claim cost: NZD\$1,690

Where: Fiji

What: Baggage and Money Claim

Why: A family holidaying in Fiji had their locked hotel room broken in to and their bags, airline tickets and passports were stolen. Claim cost: NZD\$7,700

Schedule Of Benefits

Maximum Benefits

Policy Option	Comprehensive	Essentials
Cancellation / Travel Disruption Benefits		
Loss of Deposits Due to Cancellation	Unlimited	\$10,000
Cancellation of Journey Paid in Full	Unlimited	\$10,000
Curtailment of Travel	Unlimited	\$10,000
Missed Connection	\$10,000	\$500
Travel Delay	\$10,000	\$500
Frequent Flyer Points	\$5,000	\$5,000
Costs of Resumption of Travel	\$10,000	Nil
Strikes And Hijacks	\$10,000	Nil
Evacuation - Civil Unrest Pacific Islands	\$1,500	Nil
Additional Expenses as a Result of an Act of Terrorism	\$3,000	Nil

Medical Benefits

Maximum Benefits

Medical Treatment During Your Journey	Unlimited	Unlimited
PLUS:		
Medical Repatriation to NZ Excluding Terrorism	Unlimited	Unlimited
Medical Repatriation to NZ as a Result of Terrorism	\$250,000	Nil
Follow-on NZ Medical Treatment	\$2,000	Nil
Emergency Dental Treatment		
- As a result of an Injury	\$2,000	\$500
- Pain relief not accident related	\$500	\$500
Incidental Hospital Expenses	\$4,000	Nil
Accompanying Person Costs	Reasonable Costs	Nil
Search and Rescue - Natural Disaster	\$10,000	Nil

Life Benefits

Maximum Benefits

Funeral Expenses	\$20,000	\$10,000
Accidental Death or Permanent Disablement Excluding Terrorism	\$50,000	\$10,000
Accidental Death or Permanent Disablement as a Result of Terrorism	\$25,000	Nil

Baggage, Personal Effects And Money Benefits

Maximum Benefits

Personal Baggage - Total Limit	\$25,000	\$5,000
General Item Limit	\$1,500	\$750
Special Item Limit For Items Where The Primary Use Is A Portable Computer, Video or Camera	\$2,500	\$750
Emergency Baggage Limit	\$1,500	\$250
Specified High Value Items		
- Maximum Value Per Item	\$10,000	Nil
- Maximum Value for All High Value Items	\$20,000	Nil
Replacement of Travel Documents	\$3,000	Nil
Personal Money	\$500	Nil
Additional Expenses As A Result of an Act of Terrorism	\$3,000	Nil

Personal Liability Benefits

Maximum Benefits

Rental vehicle excess	\$4,000	\$1,000
Personal Liability	\$2,500,000	\$500,000
Defence costs - including wrongful arrest	\$10,000	Nil

Loss of Deposits

You can also choose to buy the Loss of Deposits only cover. This protects you for up to \$10,000 in cancellation costs. This cover expires when you make the final payment for your journey. At this point if you wish to continue with cover you must purchase either the Comprehensive or Essentials policy.

Insured Person(s) Details

Title	First name		Surname	Date of birth
				/ /
				/ /
				/ /
				/ /

Note there is no charge for any dependent children plus one other non-related dependent child under 21 years travelling with a premium paying adult.

Postal Address and Contact Details

Street Number _____ PO Box / Street Address _____

Suburb _____ City _____ Postcode _____

Phone Number _____ Email Address _____

Policy Option

- Comprehensive
- Essentials
- Loss of Deposits Only (international)

Policy Type

- Selected Duration
- Annual Frequent Flyer (maximum 60 days any one journey)

Departure Date / / Return Date / /

Policy Extensions

- Specified High Value Items (Comprehensive Policy only)

Limit any one item \$10,000 total limit \$20,000

Item Description	Value
	\$
	\$
	\$

Destinations	Number of days

- Increase Rental Vehicle Excess by \$1,000
Number Days of Vehicle Rental _____
- Private Hospital Care (Comprehensive Policy only)
- Policy Excess Buyout

If you are travelling to more than 4 countries please use a general description eg Europe, North America

Please refer to medical self assessment for pre-existing medical conditions automatically covered under the Comprehensive Policy Option. Note under Essential Policy Option pre-existing medical conditions are not covered by the Policy. Pre-existing medical conditions of Close Relative's are not covered under any policy in the event you must cancel or curtail your journey due to their illness or death.

Important notice to travellers over 80 years of age

All insured persons over 80 years of age must complete and forward to us as soon as possible our Travel Insurance Risk Assessment Form. This will be reviewed by us prior to acceptance of the policy based on an assessment of your medical condition, age, the duration of the journey, the proposed start date of travel and the destination being travelled to. Our written confirmation of acceptance of your Policy (in addition to any Policy Certificate issued) is pre-requisite in respect of any claim. On review of this Travel Risk Assessment Form, we will confirm whether the policy is accepted or provide you with a full refund. You can obtain a Travel Risk Assessment Form from your selling agent or by contacting us.

Declaration – Please read and sign this declaration:

• I am authorised to answer the questions on this declaration on behalf of all persons insured under this policy. • I have read and accept all term and conditions relating to this policy as detailed in the policy wording. • I accept that there is no cover for any pre-existing medical conditions unless there is written acceptance from the Medical Hotline or if cover is specifically provided in the policy wording for the policy option purchased. • I am not aware of any circumstances likely to affect my planned journey. • I accept that the pre-existing medical conditions of my close relatives and all persons on whom the journey may depend are not covered by this policy. • I have not had any insurance or claims refused, declined, cancelled or had any terms imposed. • I agree to accept free or reduced cost medical treatment where it is available under any reciprocal health agreement with the New Zealand government. • I have given the Insurer all information likely to affect the acceptance of my insurance. • I agree that Vero Insurance New Zealand Limited and Comprehensive Travel Insurance 2004 Limited are authorised to give or obtain information from other parties, including other insurance companies and the Insurance Claims Register, relating to this insurance or any claims made under this insurance.

Signature _____ Date _____

Comprehensive Policy Option

- Pre-existing Medical Conditions Self Assessment Guide

To determine if your pre-existing medical conditions are automatically covered by the Comprehensive Policy Option please assess the medical condition against all of the below questions. If you are in any doubt please call us on the Medical Hotline on 0800 88 66 20.

- Q1 Are you over 70 years of age?
 Yes - Call the Medical Hotline No - Go to Q2
- Q2 Is your journey over 2 months in duration?
 Yes - Call the Medical Hotline No - Go to Q3
- Q3 Has your medical condition been diagnosed in the last 12 months or has the medication or treatment for your medical condition(s) changed in the last 12 months?
 Yes - Call the Medical Hotline No - Go to Q4
- Q4 Does the condition(s) you are receiving treatment or advice for (including medication) relate to your • Heart • Brain • A transplanted organ • Thinning of the bones (osteoporosis) • Lung condition causing permanent problems with shortness of breath • Cancer • Blood or lung clots • Insulin dependant diabetes • Major allergic reactions
 Yes - Call the Medical Hotline No - Go to Q5
- Q5 Is your condition on-going or chronic and have you been treated at a hospital in the last 5 years?
 Yes - Call the Medical Hotline No - Go to Q6
- Q6 If you answer yes to any of the below we are unable to cover the Medical Condition
- Has a registered medical practitioner advised you against travelling with the medical condition?
 - Are you travelling or is one of the reasons you are travelling, to obtain medical treatment for the Medical condition?
 - Is the medical condition terminal?
 - If surgery is planned for or which you are on a waiting list for?
 - Is the condition related to ongoing pain for which you receive regular medication or treatment?
 - Does the medical condition relate to any ongoing symptomatic condition for which you have had investigations and not yet, had a diagnosis for?
 - Is the medical condition a back problem for which you have had spinal surgery?
 - Is the medical condition a sexually transmitted disease(s), AIDS, HIV or related conditions?
- Yes - We are unable to provide cover for this medical condition? No - Go to Q7
- Q7 Have you had surgery or hospital treatment for the medical condition in the last 12 months?
 Yes - Call the Medical Hotline No

If you have answered "No" to all of the above questions your medical condition is automatically covered under the Comprehensive Policy Option.

Important Notes

- Policy wording - This brochure is only a summary of the policy. For full policy terms and conditions please refer to the policy wording.
- Pre-existing medical conditions - Our Comprehensive Policy option covers some pre-existing medical conditions automatically. If your conditions are not automatically covered please contact the Medical Hotline on 0800 886 620 to see if these conditions can be covered. An additional premium may be charged. (The Essentials Policy option does not provide cover for pre-existing medical conditions.)
- Change of health - After you have purchased the policy you must inform the Medical Hotline on 0800 886 620 of any change of health that occurs before your departure. We are not obliged to insure this change.
- Travellers over the age of 80 years - Travellers over the age of 80 years must complete a Travel Risk Assessment Form which must be accepted by us prior to their policy coming in to force.
- Quotes - We reserve the right to amend any premium quoted prior to the issuing of any policy.

Agent Stamp

Your Comprehensive Insurance Agent to Complete

Recommended Policy _____

Duration: _____

Premium: \$ _____



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