

Easy Cover Guide

This Easy Cover Guide provides YOU with a summary of what YOU are covered for under YOUR POLICY. YOU can find out what level of cover YOU have, along with the benefits and EXCESS that applies in a range of different scenarios.

1. Changes to your trip

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> Couple One adult travelling with CHILDREN Family. 	Individual	<ul style="list-style-type: none"> Couple One adult travelling with CHILDREN Family. 	
Before your trip	Cancellation and changes to YOUR TRIP If YOU have to cancel or change YOUR TRIP because of circumstances beyond YOUR control	Up to a maximum of \$50,000 per POLICY	Up to a maximum of \$100,000 per POLICY	Up to a maximum of \$100,000 per POLICY	Up to a maximum of \$200,000 per POLICY	\$100
During your trip	Cancellation and changes to YOUR TRIP If YOU have to cut short YOUR TRIP because of circumstances beyond YOUR control	Up to a maximum of \$50,000 per POLICY	Up to a maximum of \$100,000 per POLICY	Up to a maximum of \$100,000 per POLICY	Up to a maximum of \$200,000 per POLICY	\$100
During your trip	Travel disruption and missed departure Cover for YOUR extra travel expenses if YOU miss a connection during YOUR TRIP	Up to a maximum of \$5,000 per POLICY	Up to a maximum of \$5,000 per person per POLICY	Up to a maximum of \$10,000 per POLICY	Up to a maximum of \$10,000 per person per POLICY	\$100
During your trip	Travel delay Cover for YOUR extra accommodation, travel and living expenses if YOUR transport is delayed	Up to \$200 per day, to a maximum of \$5,000 per POLICY	Up to \$200 per person per day, to a maximum of \$5,000 per POLICY	Up to \$200 per day, to a maximum of \$10,000 per POLICY	Up to \$200 per person per day, to a maximum of \$10,000 per POLICY	\$100
Before and during your trip	Travel agent's cancellation fees Cover for reasonable fees charged if YOU have to cancel or change YOUR TRIP	Up to \$500 per POLICY	Up to \$500 per POLICY	Up to \$500 per POLICY	Up to \$500 per POLICY	\$100
Before and during your trip	Supplier failure Cover for additional accommodation costs because of SUPPLIER FAILURE	Not offered	Not offered	Up to \$10,000 per POLICY	Up to \$10,000 per POLICY	\$100

2. Baggage, personal items and travel documents

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During your trip	Baggage, personal items and travel documents Cover if YOUR personal items or baggage are lost, stolen or damaged. This includes cover for the cost of replacing YOUR passport and travel documents if they are lost, stolen or damaged	\$10,000 maximum per POLICY Subject to \$1,500 per item Up to the value YOU chose for SPECIFIED ITEMS declared	\$20,000 maximum per POLICY Subject to \$1,500 per item Up to the value YOU chose for SPECIFIED ITEMS declared	\$20,000 maximum per POLICY Subject to \$1,500 per item Up to the value YOU chose for SPECIFIED ITEMS declared	\$40,000 maximum per POLICY Subject to \$1,500 per item Up to the value YOU chose for SPECIFIED ITEMS declared	\$100
During your trip	Baggage delay Cover if YOUR baggage is delayed by YOUR transport provider	Maximum \$500 per POLICY	Maximum \$500 per POLICY	Maximum \$750 per POLICY	Maximum \$750 per POLICY	\$100

3. Cash

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family 	
During your trip	Cash Cover if YOUR cash, travellers cheques or bank cards are lost or stolen	Maximum \$500 per POLICY	Maximum \$500 per POLICY	Maximum \$750 per POLICY	Maximum \$750 per POLICY	\$100

4. Medical treatment and expenses

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During your trip	Medical treatment Covers YOU if YOU have an INJURY or ILLNESS while on YOUR TRIP	Unlimited	Unlimited	Unlimited	Unlimited	Nil for any claim where YOU were hospitalised for more than 24 hours \$100 for all other claims
During your trip	In hospital cash allowance YOU'RE covered if YOU are hospitalised for medical treatment	\$100 per day, up to \$3,000 per POLICY	\$100 per day, per person and up to \$3,000 per person per POLICY	\$100 per day, up to \$3,000 per POLICY	\$100 per day, per person and up to \$3,000 per person per POLICY	\$100
After your trip	Follow up treatment Cover for follow up medical treatment in New Zealand	Up to \$1,000 per POLICY	Up to \$1,000 per person per POLICY	Up to \$2,000 per POLICY	Up to \$2,000 per person per POLICY	\$100
During your trip	Medical evacuation and repatriation Cover to return YOU to New Zealand (or to another country) for further treatment if YOU are medically fit to travel	REASONABLE EXPENSES	REASONABLE EXPENSES	REASONABLE EXPENSES	REASONABLE EXPENSES	\$100
During your trip	Emergency dental treatment YOU are covered for emergency dental treatment during YOUR TRIP	Up to \$1,500 per POLICY	Up to \$1,500 per person per POLICY	Up to \$1,500 per POLICY	Up to \$1,500 per person per POLICY	\$100
During your trip	Burial expenses and repatriation of body WE will arrange and pay for the burial of, or return of YOUR body to New Zealand	Up to \$15,000 per POLICY	Up to \$15,000 for each deceased	Up to \$15,000 per POLICY	Up to \$15,000 for each deceased	\$100

5. Rental vehicle

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During your trip	Rental Vehicle excess waiver Cover for YOUR RENTAL VEHICLE EXCESS if the vehicle YOU hired is damaged or stolen	Up to \$2,000 per POLICY	Up to \$2,000 per POLICY	Up to \$5,000 per POLICY	Up to \$5,000 per POLICY	\$100
During your trip	Costs to return your rental vehicle Cover for costs to return the RENTAL VEHICLE to the rental company if: <ul style="list-style-type: none"> • It's damaged and can't be driven • YOU are unable to drive it due to ILLNESS or INJURY • YOU die. 	Up to \$1,000 per POLICY	Up to \$1,000 per POLICY	Up to \$1,000 per POLICY	Up to \$1,000 per POLICY	\$100

6. Personal liability

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During and after your trip	Legal liability Cover if YOU are legally liable for damages, compensation or legal expenses due to negligence causing: <ul style="list-style-type: none"> • ACCIDENTAL DEATH • Bodily INJURY • Loss to property • Damage to property. 	Up to \$1,000,000 per POLICY	Up to \$1,000,000 per POLICY	Up to \$1,000,000 per POLICY	Up to \$1,000,000 per POLICY	\$100
During your trip	Legal expenses for false arrest Cover for YOUR legal costs if you are wrongfully detained or falsely arrested	Up to \$10,000 per POLICY	Up to \$10,000 per POLICY	Up to \$10,000 per POLICY	Up to \$10,000 per POLICY	\$100

7. Kidnap and ransom

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During your trip	Ransom Cover if YOU are kidnapped	\$250,000 maximum per POLICY	\$500,000 maximum per POLICY	\$250,000 maximum per POLICY	\$500,000 maximum per POLICY	\$100
During your trip	Hijack Cover if YOU are HIJACKED	\$250 per day, up to \$5,000 per POLICY	\$250 per day, per person and up to \$10,000 per POLICY	\$500 per day, up to \$10,000 per POLICY	\$500 per day, per person and up to \$10,000 per POLICY	\$100

8. Domestic pets

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During your trip	Domestic pet – kennel and cattery cover Accommodation cover for YOUR pets if YOU are delayed getting home	Not offered	Not offered	\$50 per day subject to a maximum of 10 days	\$50 per day subject to a maximum of 10 days	\$100

9. Accidental death

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During and after your trip	Accidental death Cover for YOUR ACCIDENTAL DEATH while YOU are a fare paying passenger on public transport	\$100,000 per POLICY	\$100,000 per person, up to \$200,000 per POLICY	\$100,000 per POLICY	\$100,000 per person, up to \$200,000 per POLICY	\$100
During and after your trip	Legal expenses relating to death Cover for legal expenses incurred in seeking compensation for YOUR ACCIDENTAL DEATH	Up to \$3,000 per POLICY	Up to \$3,000 per POLICY	Up to \$5,000 per POLICY	Up to \$5,000 per POLICY	\$100