

Visiting New Zealand

Your travel insurance summary

What is Visiting New Zealand travel insurance?

While New Zealand is generally regarded as a safe place for travellers, it's strongly recommended that all visitors and visa holders have relevant 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.

How do you buy Visiting New Zealand travel insurance?

There are two ways to apply for Visiting New Zealand travel insurance. You can buy a Visiting New Zealand policy online, or by completing an application form and making payment through one of our designated agents.

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.

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 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.

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.

Accidents involving injury

If any claim involves an accident, you must first make a claim to the New Zealand Accident Compensation Corporation (ACC).

Medical stand down limit

If you are aged 65 years or over, you should note the three week stand down which limits claims under Section 1 Medical & Evacuation to \$5,000 per person, per policy.



By taking out Visiting New Zealand travel insurance, you'll benefit from:

- Emergency assistance any time of the day or night
- Cover for hospitalisation, doctor and prescription expenses
- Cover for medical evacuation back to your home country
- Cover for travel delays and missed connections
- Cover for lost, stolen or damaged passports and other important travel documents
- Cover for extra travel and accommodation expenses if you are hospitalised
- Cover for lost or stolen cash
- Cover for personal accident
- Cover for personal liability
- Cover for rental vehicle

How to contact us

Write to us: Southern Cross Travel Insurance, Private Bag 99925, Newmarket, Auckland 1149, New Zealand

Call from New Zealand: 0800 784 691

Call from overseas: + 64 9 979 6597

Email: info@scti.co.nz

continued overleaf...

Schedule of Benefits

Some of the sections have sub limits for particular types of claims. Where a particular type of claim has no sub limit the section limit applies.

Section Limits

Section 1

Medical & Evacuation	\$100,000
Stand Down Limit	\$5,000 per person, per policy 3 week stand down applies if 65 years or older
(\$100 Excess applies per Unexpected Event)	

Section 2

Changes to Your Journey	\$50,000
(\$100 Excess applies per Unexpected Event)	

Section 3

Personal Accident	\$20,000
(\$100 Excess applies per Unexpected Event)	

Section 4

Personal Liability	\$250,000
(\$100 Excess applies per Unexpected Event)	

Section 5

Rental Vehicle Excess	\$2,000
(\$100 Excess applies per Unexpected Event)	

Section 6

Cash & Travel Documents	\$1,000
(\$100 Excess applies per Unexpected Event)	

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 or 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 Delay	\$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

Pre-existing medical conditions

Pre-existing medical conditions (PECS) are excluded under this policy, and medical conditions that develop during your stay in New Zealand will not be covered under any future policies you purchase.

We consider PECS to be any medical or physical conditions, symptoms or circumstances that you're aware of (or that a reasonable person ought to have been aware of), prior to your start date of insurance - whether or not a diagnosis has been made. You can find more details about PECs on our website.

Southern Cross Emergency Assistance

With Visiting New Zealand travel insurance, you benefit from Southern Cross Emergency Assistance which provides you with access to emergency assistance 24 hours a day, seven days a week, wherever you are in the world.

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/visiting-new-zealand/ for details of the cover available and any limits, exclusions or other conditions that may apply. All premiums and benefits are in NZ\$.