



Experience New Zealand Travel Insurance



For the best protection from touchdown to takeoff.

 Orbit
Protect



Whether you're here for a few days or a few years, OrbitProtect Experience New Zealand is designed to protect you when things go wrong.

Just passing through? Thinking of studying in New Zealand? Or maybe you want to stay and apply for residency? Making these big decisions for you and your family is tough enough without having to change your insurance cover every time your circumstances change.

OrbitProtect Experience New Zealand plans cover visitors, prospective residents and everyone in between with affordable cover that reflects the local environment. If your visit to New Zealand is just part of a bigger trip through the South West Pacific, we provide great coverage for up to 31 days for travel through New Zealand to places like Australia, Fiji and New Caledonia.

If you come to New Zealand as a visitor and then decide to stay on and study, our plans also provide you with the additional insurance protection schools require.

All our plans are underwritten by Zurich Australia Insurance (ZAIL), trading as Zurich New Zealand.

Medical care

If you unexpectedly become ill, or suffer an accident or injury, you won't have to worry about paying for your medical care. We will pay for your doctor, hospital and day care treatment costs.

Medical evacuation

In serious circumstances, as a result of injury or illness, you may need to be returned to your country of origin. At such a stressful time we will help you by taking care of the costly expenses involved, allowing you to totally focus on the most important matter – your recovery.

If you don't want to return home when we think you should, a NZ\$20,000 treatment in New Zealand option, not normally included in Travel Insurance, is available.

Property

The Prime plan provides you with a generous amount of cover for your baggage and personal effects. Alternatively, under our Lite plan, you can elect to specify the items you wish to insure or choose to leave property out of your cover.

IMPORTANT: *Please read the Benefits Summary on this brochure and visit www.orbitprotect.com for all terms, conditions, exclusions and excesses that apply to these insurance plans.*

Individual high-valued items

The Prime plan gives you full cover for any items (like cameras or computers) that are valued in excess of NZ\$2,500 when you specify these items on the application form. You can also specify property cover under the Lite plan (additional premiums apply).

Pre-existing medical conditions

You are NOT automatically covered for pre-existing medical conditions. However, cover can be arranged in certain circumstances for a small processing fee of NZ\$45.

Special medical benefit!

There are advantages in continuing unbroken cover with us, but please understand we are not obliged to provide you with a new policy when your current policy ends. Please contact us for more information.



Insurance for all visitors to New Zealand

Medical professionals, dairy farming, building trades, student families.

Benefits summary

You are covered in New Zealand, but where else does cover apply?

If you travel from...	then you are covered for a maximum of...
Your country of origin to New Zealand and return	9 days for any one trip
New Zealand to Australia and the South West Pacific	31 days in total during the period of insurance

Cover benefits

Cover limits (NZ\$)

Medical expenses	P Prime	L Lite
1 Medical expenses	Unlimited. Expenses must be incurred within 12 months of disablement	Same as Prime
2 Evacuation/return to country of origin if you become disabled	Unlimited for travel expenses involved. Up to \$20,000 for continuing medical costs	Same as Prime
3 Other persons' travel and accommodation costs to travel to be with you	Up to \$100,000. A daily accommodation limit in NZ of \$250 to a maximum of \$5,000 applies	Same as Prime
4 Funeral and cremation, or returning remains to your country of origin	Up to \$100,000	Same as Prime
5 Home nursing care whilst disabled	Up to \$50,000	Same as Prime
6 Emergency dental treatment	Up to \$500. For NZ dental injuries covered by ACC (Accident Compensation Corporation) cover is up to \$1,500	Same as Prime
7 Cash allowance whilst in hospital (after 24 hours)	Up to \$100 per day to a maximum of \$3,000 in NZ and \$10,000 overseas	Not covered
8 Accidental death	Up to \$25,000 (\$10,000 if under 16 years)	Same as Prime

Property	P Prime	L Lite
1 Luggage and personal effects are covered for their replacement cost ('new for old') irrespective of age. Clothing and footwear that are more than 12 months old are settled on a depreciated basis ('new cost with a deduction for wear'). The maximum value per item you can specify is \$10,000. The limit of the total value of all items specified is \$30,000	Up to \$10,000 plus specified items. Maximum cover on any item, pairs or sets of items is \$2,500 without specifying	Not covered (See optional cover)
2 Loss or damage of personal documents	Up to \$1,000	Same as Prime
3 Theft of money	Up to \$500	Same as Prime



Online claims submission

For a quick outcome, submit your claim online!

At www.orbitprotect.com, click on the link to our online claims system. You only need to register once. After which, you simply have to log in anytime you need to make a claim.

Cover benefits

Cover limits (NZ\$)

Disrupted travel cover	P Prime	L Lite
1 Additional travel and accommodation costs if travel plans are disrupted by strikes, weather, etc	Up to \$10,000	Same as Prime
2 Purchase of essential clothing and toiletries, if all your luggage is delayed for more than 6 hours	Up to \$200	Not covered
3 Additional costs incurred on early return home	Up to \$10,000	Same as Prime
4 Missed connection costs	Up to \$10,000	Same as Prime
5 Legal costs for false arrest and/or wrongful detention	Up to \$10,000 (not in country of origin)	Same as Prime
Loss of Deposits		
	P Prime	L Lite
Cancellation of travel arrangements	Up to \$50,000	Same as Prime
Personal liability		
	P Prime	L Lite
Legal liability for accidental death or injury or property damage	Up to \$2,500,000	Same as Prime
Search and rescue		
	P Prime	L Lite
Private search and rescue	Up to \$10,000	Not covered
Rental vehicle excess and loss of use		
	P Prime	L Lite
1 Covering the policy excess you may need to pay when hiring a vehicle	Up to \$2,000	Same as Prime
2 Covering loss of use charges you may need to pay to the hire company	Up to \$5,000	Same as Prime

Excesses that apply to both plans:

\$75 all other claims excluding emergency clothing and toiletries (Section 3.7 of the Prime wording).

NZ Education Benefit: During the time you or any member of your insured family are undertaking study the excess on medical claims is removed (no excess on students). The \$75 excess continues to apply to the rest of the family.

Our competitive premiums (NZ\$)

	P Prime	P Prime	L Lite	L Lite
	Individual	Family	Individual	Family
8 days	\$75	\$148	\$49	\$101
15 days	\$105	\$215	\$69	\$145
1 month	\$165	\$328	\$111	\$225
2 months	\$243	\$484	\$167	\$338
3 months	\$304	\$599	\$209	\$416
4 months	\$365	\$718	\$249	\$499
5 months	\$415	\$808	\$290	\$563
6 months	\$452	\$890	\$319	\$619
7 months	\$504	\$988	\$355	\$687
8 months	\$549	\$1,073	\$382	\$747
9 months	\$598	\$1,174	\$419	\$816
10 months	\$649	\$1,268	\$453	\$882
11 months	\$698	\$1,366	\$487	\$950
12 months	\$749	\$1,459	\$519	\$1,019

Who is covered under the individual and family plans?

Individual: One adult and accompanying dependents under 19 years of age.

Family: Two adults (who are married or in a de facto relationship) and accompanying dependents under 19 years of age.

Options:

High value items can always be added to both plans by paying an additional premium on the item at a rate of 2%.
 Example: A NZ\$5,000 item x .020 = NZ\$100 premium.
 (The maximum amount of NZ\$10,000 per item)

Age premium loadings

Aged 61–70 add 75% to the individual premium table.
 Aged 71–80 can be considered on application.

Manual work cover for general farming (excluding any activity relating to forestry), building and related trades.

Add 20% of the individual Lite premium to the cover option.
 Example: If you have taken the 12 months Individual Prime plan (\$749) add 20% of the Individual Lite plan (\$103.80) = NZ\$852.80 in total.

How do you apply for cover?

To apply for cover, you can either:

- Contact your agent
- Visit us at **www.orbitprotect.com**, or
- Telephone us on **0800 478 833** (within New Zealand) or **+64 3 434 8151** (outside of New Zealand).

IMPORTANT INFORMATION you need to know

- We only provide cover for unexpected costs. It is your responsibility to pay for medical check ups and treatment for the maintenance of your physical and dental health.
- We will not provide cover if you travel against medical advice.
- We do not provide cover for property claims if you leave your property unattended in a public place or in an unsecured location.
- Cover will not be provided if you are injured whilst undertaking manual work, unless we have agreed to cover your work in writing. You do not need to obtain our agreement to the following work categories as they are automatically covered:
 - Retail
 - Accommodation
 - Pubs, taverns and bars
 - Cafes, restaurants
 - Horticulture
- Subject to an additional premium (see premium table) we can cover all building related trades.
- You must report any loss or theft of property to the police or authorities within 24 hours and obtain a written report.
- Cover will not be provided if alcohol, drugs or illegal activities are involved in any event that causes you any injury or loss.
- If you want to make a claim for an injury that occurred in New Zealand, you must first make a claim to the New Zealand Accident Compensation Corporation (ACC).
- Travel insurance is not the same as New Zealand health insurance. We encourage you to discuss the differences with us prior to purchasing cover.

**Orbit
Protect**

If you are covered by one of our insurance plans and the unexpected occurs, you can phone us on:

**OrbitProtect
Worldwide Assistance**

0800 478 833 within New Zealand
or
+64 3 434 8151 anywhere else in
the world for advice when you need it.

We are always just a phone call away,
24 hours a day, 7 days a week.



How can you contact us?

If you need further information or assistance with claims, please call us on our toll free numbers below or visit us at www.orbitprotect.com

Within New Zealand
0800 478 833

From outside New Zealand
+64 3 434 8151

OrbitProtect Ltd

PO Box 2011, Christchurch 8140, New Zealand.

Fax: + **64 3 379 0252**

Email: service@orbitprotect.com

Zurich Australian Insurance Limited's (ZAIL) Financial Strength is A+ from Standard & Poor's Australia.

Standard & Poor's rating scale for an insurer's financial strength, together with a summary of Standard & Poor's description is:

AAA = Extremely Strong

BBB = Good

CCC = Very Weak

NR = Not Rated

AA = Very Strong

BB = Marginal

CC = Extremely Weak

A = Strong

B = Weak

R = Regulatory Supervision

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. Further information on these ratings is available from www.standardandpoors.com

www.zurich.co.nz/about-us/financial-strength

An overseas policyholder preference applies. Under Australian law, if ZAIL is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on ZAIL's Australian assets to satisfy New Zealand liabilities.

DISCLAIMER: The information contained in this brochure is brief and subject to change. Please refer to the OrbitProtect wordings for all terms and conditions. Information herein shows our premiums valid from December 2020 and are subject to change without prior notice.

(This cover is not available to NZ residents).

Experience
New Zealand
Insurance

Orbit
Protect

Insured Name:

Certificate of Insurance No.

www.orbitprotect.com