



## Travel Insurance

Travel insurance is most commonly arranged through travel agents when booking travel. Increasingly, it is arranged online, or by completing an application for limited cover at a major retailer.

Some banks offer free travel insurance as a credit card benefit, when the travel is paid for using the credit card. Free cover is also available for some other credit card holders, such as American Express Platinum. Credit card travel insurance is underwritten by an insurer.

### Your policy

It is essential to obtain a copy of your policy and read it carefully. The scope of cover, conditions, and your obligations will vary. It is important to understand the steps to take in the event of an emergency, which could result in a claim being made to your insurer.

Be aware that some travel policies impose age restrictions over some sections of cover. There can also be limits imposed on the length of the travel period for which cover will apply.

When travel insurance is arranged online, a copy of the policy can usually be downloaded. Travel insurance provided via a credit card can be more complicated. If a full copy of the policy is not provided, request a copy from the bank or provider involved.

### 24-Hour Emergency Assistance

Travel insurers provide a 24-hour worldwide emergency medical and travel assistance service for travellers. Details are provided in the policy document and on an emergency assistance card, which should be carried with you at all times.

Failure to contact the emergency helpline may invalidate an otherwise valid claim. If in any doubt, contact the emergency helpline at no cost.

## Travel Advisories – Ministry of Foreign Affairs and Trade (MFAT)

MFAT provides advice on security risks and what these might mean to travellers at several overseas destinations. The advice is designed to help you make informed decisions about travel destinations. **Your travel insurance may be affected by MFAT issuing a strong travel warning** advising against all travel to a particular destination.

Contact your travel insurer before you depart, to check whether you will be covered, particularly if you are travelling to a destination in MFAT's **high risk** or **extreme risk** categories. See: [www.safetravel.govt.nz](http://www.safetravel.govt.nz) for more information on travel advisories.

### What to do:

1. Obtain a copy of your policy and read it. Take note of its monetary limits.
2. Answer all questions accurately and disclose all information about health conditions and symptoms.
3. Take care of your property and phone the emergency helpline where necessary.
4. If you need to make a claim, complete a claim form as soon as possible, giving a clear account of the events that caused your loss.
5. Provide all required documentation in support of your claim, to prevent delays in the assessment of the claim.

## Commencement of travel insurance cover

Travel insurance is often purchased months before travel commences. From the time of purchase, it operates in respect of the cancellation of travel risk (subject to your policy wording). The full policy cover will generally commence at the time of departure.

## Pre-existing health conditions (usually defined in the policy)

A “pre-existing condition” (or “PEC”) is a health condition which existed prior to your travel. In many cases, these will be excluded from cover. Read the policy carefully to find out what is regarded as a PEC and how the policy treats PECs. When arranging travel insurance, always accurately disclose all health conditions, or symptoms, of which you are aware. This applies to medical conditions or symptoms which develop between arranging the insurance and the date of departure. See our info sheet on pre-existing conditions.

## Baggage and personal items

Travel policies impose sub-limits on certain types of items e.g. laptops, cameras and valuables. Certain types of loss, theft or damage are also commonly excluded, such as:

Jewellery, money or travel documents which are: left unattended in a vehicle; not carried on your person when using transport; left in accommodation without using the safe provided; or when posted warnings about security have been ignored.

Loss, theft or damage to personal effects, money or documents: due to your failure to take precautions and due care to safeguard your belongings left unattended in a public place, in a vehicle overnight, from unlocked premises, or an unlocked vehicle.

You need to prove your loss, so it's important to make a report to the relevant authority, such as the airline, hotel or local police, within the timeframe required by your insurer and obtain a copy of the report. If there are any witnesses to the loss, provide their contact details.

Insurers require proof of purchase or ownership for items being claimed - receipts, valuations or credit card records are useful. Keep a record of items purchased overseas for this purpose.

## Taking “reasonable care” to safeguard your property

Your policy will require you to exercise “reasonable care” for the safety and security of your property at all times. While insurance is there to protect you, it does not provide cover when you have been “grossly negligent or reckless”. General tips:

- Use safe storage facilities such as a hotel safe, particularly for high value items.
- Do not leave your belongings unattended in a public place, such as on a beach when you go swimming.
- Keep your personal property within sight and under your control, particularly in public places, such as airports, hotel foyers, bus or train stations, food outlets and public toilets. Be vigilant at all times.
- If you are leaving your belongings somewhere, such as on a bus or train, consider the alternatives: can you keep your bag, or keep expensive items with you?