



# Working Holiday Travel Insurance

Get paid as you go without paying  
for the unexpected.

Orbit  
Protect

The logo for Orbit Protect, featuring a stylized 'O' with a green dot above it, followed by the words 'Orbit' and 'Protect' stacked vertically in a white sans-serif font.



# Superb coverage and exceptional value insurance for working holiday makers

## Thinking of taking a working holiday in New Zealand?

Fantastic! You should also be thinking of buying Working Holiday Insurance to protect you when things go wrong.

OrbitProtect has put a lot of thought into making the Working Holiday plan affordable for you. To make the insurance as affordable as possible, we pack our plans with the essentials and leave out the 'fillers' you don't need. We know the difference because we're a New Zealand company specialising in insurance for New Zealand conditions.

The OrbitProtect Lite Working Holiday plan is especially designed for Working Holiday visa holders in New Zealand only.

If you intend to travel from New Zealand to countries in the South West Pacific, we provide great coverage for up to 31 days to places like Australia, Fiji and New Caledonia.

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, which exceed the excesses that apply.

## 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.

## Property

Our Working Holiday plan does not provide automatic property cover. However, there are two options where you may be able to choose to insure your belongings. You may choose to specify individual items you want to insure or to insure your general baggage and personal effects (additional premiums apply under these options).

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

## 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. Should we agree to provide cover for your pre-existing medical conditions, additional premium over and above the base premium will be charged.

## Special medical benefit!

There are advantages in continuing unbroken cover with us. Please contact us for more information.

## The excess that applies to each claim...

NZ\$50 on all accidental injury claims and NZ\$100 on all other claims.



### Online claims submission

For a quick outcome, submit your claim online!

At [www.orbitprotect.com](http://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.

## 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	
1 Medical expenses	\$250,000
2 Evacuation/return to country of origin if you become disabled	Unlimited for the travel expenses involved. Up to \$20,000 for continuing medical costs
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
4 Funeral and cremation, or returning remains to your country of origin	Up to \$100,000
5 Accidental death	Up to \$25,000 (\$10,000 if under 16 years)

### Disrupted travel cover

Additional travel and accommodation costs if travel plans are disrupted by strikes, weather, etc	Up to \$10,000
Travel delay	Up to \$3,000. The maximum daily limit is \$400 per day

### Loss of deposits

Cancellation of travel arrangements	Up to \$50,000
-------------------------------------	----------------

### Personal Liability

Legal liability for accidental death or injury or property damage	Up to \$100,000
---	-----------------

### Optional Cover – Add Property Cover to this plan!

This option covers luggage and personal effects for their replacement cost. Clothing and footwear that are more than 12 months old are settled on a depreciated basis ("new cost with a deduction for wear")	Up to NZ\$5,000. Maximum cover on any item, pairs or sets of items is NZ\$1,000 Additional premium applies
--	---

## IMPORTANT INFORMATION you need to know

- This plan provides a good level of cover but consider our Experience New Zealand plan for more day to day cover and other features.
- The information contained in this brochure is brief and is subject to change. Please refer to the OrbitProtect wordings for all terms and conditions.
- 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.
- Dental treatment is not covered by this plan.
- We will not provide cover if you travel against medical advice.
- For those who have taken the property option, you must report any loss or theft to the police or authorities within 24 hours and obtain a written report. 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 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).
- 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
- The personal liability cover in this plan excludes liability resulting from the use or control of any mechanical vehicle.
- Travel insurance is not the same as New Zealand health insurance. We encourage you to discuss the differences with us prior to purchasing cover.



**Working holiday plan does not provide automatic property cover.**  
However, you have the option to choose to cover your property!

## Our competitive premiums (NZ\$)

Period of cover	Premium
8 days	\$47
15 days	\$54
1 month	\$72
2 months	\$103
3 months	\$132
4 months	\$162
5 months	\$190
6 months	\$204
7 months	\$227
8 months	\$251
9 months	\$274
10 months	\$295
11 months	\$319
12 months	\$342

### Options

#### *The plan excludes property, but you can...*

include baggage and personal effects cover up to a value of NZ\$1,000 per item (to a maximum total amount of NZ\$5,000) by adding 25% to the premium.

#### *High value items can always be added to the plan...*

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).

Refer to the policy wording at **www.orbitprotect.com** for all terms, conditions, exclusions and excesses that apply to this plan.

### 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).



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](http://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](mailto: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](http://www.standardandpoors.com)

### [www.zurich.co.nz/about-us/financial-strength](http://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).*

Working  
Holiday  
Insurance

Orbit  
Protect

Insured Name:

Certificate of Insurance No.

[www.orbitprotect.com](http://www.orbitprotect.com)