

Product Information

Why do I need Travel Insurance?

Even the best-planned holidays can sometimes go unexpectedly wrong and you could be faced with substantial unexpected financial costs as a result. Some situations can be more serious than others and the financial impact can hit hard regardless of your age. Choosing good travel insurance gives you the comfort of knowing that should anything go wrong on your travels, help is just a phone call away. When emergencies strike, Comprehensive is at hand to minimise hassles and take care of expenses, so that you can get on with enjoying your trip - or at least secure a smooth, safe return home!

When should I buy my Insurance?

As soon as you pay a deposit to your travel provider you risk losing your money if anything goes wrong. Therefore we strongly recommend that you purchase your insurance as soon as the initial deposit is paid.

You don't have to buy the full policy straightaway - you may opt for a Cancellation Only policy, which can be upgraded to a full travel insurance product at any stage up to your date of departure. This won't cost you any extra, as the premium paid for the Cancellation Only policy can be deducted from the full policy.

That way, if you have to cancel your trip due to unforeseen circumstances, you won't lose your deposits, as we will reimburse your costs and pay any cancellation fees.

Choose the Best Insurance Provider!

These products are administered and marketed by Comprehensive Travel Insurance. Comprehensive have been a specialist travel insurance provider since 1973. For over 30 years we have settled thousands of New Zealanders' claims every year. Comprehensive have built a reputation for providing excellent customer service when the customer really needs us, at claim time. At Comprehensive we settle one claim for approximately every nine policies that are issued. This confirms the very real need to protect yourself when travelling overseas.

Choose the product that best suits you

It is essential you choose the right product to suit your needs. Comprehensive offers a variety of products that are designed to suit the specific needs of a range of travellers. For the NZ Resident traveller the options are:

Travel Insurance

Comprehensive Plus - the top of the range product for all travellers up to 70 years of age. It includes terrorism cover and has higher limits and extended benefits.

Golden Years - designed for travellers over 70 years of age and offering similar benefit levels to the Comprehensive Plus product.

Travel Essentials - a basic travel insurance product that provides protection with a basic range of benefits and lower policy limits. Age Limits - Australia/Sth Pacific up to 76 years, Worldwide up to 70 years.

New Zealand Essentials - for clients travelling around New Zealand and wishing to cover costs they may incur including loss of deposits, baggage, medical etc. This policy covers all ages.

Cancellation Only - designed to protect any deposit you are required to pay for your trip. This policy offers limited cancellation costs up to the departure date of your proposed trip and should be upgraded to a full policy prior to you leaving NZ. Ask your Agent for details of this policy.

Business Travel Insurance - designed specifically for those who are travelling overseas on business. Please ask your Agent for the Business Travel Insurance brochure, which outlines details of the specific products available.

What our customers are saying

"Firstly we want to congratulate your company on the magnificent service we have received to date in what were for us very difficult circumstances... We are grateful for the service that you provided and for the close liaison with your medical team, that was most reassuring... I have continued to make a good recovery since my return and you will be pleased to know that we are huge advocates of Comprehensive Travel Insurance."
- **Jenny Johnson from Masterton**

Benefits

	Comprehensive Plus	Golden Years	Travel Essentials	New Zealand Essentials
Medical and Other Expenses	Unlimited	Unlimited	Unlimited	Reasonable costs
Follow on medical Treatment in NZ	\$2,000	\$2,000	\$1,000	-
Accompanying Person	Reasonable costs	Reasonable costs	Reasonable costs	-
Incidental Hospital Expenses	\$4,000	\$4,000	\$2,000	-
Funeral Expenses	\$15,000	\$15,000	\$15,000	\$5,000
Dental Treatment	\$1,500	\$1,500	\$750	\$250
Loss of Deposit / Cancellation	Unlimited	Unlimited	\$50,000	\$5,000
Curtailement	Unlimited	Unlimited	\$50,000	\$5,000
Travel Delay / Missed Connection	Reasonable costs	Reasonable costs	\$2,000	\$250
Strikes & Hijacks	\$10,000	\$10,000	\$2,000	-
Resumption of Travel	\$20,000	\$20,000	\$2,500	-
Personal Baggage - Total Limit Australia/South Pacific	\$25,000	\$25,000	\$5,000	\$2,500 (NZ)
Personal Limit - per item Australia/South Pacific	\$1,500	\$1,500	\$1,000	\$500 (NZ)
Personal Baggage - Total Limit Worldwide	\$25,000	\$25,000	\$10,000	-
Personal Limit - per item Worldwide	\$1,500	\$1,500	\$1,000	-
Emergency Baggage	\$1,500	\$1,500	\$500	\$250
Camera Equipment	\$2,500	\$2,500	\$1,000	-
Money	\$750	\$750	\$250	-
Travel Documents	\$3,000	\$3,000	\$500	\$250
Rental Vehicle Excess	\$3,000	\$3,000	\$1,000	-
Accidental Death	\$50,000	\$50,000	\$10,000	-
Travel Accident	\$100,000	\$100,000	\$10,000	-
Permanent Disablement	\$50,000	\$50,000	\$10,000	-
Personal Liability	\$2,500,000	\$2,500,000	\$1,000,000	-
Legal Costs	\$500,000	\$500,000	Incl. Personal Liability	-
Wrongful Arrest	\$10,000	\$10,000	\$3,000	-
Search & Rescue - Natural Disaster	\$10,000	\$10,000	\$5,000	-
Terrorism - Medical & Repatriation costs	\$250,000	\$250,000	-	-
Terrorism - Accidental Death	\$25,000	\$25,000	-	-
Terrorism - Additional Expenses	\$2,500	\$2,500	-	-

	Cancellation Only Insurance
Domestic Cancellation	\$600
International Cancellation	\$50,000
The Cancellation policies can be upgraded to a full insurance cover at any stage prior to your departure date	

FREE COVER FOR CHILDREN

Up to 2 children (if under 21 and not self supporting) are covered free of charge when travelling with their parent/guardian. The parent/guardian must be a policy holder and their benefit limits are the maximum payable. This free cover is not available for the Domestic Cancellation policy.

Options Available

The options below are only available if indicated with the colour coding for your chosen policy:

- Comprehensive Plus
- Travel Essentials
- Golden Years
- New Zealand Essentials

No Excess Policy

The standard policy excess (or the amount of any claim you are required to pay) on our Travel Insurance policies is \$75.00. You are however able to select a No Excess insurance cover by paying an additional premium. Please consult your agent or contact our office for further details.

Pre-Existing Medical Conditions

If you happen to require medical treatment overseas, your travel insurance will not cover any pre-existing condition/s unless you have written confirmation that we will cover these conditions. We offer a unique and very popular system for handling pre-existing medical conditions.

You simply need to call our Medical Hotline on **0800 886 620**.

We have Registered Nurses who are trained to ask you a series of questions over the phone, to determine if you qualify for pre-existing cover to be added to your policy.

The information you give to our Nurses will be treated in the strictest of confidence and is used only for the purpose of assessing whether you qualify for the condition/s to be insured.

You will need to apply for cover of any pre-existing medical condition if you have suffered from any physical defect, infirmity, existing or recurring illness, injury or disability of which you are aware or for which you have received medical examination, consultation, treatment, investigation and/or medication in the 6 months prior to the date your policy is issued.

If you are accepted the fee for cover of a pre-existing condition will be \$35 or \$40 (depending on your destination). Cases requiring extensive assessment may incur a surcharge. Fees can be paid by cheque or credit card. Once your payment has been validated the Medical Hotline will send you written confirmation.

Specified Items

If you're taking away expensive items such as jewellery, watches, camera equipment, etc, you can choose to extend your policy to cover particular items. Refer to the Benefits for the item limits that are automatically included in the policy you choose. To extend beyond these limits, where applicable, items need to be specified and an additional premium paid.

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.
- **LOSS OF DEPOSITS / CANCELLATION** - cover starts as soon as you pay for your policy.
- **CHANGE OF HEALTH** - after you have purchased your policy you must inform the Medical Hotline on 0800 886 620 of any change of health

Frequent Travellers

For those who travel abroad fairly regularly during the year, this option covers all trips (up to 60 days duration) taken during this 12 month period.

Rental Vehicle Excess

Comprehensive Plus and Golden Years have a standard limit of \$3,000. The limit can be increased to \$4,000 by payment of an additional premium. Travel Essentials has a standard limit of \$1,000 and NZ Essentials has no standard cover for this option. A \$3,000 limit can be included by payment of an additional premium.

Private Hospital Care

If you're travelling to Australia or the UK you can select this option to obtain private hospital and medical treatment regardless of whether public treatment is available.

Adventure Activities

All policies cover clients taking part in recreational sports, such as skiing and snowboarding, scuba diving, rugby, cycling, etc. However, for those thrill-seeking travellers who require cover for extreme versions of sports or high risk outdoor activities, this option can be added to the Comprehensive Plus policy.

It provides cover for clients when white water rafting/canoeing, pot holing, hunting, go karting, rock climbing, parachuting, paragliding, parasailing, skydiving and hang gliding, as well as boxing and martial arts. This option can also be used to provide additional cover for the following sports whilst training or competing: yachting, water-skiing, windsurfing, kayaking, canoeing, triathlons/duathlons, equestrian activities, amateur contact sports, and winter sports on snow or ice.

Baggage Only Cover

You are able to select to cover your Baggage only. This will cover you for Baggage, Emergency Baggage, Money and Travel documents only as per the policy limits on the Travel Essentials policy. Please contact your agent or our office for a quote for this type of cover.

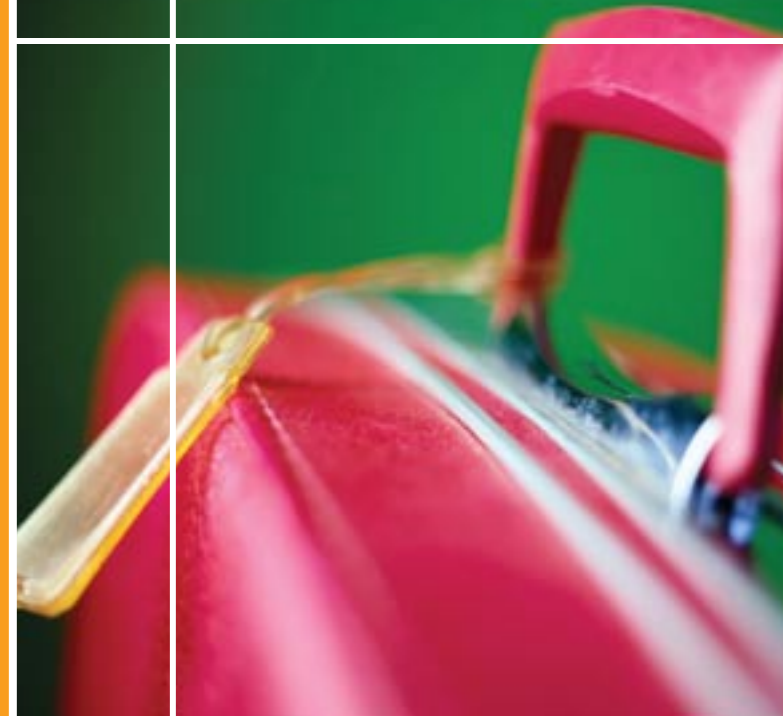
Medical Only Cover

You are able to select cover under this section only. This will provide cover for Medical, Dental and Funeral expenses as per the limits on the Travel Essentials policy. Please ask your agent or contact our office for a quote for this type of cover.

that occurs before you depart on your trip. We are not obliged to insure this change.

- **NZ RESIDENTS ONLY** - This policy is for New Zealand Residents only.
- **CLAIMS STORIES/TESTIMONIALS** - are actual examples taken from Comprehensive Travel Insurance records. Clients' names have been changed to protect their privacy.

Travel Insurance



Comprehensive
Travel Insurance

Underwritten by
vero

Effective August 2005

Enquiries

Comprehensive Travel Insurance 2004 Ltd
PO Box 33 313, Auckland, New Zealand
Email: help@comprehensive.co.nz
Toll Free: 0800 800 048
Fax Toll Free: 0800 800 167
Auckland Ph: +64 9 486 0048
Auckland Fax: +64 9 489 8167

Guarantee

We guarantee to refund the unused portion of your premium if you are not delighted with this policy and wish to cancel before departing overseas. We guarantee to give you immediate assistance for any emergency worldwide. If you have a claim we guarantee to respond to you or send the claim settlement within 7 working days on receipt of all the necessary documents. We guarantee to appoint an experienced NZ Doctor to liaise with you and your attending doctors overseas in a serious medical emergency.

Financial Strength Rating

Insurance Companies (Ratings and Inspection) Act 1994 . The Underwriter, Vero Insurance New Zealand Limited has an A+ (Strong) insurer financial strength rating given by Standard & Poor's (Australia) Pty Ltd on 25 August 2004.

The Rating Scale is: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak), CCC (Very Weak), CC (Extremely Weak), R (Regulatory Action). The rating from 'AA' to 'CCC' may be modified by the addition of a plus or minus sign to show relative standing within the major rating categories.

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Travel Insurance

www.comprehensive.co.nz

Adventure Activities

This policy extension is also only available for you to purchase when you select our Comprehensive Travel policy. A claim under this cover was for a skier training in Vail, Colorado. Michael fell and broke his leg while training. He was admitted to hospital and required urgent surgery. He then required a nurse escort to assist him on his return to NZ and an upgrade to first class for his airfares. His claims to date for medical, escort and repatriation costs have totaled \$54,000.

Claims Stories

Massive medical costs shock travellers - \$350,000

Richard and Suzanne were involved in a major motor vehicle accident in the USA. A driver was distracted while speaking on his cell phone at a red light and crashed into their vehicle. Richard suffered a broken leg and concussion. Suzanne broke both her legs and received head injuries. She required four operations to insert rods into her legs and then an infection developed, leading to yet another operation. Medical costs and a Business Class upgrade to bring the injured couple home totalled \$350,000.

Emergency flight home - \$80,000

Thirty-nine year old Wellington man Stephen was holidaying in Niue. He did two scuba dives during one day and that night suffered dizziness and had trouble sleeping. The next day a doctor at the local hospital diagnosed him with the "bends". Stephen required immediate decompression treatment but the nearest facilities were in New Zealand. He was unable to travel on a normal aircraft due to cabin pressure so an Air Ambulance was flown to Niue at a cost of \$80,000 to bring him back to NZ.

Baggage loss - \$4,500

Emily, who was 70 years of age, travelled to Melbourne. It was the last day of her trip and she was seated in hotel reception waiting for a taxi, with her handbag on the floor beside her. Someone crept around behind the chair and stole her bag. She lost airline tickets, her passport, medication, credit cards and cash. She needed to purchase a new air ticket, emergency passport, medication, etc. The cost of the claim reached \$4,500.

Emergency Assistance 24/7

Our specialised emergency assistance service, On Call International has a network of providers throughout the world who are there to deal with all emergencies no matter what time of the day or night they may arise. Clients have told us they appreciate hearing a friendly NZ voice in times of real stress. In addition, On Call International contracts a group of New Zealand Doctors who, through their company Universal Assistance, manage all customers' medical cases in association with the overseas Doctors and Hospitals. Universal Assistance has over 20 years' specialist experience in this field.

Policy Recommendations

Pre-Existing Medical Conditions

If you have suffered from any pre-existing medical condition (see clarification of this overleaf) - cover for this condition is only available on the Comprehensive and Golden Years policies. A recent Comprehensive claims example under this extension involved Mrs P from New Plymouth. She contacted our Medical Hotline and obtained cover for her condition of Asthma. She travelled through Australia and suffered a severe asthma attack. She was treated in the public hospital under reciprocal agreement but required a nurse escort home, upgrade of her flights to Business class, cancellation of her pre-booked arrangements in Australia plus Follow on treatment in New Zealand. Claim costs totaled \$14,500.

Terrorism

This option is only available under the Comprehensive and Golden Years policies. Due to the current world situation we would strongly recommend you select an insurance cover which includes this option.

Rental Vehicle Excess

This extension is automatically included in the Comprehensive and Golden Years policies and is another reason why we strongly recommend these two policies over other options. A Comprehensive claims example under this extension was for Mr R from Timaru. He rented a vehicle travelling in Italy. Unfortunately he reversed in to a pole at a car park. Cost of repairs totaled \$1,650, which was less than the excess on the insurance he had arranged through Avis. He was therefore able to claim this amount back through his travel insurance policy under this section.

Private Hospital Care

This option can only be purchased under the Comprehensive and Golden Years policies. A claims example under this cover was for Mr D from Browns Bay. He paid an additional premium for this cover when travelling through Australia for 6 months. While travelling an object was thrown in to his eye and he required surgery to the lens in his eye. He was able to select private cover for this operation and the claim costs came to \$4,250.

Specified Items

A policy limit for an item of Baggage applies to each of our products. You are able to increase this item limit but only when you select the Comprehensive or Golden Years policies. An example of a claim under this policy extension involves Mr S from Blenheim. He and his family were travelling around Europe and he increased the item limit on his policy to cover his camera equipment, which was worth \$3,500. Unfortunately while dining at a restaurant in Italy his camera was stolen from the boot of his rental car, but thankfully he was able to claim for this loss through his travel insurance.

Administered by
Comprehensive
Travel Insurance

- Product chosen**
- Comprehensive Plus
 - Golden Years
 - Travel Essentials
 - New Zealand Only
 - Cancellation Only (Domestic)
 - Cancellation Only (International)

Application Form

please complete the details below and return this form to your agent

Countries where you are travelling

Start Date: Expiry Date: Duration: Months Days

Title	Full Name	Date of Birth
<input type="text"/>	<input type="text"/> First <input type="text"/> Last	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

(No Charge for accompanying dependant children under 21, but they must be named. Limit 2 dependant children free of charge per premium-paying person.) ▲

Address

Phone: Email:

Options
Please indicate options. An additional premium will apply:

- No Excess
- Frequent Flyer
- Private Hospital Care
- Adventure Activities
- Pre-Existing Medical Conditions

Specified Items Please indicate details:

	Value
1. <input type="text"/>	\$ <input type="text"/>
2. <input type="text"/>	\$ <input type="text"/>

Rental Vehicle Excess

Increased Rental Vehicle Excess cover days

No. of Days:

Declaration
(Please read and sign this declaration)

The Insured Person(s):

- Agrees to abide by the terms and conditions of this policy and understands that there is no cover for any pre-existing medical conditions unless they have written acceptance from the Medical Hotline.
- Are not aware of any circumstances likely to cause this journey to be cancelled or curtailed and all persons on whose state of health this journey depends are in good health.
- Have not been refused travel insurance or had any special terms applied to any insurance policies.
- Have not withheld any information (such as criminal convictions) that may affect the acceptance of this insurance.
- Agree that Vero Insurance New Zealand Limited is 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:

The Privacy Act 1993 requires us to inform you that the information collected on this form is required for your insurance and your obligations are stated in the Declaration. You do have certain rights of access to, and correction of, this information held by us.

Your Quote

In order for us to provide you with an accurate quote for your trip we need to have details of your preferred product choice and any policy options you may require. Please discuss this with your agent or contact our office.

Agent Details:

Product Chosen:

Premium Quoted: \$

