

Visiting New Zealand travel insurance



Insurance that looks after people
who are visiting New Zealand



Effective from 1 October 2016

Why do you need Visiting New Zealand travel insurance?

While New Zealand is generally regarded as a safe place for travellers, it is strongly recommended that all visitors have appropriate insurance protection.

With Visiting New Zealand travel insurance, you'll have the comfort of knowing that you'll be looked after if the unexpected happens.

About Southern Cross Travel Insurance

Southern Cross Travel Insurance (SCTI) is one of New Zealand's most recognised and trusted travel insurance companies. We have more than 30 years of experience and provide a range of specialised insurance products.

Are you eligible?

To be eligible for this policy, you must hold a current New Zealand work visa or visitor visa, or be exempt from the requirements to hold a visa to visit New Zealand.

What are you covered for?

This policy covers medical and evacuation expenses, changes to your journey, personal accident, personal liability, rental vehicle excess, and cash and travel documents. For full details of cover limits, see the policy wording.

Do you need individual or family cover?

There are two cover types available:

- **'Individual':**
applies to one person, or one adult and any of his or her dependent children, all of whom are named on the certificate of insurance and are travelling together on the same itinerary.
- **'Family':**
applies to one person, or one adult and his or her spouse and any of their dependent children, all of whom are named on the certificate of insurance and are travelling together on the same itinerary.

What else should you know?

Pre-existing conditions

Your pre-existing conditions are excluded under this policy. We consider any medical or physical conditions, symptoms or circumstances which you are aware of, or a reasonable person in your circumstances ought to have been aware of, prior to your start date of insurance, to be pre-existing conditions, regardless of whether or not a diagnosis has been made. Medical conditions that develop during your Visiting New Zealand policy will not be covered under any further policies you purchase.

10 reasons to have Visiting New Zealand travel insurance

1. Emergency assistance any time of the day or night.
2. Cover for hospitalisation, doctor and prescription expenses.
3. Cover for medical evacuation back to your home country.
4. Cover for travel delays and missed connections.
5. Cover for lost, stolen or damaged passports and other important travel documents.
6. Cover for extra travel and accommodation expenses if you are hospitalised.
7. Cover for lost or stolen cash.
8. Lump sum personal accident cover.
9. Personal liability cover.
10. Rental vehicle excess cover.



Southern Cross
Travel Insurance
scti.co.nz

Cover while you're working

Most types of work can be covered, except for professional sport and hazardous work. However, all work is excluded from cover for personal liability claims.

Other important things you need to know

- This policy is designed for temporary visitors working or travelling in New Zealand. If you are injured or become ill and the cost of medical and/or additional expenses is likely to exceed the cost of evacuation, we are entitled to return you to your home country if you are medically fit to fly. The standard of medical care available in your home country will not affect our decision to fly you home.
- A requirement of this policy is that you must have access to a valid email address in order for SCTI to communicate with you on all matters relating to your policy.
- It is your responsibility to read and to be familiar with the policy wording for this policy. The policy wording can be found at www.scti.co.nz or you can request it from your designated agent.
- If you have applied for permanent residency and are injured or become ill, we are still entitled to return you to your home country if you are medically fit to fly. So if you are thinking about living permanently in New Zealand, we would strongly recommend that you review your policy and its suitability for your circumstances. Once you are a permanent resident of New Zealand, you are no longer eligible for cover under this policy.
- If any claim involves an accident, you must first make a claim with the New Zealand Accident Compensation Corporation (ACC).
- We pay when the unexpected happens to you, but only for claims that are actual and reasonable.
- The excess of \$100 per unexpected event applies under all sections of the policy.
- We will not pay for irresponsible actions, such as leaving cash unattended in a public place.
- We will not pay for claims that relate to non-prescription drugs, alcohol or illegal activity.
- You are not covered for medical check-ups and treatment for the maintenance of your dental health.

How do you buy Visiting New Zealand travel insurance?

You can buy a Visiting New Zealand policy online at www.scti.co.nz or by completing the application form included in this leaflet and making payment through your designated agent.

How to contact us

For further information call your designated agent or simply contact us.

Southern Cross Travel Insurance
Private Bag 99925, Newmarket, Auckland 1149, New Zealand

New Zealand Phone: 0800 784 691

International Phone: + 64 9 979 6597

Chinese Language Service: 0800 728 721

Email: info@scti.co.nz

www.scti.co.nz

- You are not covered for losses that occur in your home country, except for events covered under sections 2.1 (Cancellation & Alteration) and 2.4 (Delayed Journey to a Special Event).
- You are not covered for loss or theft that has not been reported to police, security or appropriate authorities within 24 hours and a written report obtained.

Tips for completing the application form

- Please complete the application form in English.
- If you need more information or help with your application please contact your designated agent or send us an email.
- Completed application forms and payment should be provided to your designated agent.

Visiting New Zealand travel insurance

Application Form

If you need any assistance in completing this application form please call your designated agent or email info@scti.co.nz

Agent / Broker code

/

Policyholder details

Mr Mrs Ms Miss

Family name *(As shown in passport)*

First or given names

Date of birth *(Day/Month/Year)*

Home country

Visa details

Do you hold a current New Zealand work visa or visitor visa (or are you exempt from the requirements to hold a visa to visit New Zealand)? Yes No

If working in New Zealand, please confirm nature of employment

Name of employer *(if known)*

Contact details in New Zealand

Address

Home phone number

Daytime phone number

Mobile phone number

Email

Other family to be insured (if any)

Family name	First/given name	Date of birth
		/ /
		/ /
		/ /
		/ /
		/ /
		/ /
		/ /

Doctor in home country

Name of doctor

City

Phone number

Fax

Emergency contact

Name of contact

City

Phone number

Fax

Email

Southern Cross Travel Insurance

Cooling off period

This sales brochure provides a general outline of the Visiting New Zealand travel insurance policy. After your application has been accepted you will receive a policy wording document and a certificate of insurance. If you are not completely satisfied with the terms and conditions of your policy, you may cancel your policy within 14 days of your start date of insurance, but prior to your start date of journey, and receive a full refund. If you cancel your policy later than 14 days after your start date of insurance but prior to your start date of journey you are still entitled to a refund, less a \$35 cancellation fee. If you cancel your policy we will not pay any claims made by you. No premium is refundable once a claim is made or after your start date of journey (except to the extent that you may be entitled to a refund under the Consumer Guarantees Act 1993).

Call recording

All telephone calls with Southern Cross Travel Insurance and Southern Cross Emergency Assistance are recorded and kept secure. We do this to ensure that any information given over the telephone can be easily verified.

Standard and Poor's

Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance, is the insurer of the Visiting New Zealand policy. We are 100% New Zealand owned. We sell and pay claims from our New Zealand office.

Southern Cross Benefits Limited has an A (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Ltd. The Rating Scale is:

AAA (Extremely Strong)	CCC (Very Weak)
AA (Very Strong)	CC (Extremely Weak)
A (Strong)	SD or D (Selective Default or Default)
BBB (Good)	R (Regulatory Supervision)
BB (Marginal)	NR (Not Rated)
B (Weak)	

Ratings 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. Full details of the rating scale are available at www.standardandpoors.com. Standard and Poor's (Australia) Pty Ltd is an approved agency under the Insurance (Prudential Supervision) Act 2010.

For further information call your designated agent or simply contact us.

www.scti.co.nz

info@scti.co.nz

0800 784 691

Chinese Language Service 0800 728 721

Southern Cross Emergency Assistance

With Visiting New Zealand travel insurance, you can call on Southern Cross Emergency Assistance 24 hours a day, seven days a week.

From anywhere in the world, just one phone call to

+64 9 359 1602

puts you in touch with people who can help you.

If you have an emergency or get sick, Southern Cross Emergency Assistance can ensure you receive the right medical treatment or, if necessary, organise for you to be sent back to your home country.



Southern Cross Travel Insurance

Private Bag 99925, Newmarket, Auckland 1149, New Zealand

This sales brochure is effective from 1 October 2016

Schedule of Benefits

Section limits and sub limits - the maximum cover for each section.

Section Limits

The maximum cover for the following sections in NZ\$

Maximum cover per Policy in NZ\$

Section 1 Medical & Evacuation (\$100 Excess applies per Unexpected Event)	\$100,000
Section 2 Changes to Your Journey (\$100 Excess applies per Unexpected Event)	\$50,000
Section 3 Personal Accident (\$100 Excess applies per Unexpected Event)	\$20,000
Section 4 Personal Liability (\$100 Excess applies per Unexpected Event)	\$250,000
Section 5 Rental Vehicle Excess (\$100 Excess applies per Unexpected Event)	\$2,000
Section 6 Cash & Travel Documents (\$100 Excess applies per Unexpected Event)	\$1,000

Disclaimer

The information contained in this sales brochure is necessarily brief and general in nature and is subject to change without notice. You must refer to the Visiting New Zealand travel insurance policy wording available at www.scti.co.nz for details of the cover available and any limits, exclusions or other conditions that may apply. All premiums and benefits are in NZ\$.

Sub Limits

Some of the sections have sub limits for particular types of claims. These are set out below. Where a particular type of claim has no sub limit, the section limits apply.

Sub Limits

Section 1

Medical & Evacuation

Ancillary Services	\$200 per person, per Policy
Emergency Dental Treatment	\$750 per person, per Policy
Extra Travel & Accommodation	\$5,000 per Unexpected Event
Accompanying Person	\$10,000 per person, per Policy
Funeral Expenses/ Return of Mortal Remains	\$25,000 per deceased person
Search & Rescue	\$10,000 per person, per Policy
Terrorism	\$100,000 per Policy

Section 2

Changes to Your Journey

Travel Interruption	\$250 per 12 hour period, up to \$2,000 per Unexpected Event
Delayed Journey to a Special Event	\$1,000 per person, up to \$5,000 per Policy
Claims due to an Existing Condition of an Immediate Family Member	\$2,500 per person, up to \$5,000 per Policy
Tickets Purchased Using Frequent Flyer Points	\$5,000 per Policy

Premiums

The cost of cover in NZ\$.

Premiums are priced per day.

Premiums are priced per day. For an individual aged 30 or under, a 12 month policy starts from just \$398. For an accurate quote, please visit our website www.scti.co.nz/visiting-new-zealand/

Premiums are based on a number of factors, including the cover type, number and age of people covered and duration of cover.

