

# Visiting New Zealand travel insurance



Insurance that looks after people who are visiting New Zealand



## Why do you need Visiting New Zealand insurance?

Every year more than two million people visit New Zealand to experience our spectacular landscapes and unique experiences.

While New Zealand is generally regarded as a safe place for travellers, it is strongly recommended that all visitors have relevant insurance protection. With Southern Cross Visiting New Zealand 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 is one of New Zealand's most recognised and trusted travel insurance companies. We have more than 25 years experience and provide a range of specialised insurance products.

### Are you eligible?

To apply for Southern Cross Visiting New Zealand insurance you must be aged 80 or under and have a current New Zealand Work Permit or be travelling to New Zealand as a visitor.

### What are you covered for?

Visiting New Zealand insurance offers you a choice of two plans:

#### Visiting NZ Max

Our most comprehensive plan, Visiting NZ Max includes all the types of cover listed below for Visiting NZ Essentials, with the addition of cover for baggage and personal items. For full details of cover limits see overleaf.

#### Visiting NZ Essentials

This plan covers medical expenses; evacuation and repatriation; cancellation and changes to a planned journey; personal accident; personal liability; rental car excess; and money and travel documents. For full details of cover limits see overleaf.

## What else should you know?

### Pre-existing Conditions

Your pre-existing medical conditions will not automatically be covered. However, we may be able to offer cover, so please phone us for a telephone assessment. An additional \$40 premium will apply if we are able to offer cover for your pre-existing conditions.

Medical conditions that develop during your Visiting New Zealand insurance policy will not automatically be covered under any further policies you purchase.

## Southern Cross Worldwide Assistance

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

From anywhere in the world, just one phone call to +64 9 359 1602 (reverse charge) puts you in touch with people who can help you.

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

### Extra protection for high value items

If you select Visiting NZ Max as your plan, you will have cover up to \$1,500 for everyday personal items, and \$2,500 for cameras, video cameras (including related accessories) and/or laptop computers. More expensive items can be 'specified' up to \$5,000. If you wish to take advantage of this extra protection, an additional premium is applied at the rate of 2% of the current value of each item.

### Cover while you're working

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

### Travellers aged 61 or older

If you are aged 61 to 80 years of age at the time your policy is issued, a premium surcharge will apply. Travellers aged 81 or over are not eligible for this insurance policy.

## Other important things you need to know

- This travel insurance 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.
- 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, services offered by the public health system and/or private health insurance may be more suitable for you.

- The plan you select – Visiting NZ Max or Visiting NZ Essentials determines whether you are covered for the loss, theft or damage of your Baggage and Personal Items.
- We pay when the unexpected happens to you, but only for claims that are actual and reasonable.
- We will not pay for irresponsible actions, such as leaving personal items unattended.
- We will not pay if drugs, alcohol or illegal activity are involved.
- It is your responsibility to pay for medical check ups and treatment for the maintenance of your dental health.
- If any claim involves an accident, you must first make a claim to the New Zealand Accident Compensation Corporation (ACC).
- You are not covered for loss or theft that has not been reported to the police or authorities within 24 hours and a written report obtained.
- The excess of \$75 applies per event under all sections of the policy.
- You are not covered for losses that occur in your home country, except for events covered under Section 3 only (Cancellation and Changes to Planned Journey).

## 10 reasons to have Visiting New Zealand insurance

1. Emergency assistance any time of the day or night
2. Cover for hospitalisation, doctor and prescription expenses
3. Medical evacuation back to your home country
4. Cover for travel delays and missed connections
5. Cover for lost or stolen passports and other important travel documents
6. Travel companion expenses, if hospitalised or repatriated
7. Lump sum personal accident cover
8. Personal liability cover
9. Rental car excess cover
10. If you select Visiting NZ Max as your plan, we reimburse you if you are robbed or mugged and your personal effects are stolen

## How do you buy Visiting New Zealand insurance?

There are three ways to apply for Visiting New Zealand insurance:

1. Simply go to **www.scti.co.nz** and complete the application online; or
2. Complete the attached application form and post, fax, or deliver it with payment; or
3. Complete an application through your broker or insurance agent, including payment.

## How to contact us

Southern Cross Travel Insurance  
Level 1, AMP Centre, 29 Customs Street West  
Private Bag 99925, Newmarket, Auckland 1149, New Zealand

New Zealand Phone:	0800 800 571
International Phone:	+ 64 9 379 4970
New Zealand Fax:	09 379 7628
International Fax:	+ 64 9 379 7628
Email:	info@scti.co.nz

For further information call your agent or broker or simply contact us

**www.scti.co.nz**  
or 0800 800 571

## Tips for completing the application form

- Please complete the application form in English.
- Be sure to complete the medical questions, which are part of the application form, and sign at the bottom of the page.
- If you need more information or help with your application, give us a call or send an email.
- Completed application forms and payment should be posted, faxed, or delivered to the address above.

Visiting New Zealand travel insurance

# Application Form

If you need any assistance in completing this application form please call your broker or agent or our helpline on 0800 800 571 (New Zealand) or + 64 9 379 4970 (International).

PLEASE COMPLETE THIS APPLICATION FORM IN ENGLISH

## 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

Are you travelling to New Zealand:

A) As a visitor? Yes  No

B) On a Work Visa/Permit? Yes  No

If working please write nature of employment

Name of company *(if known)*

## Contact details in New Zealand

Address

Home Phone

Day/ Work Phone

Fax

Mobile No

Email Address

## Overseas Postal Address

Address

Home Phone

Day/ Work Phone

Where do you want your policy document sent?

New Zealand address  Overseas address

## Other family to be insured

Family Name	First/Given Name	Date of Birth
		/ /
		/ /
		/ /
		/ /
		/ /

## Medical questions

To be completed by the Policyholder or Parent/Guardian

- Are you, or any of the insured persons, suffering from a medical condition, illness or injury, including sports-related injuries?  
Yes  No
- Have you, or any of the insured persons, been hospitalised in the past 12 months?  
Yes  No
- Are you, or any of the insured persons, currently taking any medication?  
Yes  No
- Have any of the insured persons ever received treatment for any type of heart ailment, circulatory condition, cancer, or back or spinal problems?  
Yes  No

Visiting New Zealand Insurance is designed for unexpected costs while in New Zealand. **Pre-existing conditions are excluded under the standard terms of the policy.** However, we may be able to cover your pre-existing conditions and the pre-existing conditions of the other insured persons. Assessments take place over the phone with our qualified medical assessor and a \$40 premium will apply if we are able to offer cover for your pre-existing conditions.

If you would like to apply for cover for pre-existing conditions, please phone our medical assessor on **0800 100 463 (within NZ) or +64 9 356 2738 (outside of NZ)** before you complete your application. They will provide you with your assessment numbers which you can record below.

If you choose not to have a medical assessment you still need to answer the questions above, and write a full description of medical condition(s) and treatment/medication below to assist us in the event of a claim. In the case of a 'family' application please specify which 'family' member the medical condition applies to.

First/Given Name	Medical Assessment No.	\$40 Premium

*(Please turn over to complete application)*

## Doctor in home country

Name of Doctor \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

## Cover selected & period of insurance

Type of cover Individual  Family

Plan Visiting NZ Max  Visiting NZ Essentials

*Please note: Visiting NZ Essentials provides no cover under Section 8 – Baggage & Personal Items*

Number of Days/Months \_\_\_\_\_

Start Date (Day/Month/Year) \_\_\_\_\_

Premium \_\_\_\_\_ \$

Over 60 surcharge (if applicable) \_\_\_\_\_ \$

Pre-existing medical cover premium (if applicable) \_\_\_\_\_ \$

Cover commences under Section 3 on the date the premium is received by us. Cover for all other Sections of your Visiting NZ Max or Visiting NZ Essentials policy commences on your start date or on the date we receive your premium in full, whichever is the later.

## Specified items

Do you wish to 'specify' any items? Yes  No

Visiting NZ Max Insurance provides cover of up to \$1,500 for everyday personal items, and \$2,500 for cameras, video cameras (including related accessories) and/or laptop computers. More expensive items can be 'specified' up to \$5,000. If you wish to take advantage of this extra protection, an additional premium is applied at the rate of 2% of the current value of each item. For example, a specified item valued at \$2,000 costs an additional \$40. You must attach a receipt or current valuation (dated within the last 12 months) of the specified item(s).

Please include Items/Description and Current Value

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Specified item premium \$ \_\_\_\_\_

## Method of Payment

Total premium \$ \_\_\_\_\_

Cheque  Mastercard  Visa  Diners Club  Amex

*(Please make cheques payable to Southern Cross Benefits Ltd)*

Credit card holder's name \_\_\_\_\_

Credit Card number

□□□□ □□□□ □□□□ □□□□

Expiry date (Month/Year) \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

## Declaration

I (the Policyholder or Parent/Guardian) declare that:

- i I am authorised by the credit cardholder to charge their credit card (if this is the payment method I have selected).
- ii I am authorised by each person named as an insured person to complete this form and to sign it on their behalf.
- iii All answers given above are complete, true and accurate. I have not withheld any information likely to affect the terms of acceptance of this application for cover. If I have not provided complete, true and accurate information, Southern Cross Benefits Limited may cancel my policy and refuse any claim(s) I may make.
- iv My policy contract is made up of my policy wording and my Certificate of Insurance. It is my responsibility to read and be familiar with the policy wording. I acknowledge that my policy contains conditions and exclusions.
- v I am not travelling with the intention of receiving medical treatment.
- vi I authorise Southern Cross Benefits Limited (which includes its representatives, consultants and international assistance agent, Southern Cross Worldwide Assistance and any re-insurer) to collect, hold and use information about the insured persons for the purposes of deciding to issue a policy, specific terms applying, investigating and verifying claims and otherwise relating to matters covered by the policy terms. I authorise any doctor, hospital, clinic or other person to give Southern Cross Benefits Limited any and all information concerning my current and past medical history. A photocopy of this authorisation shall be valid as the original. Each of the insured persons has the right to access and correct health and personal information held about them.
- vii I understand that I may cancel this policy within 3 days of purchase (but before my start date) and receive a full refund of the premium paid, providing no claims have been submitted. I understand that I may cancel later than 3 days after purchase (but before my start date) and receive a refund of the premium, less a \$25 administration fee. I understand that after this period the policy will be non-refundable.
- viii I understand that I must inform Southern Cross Benefits Limited of any change of address, and that it is my responsibility to ensure I renew my insurance.
- ix I understand that if I have selected Visiting NZ Essentials as my plan then I have no cover under Section 8 – Baggage & Personal Items.
- x I understand that the Visiting New Zealand travel insurance policy is underwritten by Southern Cross Benefits Limited.

## Signature of Policyholder

*(or Parent/Guardian if policyholder is 17 years of age or under)*

\_\_\_\_\_ Date / /

## Office use only

Code stamp/broker stamp

Policy No. \_\_\_\_\_

This leaflet is effective from 13 August 2007.

# Southern Cross Travel Insurance

## Guarantee

This leaflet provides a general outline of the Visiting New Zealand insurance policy. After your application has been accepted, you will receive a policy wording document and a certificate of insurance. No premium is refundable following your policy start date, or if a claim is made under your policy (except to the extent that you may be entitled to a refund under the Consumer Guarantees Act 1993). If you are not completely satisfied with the terms and conditions of your policy, you may cancel within 3 days of purchase (but before your start date) and receive a full refund. If you cancel later than 3 days after purchase (but before your start date) you are still entitled to a refund, less a \$25 administration fee. If you cancel your Visiting New Zealand policy no claims may be made by you.

## Call recording

All telephone calls with Southern Cross Travel Insurance 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

The Visiting New Zealand travel insurance policy is underwritten by Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance. We are 100% New Zealand owned. We sell, administer 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 as at 21 February 2009. The Rating Scale is:

AAA (Extremely Strong)	BBB (Good)	CCC (Very Weak)
AA (Very Strong)	BB (Marginal)	CC (Extremely Weak)
A (Strong)	B (Weak)	R (Regulatory Action)

Plus (+) or minus (-) signs following ratings from 'AA' to 'CCC' show relative standing within the major rating category. Full details of the rating scale are available for inspection at our offices. Standard and Poor's (Australia) Pty Ltd is an approved agency under the Insurance Companies (Rating and Inspections) Act 1994.

This brochure is printed on Novatech; an environmentally responsible paper manufactured using Elemental Chlorine Free (ECF) pulp sourced from sustainable, well - managed forests.

For further information call your agent or broker or simply contact us

[www.scti.co.nz](http://www.scti.co.nz)  
or 0800 800 571

# Southern Cross Travel Insurance

Level 1, AMP Centre, 29 Customs Street West  
Private Bag 99925, Newmarket, Auckland 1149, New Zealand

This leaflet is effective from 13 August 2007.

1SXT0161 01/10

# Which plan is right for you?

## Visiting NZ Max

Visiting NZ Max applies to all insured persons named on the certificate of insurance and for all sections of the policy (Sections 1 - 8).

## Visiting NZ Essentials

Visiting NZ Essentials applies to all insured persons named on the certificate of insurance and for Sections 1 - 7 only. No cover applies under Section 8 - Baggage and Personal Items.

# Do you need Individual or Family cover?

## Individual cover

One individual travelling alone, or one adult and any dependent children aged 17 years or under travelling together.

## Family cover

The policyholder and the policyholder's spouse and any of their dependent children aged 17 years or under travelling together.



## Schedule of Benefits

The maximum cover for the following categories in \$NZ  
Per person per year (unless otherwise stated).

*\$75 excess per event applies to all sections of the policy*

Section 1	Medical Expenses	Unlimited
Section 2	Evacuation & Repatriation	Unlimited
Section 3	Cancellation & Changes to Planned Journey	\$50,000
Section 4	Personal Accident (maximum per policy)	\$20,000
Section 5	Personal Liability	\$500,000
Section 6	Rental Car Excess	\$2,000
Section 7	Money & Travel Documents (\$75 excess per event)	\$1,000
Section 8	Baggage & Personal Items <i>Visiting New Zealand Essentials provides no cover under Section 8</i>	\$25,000

### When are you covered?

Cover commences under Section 3 on the date the premium is received by us. Cover for all other Sections of your Visiting NZ Max or Visiting NZ Essentials policy commences once you have left your home country, provided that your premium is paid in full. Cover ceases at the end of the period specified on your certificate of insurance or on your final return to your home country, whichever occurs first.

### Where are you covered?

While in New Zealand.

Departing your home country travelling to New Zealand (inclusive of transit stops) for up to 31 days.

Departing New Zealand travelling to your home country (inclusive of transit stops) for up to 31 days (but excluding whilst you are in your home country with the exception of section 3).

Multiple holiday journeys, departing New Zealand to Australia and the South Pacific region and returning to New Zealand, for up to 31 days.

In your home country for Cancellation and Changes to Planned Journey only (Section 3 of the policy).

## Sub limits

Some of the section limits have sub limits for particular types of losses or claims. These are described below. Where a particular type of loss or claim has no sub limit then the section limits above apply.

### Section 1 Medical Expenses

Physiotherapists/Chiropractors	\$200 per person, per year
Emergency Dental Treatment	\$750 per person, per year
Cash Allowance Whilst in Hospital (after 72 hours)	\$100 per 24hr period \$10,000 per person, per year
Extra Travel & Accommodation Expenses/Meal Allowance	\$5,000 per event
Accompanying Person	\$10,000 per person, per year
Medical Expenses Due to Terrorism (Including Evacuation, Return of Remains/Funeral Expenses and Hijack Cash)	\$100,000 per policy

### Section 2 Evacuation & Repatriation

Return of Mortal Remains/Funeral Expenses	\$50,000 per person
Search & Rescue	\$10,000 per person, per year

### Section 3 Cancellation & Changes to Planned Journey

Cancellation of Planned Journey	\$10,000 per event
Travel Delays & Missed Connections	\$250 per 12hr period \$2,000 per event
Delayed Journey to a Special Event	\$1,000 per person \$5,000 per policy
Hijack Cash Benefit	\$500 per event

### Section 4 Personal Accident

Permanent Loss of Sight in One Eye	50% of limit
Permanent Total Loss of One Limb	50% of limit

### Section 8 Baggage & Personal Items

Visiting NZ Essentials provides no cover under Section 8	
Unspecified Items	\$1,500 per item
Camera/Video Camera/Laptop Computer	\$2,500 per item
Specified Items	\$5,000 per item
Maximum Total Specified Items	\$15,000 per policy
Baggage Delay (after 12 hours delay)	\$500 per event

### Disclaimer

The information contained in this leaflet is necessarily brief and general in nature and is subject to change. You must refer to the Visiting New Zealand travel insurance policy wording for details of the cover available and any limits, exclusions or other conditions that may apply. All premiums and benefits are in \$NZ.

## Premiums

The cost of cover for the following period of time,  
for each type of cover in \$NZ.

	VNZ Essentials		VNZ Max	
	Individual	Family	Individual	Family
8 days	\$58	\$110	\$83	\$157
15 days	\$79	\$151	\$114	\$215
1 month	\$107	\$202	\$152	\$289
2 months	\$154	\$293	\$220	\$419
3 months	\$199	\$379	\$284	\$539
4 months	\$241	\$459	\$345	\$656
5 months	\$286	\$542	\$407	\$774
6 months	\$307	\$583	\$438	\$832
7 months	\$341	\$648	\$487	\$926
8 months	\$376	\$714	\$537	\$1,019
9 months	\$411	\$779	\$585	\$1,113
10 months	\$445	\$845	\$635	\$1,207
11 months	\$479	\$910	\$685	\$1,299
12 months	\$513	\$976	\$734	\$1,395
13 months	\$548	\$1,042	\$783	\$1,488
14 months	\$583	\$1,108	\$833	\$1,582
15 months	\$617	\$1,173	\$882	\$1,676
16 months	\$652	\$1,239	\$931	\$1,769
17 months	\$687	\$1,304	\$979	\$1,864
18 months	\$721	\$1,370	\$1,030	\$1,957
19 months	\$756	\$1,435	\$1,079	\$2,051
20 months	\$790	\$1,499	\$1,129	\$2,145
21 months	\$824	\$1,567	\$1,178	\$2,239
22 months	\$859	\$1,633	\$1,227	\$2,332
23 months	\$893	\$1,698	\$1,277	\$2,425
24 months	\$928	\$1,764	\$1,326	\$2,520

### Important notes about your premium

The rates shown here apply to travellers aged up to 60. If you are aged 61 or over a premium surcharge will apply. These surcharges are calculated as follows:

**Aged 61-70:** an additional premium of 50% of the individual rate.

**Aged 71-80:** an additional premium of 75% of the individual rate.

**Travellers aged 81+** are not eligible for this insurance policy.

**Pre-existing conditions:** If cover for pre-existing conditions are accepted, an additional premium of \$40 will be charged.