

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.

Why do I need a business travel policy?

The Business travel policy is designed exclusively to suit you or your staff when you are travelling overseas on company business. There are three premium options available under this policy. These options are:

Frequent Flyer

Multi - User

Selected Duration

(for details of these options refer to the Premium Options section)

The Business travel policy also gives you a number of additional benefits that are essential when you are travelling overseas for business.:

Electronic Equipment

This section will cover your laptop, portable fax machines, etc, up to \$5000 at no extra cost.

Trade Samples

This section will cover product samples up to an amount of \$5000, at no extra cost.

Resumption of Travel or Alternate Staff

If you need to curtail your trip due to your illness or injury or that of a family member back in NZ, we offer cover for you to return overseas to complete your business trip. This section also enables you to send another staff member overseas to complete the assignment for you.

Loss of Income

If you suffer an injury due to an accident overseas and you are unable to work when you return to NZ, we will cover your loss of income, up to 6 months, after your return.

Political Evacuation

(available only on our Business Premier policy)

This will provide cover if you need urgent evacuation from a country due to political unrest.

Terrorism Cover

The Business World policy offers cover for Medical costs, Death benefit and incidental expenses up to certain policy limits. The Business Premier policy provides cover for expenses incurred under All Sections of the policy for claims directly related to Terrorism.

Replacement value on Baggage Items

Under our Business Premier policy we will cover baggage items for full replacement value if the item is less than 3 years old. We will also cover Electronic Equipment such as laptops for full replacement value if the item is less than 12 months old.

Benefits

	Business World / Pacific	Business Premier
Medical and Other Expenses	Unlimited	Unlimited
Follow on medical Treatment in NZ	\$2,000	\$3,000
Accompanying Person	Reasonable costs	Reasonable costs
Incidental Hospital Expenses	\$4,000	\$5,000
Funeral Expenses	\$15,000	Reasonable costs
Dental Treatment - Pain relief	\$1,500	\$2,000
Loss of Deposit / Cancellation	Unlimited	Unlimited
Curtailement	Unlimited	Unlimited
Travel Delay / Missed Connection	Reasonable costs	Reasonable costs
Strikes & Hijacks	\$10,000	\$10,000
Resumption of Travel	\$20,000	Reasonable costs
Alternative Staff	\$20,000	Reasonable costs
Personal Baggage - Item Limit	\$2,000	\$2,000
Personal Limit - Total Limit	\$25,000	\$25,000
Emergency Baggage	\$1,500	\$3,000
Camera Equipment	\$2,500	\$2,500
Electronic Equipment	\$5,000	\$5,000
Trade Samples	\$5,000	\$5,000
Money	\$1,000	\$2,000
Travel Documents	\$3,000	\$3,000
Rental Vehicle Excess	\$3,000	\$3,000
Accidental Death	\$50,000	\$50,000
Travel Accident	\$100,000	\$100,000
Permanent Disablement	\$50,000	\$50,000
Loss of Income	\$12,000	\$12,000
Personal Liability	\$2,500,000	\$2,500,000
Legal Costs	\$500,000	\$500,000
Wrongful Arrest	\$10,000	\$10,000
Kidnap and Ransom	No Cover	\$250,000
Political Evacuation	No Cover	\$10,000
Search & Rescue - Natural Disaster	\$10,000	\$10,000
Terrorism - Medical & Repatriation costs	\$250,000	Cover provided under ALL SECTIONS
Terrorism - Accidental Death	\$25,000	
Terrorism - Additional Expenses	\$2,500	

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.

Options Available

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.

Rental Vehicle Excess

You can purchase additional cover if the standard policy limit of \$3,000 is insufficient for your needs. This option increases the cover for rental vehicle excess to \$4,000.

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 Business 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.

Electronic Equipment and Trade Samples

Each of these items are insured up to the policy limit of \$5,000 at no extra cost. If you require more than \$5,000 on these items then you can choose to extend your policy to provide additional cover.

Premium Options

Frequent Flyer

This premium option will insure you for multiple trips over a 12-month period. The number of trips during this time is unlimited but each trip must be for less than 90 days. For trips longer than this time an additional premium will be required, please discuss this with your agent or contact our office.

Multi User

This premium option allows a company to pre-purchase a number of days that they may require for travel during a 12-month period, for themselves or their employees. The premium is calculated by totalling the number of days you will need and multiplying this by the daily rate. Please discuss this premium with your agent or contact our office for further details. An Annual Declaration will be sent to you at the end of the 12-month period to confirm the number of days you have used during the year.

Selected Duration

This option allows you to insure one trip and covers you for the number of days/months required.

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

- 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.

PASSPORT

