

International Cancellation Travel Insurance

Schedule of Benefits

Benefits	Limits
Loss of Deposit / Cancellation	\$50,000

Policy Wording

This policy wording is not valid unless a Policy Certificate is attached and the required premium is paid.

Administered by:

Comprehensive Travel Insurance 2004 Limited
1st Floor, 12-14 Northcroft St
Takapuna
Auckland

Underwritten by:

Vero Insurance New Zealand Limited
Head Office:
48 Shortland Street, Auckland,
New Zealand

Money back guarantee

If you are not completely satisfied with the extent of cover provided by this policy just return it to your issuing agent within 48 hours of its receipt and if you haven't had a claim in the meantime or commenced your travel your money will be refunded in full.

You Are Insured For

Loss of Deposits / Cancellation. Costs paid in advance due to the cancellation of your bookings due to any unexpected event(s) outside your control. Limit NZ\$50,000 per insured person. Up to two dependent children under 21 years of age traveling with the Insured person are also covered free of charge and will be covered up to the Insured persons individual policy limits.

Exclusions

The first \$75 in respect to each and every claim. Loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

1. Your disinclination to travel, personal wishes, financial circumstances, business reasons or failure to check in at the correct departure time.
2. Your pre-existing medical condition(s) or those of any other person on whose state of health the journey depends, unless cover has been applied for and approved by our Medical Hotline.
Please note if cover is provided for your pre-existing medical condition this insurance cannot be upgraded to the Travel Essentials policy.
3. Any circumstances likely to lead to the cancellation or curtailment of the journey that you are aware of (including strikes or strike notices) that were present at the time you purchase this insurance.
4. Self inflicted illness or injury, suicide, depression, anxiety, nervous disorders, mental illness, voluntary abortion, influence of alcohol or drugs, your criminal activities, or any AIDS, HIV or sexually transmitted disease related conditions.
5. The receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of any, airline, transport provider, tour operator, travel agent, or wholesaler.
6. Any events occurring after your journey has commenced.

Please read this policy document carefully and keep it in a safe place.

Claims Information

Comprehensive Travel Insurance.
P.O. Box 33-313 Takapuna,
Auckland.
Phone 0800 800 048.
Email custserv@comprehensive.co.nz
Website: www.comprehensive.co.nz