



Seasonal Worker Travel Insurance

First pick the right insurance.

 Orbit
Protect



Seasonal Worker Travel Insurance is designed to protect you if things go wrong.

Wide ranging insurance for
overseas horticulture and viticulture
seasonal workers in New Zealand.

Important

- 1 You must read this brochure and make sure you understand its content. You can ask your recruitment officer, prospective employer or us if you have any questions or you don't understand the content of this brochure.
- 2 Pre-Existing Medical conditions. Do you have now, or have you had in the past, any medical condition that requires or required treatment? If yes, have your home country immigration team or prospective employer contact us. We may be able to provide you with cover, at an additional premium. Please read and understand the definition of a pre-existing condition in this brochure.
- 3 Baggage Cover. Do you have personal valuable items you wish to cover? If yes, please ask your employer to contact us. We can provide cover for your personal items for additional premiums.
- 4 Please read the Benefits Summary on this brochure and visit www.orbitprotect.com for all terms, conditions, exclusions and excesses that apply to this insurance plan.

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. The NZ Accident Compensation Corporation (ACC) is by law the primary provider of cover for injuries that occur in New Zealand.

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.

Pre-existing medical conditions

You are NOT automatically covered for pre-existing medical conditions. However, cover can be arranged in certain circumstances for an additional premium.

The excess that applies to each claim

An excess of \$50 in total applies to any one claim, however there are some exceptions as follows:

- a Medical Expenses, there is no excess applicable.
- b Early return home (see section 3.3 of the policy), there is no excess applicable.

Benefits summary

Cover benefits

Cover limits (NZ\$)

Travel	
1 When travelling from your country of origin to New Zealand and return	9 days for any one trip (including stopovers)
2 When travelling from New Zealand to Australia and the South West Pacific	31 days in total during the period of insurance

Medical	
1 Medical expenses	Unlimited. Expenses must be incurred within 12 months of disablement.
2 Evacuation/return to country of origin if you become disabled	Unlimited for 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
4 Funeral and cremation, or returning remains to your country of origin	Up to \$100,000
5 Home nursing care whilst disabled	Up to \$50,000
6 Emergency dental treatment	Up to \$350. For NZ dental injuries covered by ACC (Accident Compensation Corporation) cover is up to \$1,500.
7 Accidental death	\$10,000

Personal effects	
1 Loss or damage of personal documents	Up to \$1,000
2 Theft of money	Up to \$500

Cover benefits

Cover limits (NZ\$)

Disrupted travel cover	
1 Additional international travel and accommodation costs if travel plans are disrupted by strikes, weather, etc	Up to \$10,000
2 Additional costs to return home to Country of Origin and back to New Zealand if immediate family member becomes seriously ill or dies unexpectedly	\$2,500 per claim, \$5,000 in the plan period
3 Missed connection costs	Up to \$10,000
4 Legal costs for false arrest and/or wrongful detention	Up to \$10,000 (not in country of origin)

Loss of deposits

1 Cancellation of travel arrangements	Up to \$50,000
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Personal Liability

1 Legal liability for accidental death or injury or property damage	Up to \$2,500,000
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Optional Cover – Additional premium required

1 Accidental loss of general luggage	Up to \$5,000. Maximum cover on any item, pairs or sets of items is \$1,000. Additional premium applies
2 Accidental loss of specified items of luggage	Up to the value specified by you. The amount should not exceed \$10,000 per item or \$30,000 in total

Our premiums (NZ\$)

- Contact us for our premium rates.
- Weekly, fortnightly and monthly payment options.
- Pay-in-advance option available.

Optional cover

- Add baggage and personal effects cover up to NZ\$1,000 per item to a maximum value of NZ\$5,000 by adding 15% to the premium covering your period of insurance.
- High value items can 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 applies.

IMPORTANT INFORMATION you need to know

Pre-existing medical conditions are NOT covered by this insurance. The following extract from our policy wording will help you to understand what a pre-existing condition is:

- Any medical or physical conditions or circumstances:
 - which you are aware of, or ought to have been aware of; or
 - for which advice, care, treatment, medication or medical attention has been sought, given, or recommended; or
 - which have been diagnosed as a medical condition, or an illness or indicative of an illness; or
 - are of such a nature to require, or which potentially may require medical attention; or
 - are of such a nature as would have caused a prudent, reasonable person to seek medical attention.
- We only provide cover for unexpected events. 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.
- Pregnancy is not covered, but we will cover the medical costs of miscarriage that occurs before the start of the 21st week of pregnancy.
- We do not provide cover for property claims if you leave your property unattended in a public place or in an unsecured location.
- 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).
- We can not help you to return home to see a critically ill family member (as defined up to the age of 70) if the illness existed in any way prior to the start date of your insurance.
- Our insurance is only available to those that are in good health. Should your health change prior to leaving for New Zealand you must advise us or your employer.
- Triage Programme (in trial) - Over the counter Pharmacy Medication. To help you to minimise any medical claim we allow selected pharmacies to provide over the counter medications (prescription not required). Please understand that we can discontinue this process at any time without notice.

FAAMATALAGA TĀUA e tatau ona e silafiaina

O tulaga tau-gasegase sa iai muamua e LE'O aofia i lenei inisiua. O se vaega mai i la matou tulafono faavae o loo mulimuli mai, o le a fesoasoani ia te oe mo lou silafia poo a tulaga tau-gasegase muamua:

- Soo se tulaga tau-gasegase poo le faale-tino poo nisi tulaga:
 - Pe ua e silafiaina, pe sa tatau ona e silafiaina; pe
 - o fautuaga, tausiga, togafitiga, fuāla'au poo togafitiga faafoma'i na sailia, tuuina atu, pe fautuaina; pe
 - o lea ua faamaonia i se tulaga tau-gasegase, poo se gasegase tumau poo se faailoga o se gasegase; pe
 - o se tulaga e mana'omia ai, pe ono mana'omia ai le togafitiga faafoma'i; pe
 - o se tulaga e ono mafua ai ona saili e se tagata faatuatua, pe faautauta lelei se togafitiga faafoma'i.
- Na'o faalavelave faafuase'i e aofia i a matou inisiua. O lau matafaioi le totogi o au siaki faafoma'i ma togafitiga mo le tausiga o lou soifua maloloina faaletino ma ou oloa.
- E le aofia i la matou inisiua pe afai e te lē usitaia fautuaga faafoma'i.
- E le o aofia ai le ma'itaga, ae o le a matou totogiina le tau faafoma'i o le ma'itaga e fafano a'o le'i amataina le 21 vaiaso o le ma'itaga.
- E le aofia foi ni tau'i mo ni talosaga mo meatotino pe afai e te tuufau au meatotino e aunoa ma se tausiga i se nofoaga faitetele poo se nofoaga e le'o malupuipua.
- E tatau ona e lipotia i leoleo poo le pulega ia soo se meatotino ua leiloa pe gaioia i totonu o le 24 itula ma talosagaina se lipoti tusitusia.
- O le a le aofia i le inisiuai pe afai o loo e a'afia i le ava malosī, fuāla'au faasaina poo gaioiga faasolitulafono i soo se mea e mafua ai se manu'a poo se mea leiloa.
- Afai e te mana'o e fai sau talosaga i se tau'i mo se manu'a i se mea na tupu i Niu Sila, e tatau ona e talosaga muamua i le New Zealand Accident Compensation Corporation (ACC).
- E le mafai ona matou fesoasoani atu pe a e toe fo'i e vaai se isi o lou aiga ua gasegase tigaina (e pei ona faamatalaina e oo atu i le 70 tausaga) pe afai na a'afia i soo se vaega o le gasegase ae le'i oo i le aso na amata ai lau inisiua.
- O a matou inisiua e agavaa ai na'o i latou e maloloina lelei le soifua. Afai e suia lou soifua maloloina ae ete le'i malaga mo Niu Sila e tatau ona e fautuaina i matou poo lou fale faigaluega.
- Polokalame Triage (o loo faata'ita'i) – Fuāla'au faatau i le Fale Talavai. Ina ia fesoasoani ia te oe e faaititia soo se tau'i faafoma'i, ua matou faatagaina fale talavai filifilia e tuuina atu fuāla'au faatau (e lē mana'omia ai le talavai). Mo lou silafia, faamolemole e mafai ona matou tāofia lenei faiga i soo se taimi e aunoa ma se fa'aaliga.

FAKAMATALA MAHU'INGA 'oku fiema'u ke ke 'ilo'i

Ko e ngaahi mahaki tauhi ne tomu'a ma'ú, 'oku 'IKAI ke kau ia 'i he malu'i ko ení. Ko e fakamatala 'oku hoko atu 'oku to'o ia mei he fakalea 'o 'emau tu'utu'uní 'e tokoni ia ke ke mahino'i pe ko e hā 'a e mahaki tauhi ne tomu'a ma'ú:

- Ko ha fa'ahinga palopalema fakafaito'o pe fakaesino pe 'i he tu'unga 'o e mo'ui:
 - 'a ia 'oku ke 'osi 'ilo ki ai, pe totonu ke ke 'osi 'ilo ki ai; pe
 - kuo 'osi kumi, 'oatu, pe fokotu'u atu ki ai ha fale'i, tauhi, faito'o, tokanga fakafaito'o; pe
 - kuo 'osi sivi 'o 'ilo'i ko ha palopalema fakaefaito'o, pe ko ha puke, pe ko ha faka'ilonga 'o ha mahaki; pe
 - ko hono natula 'e fiema'u, pe 'e ngalingali ke fiema'u ki ai ha tokanga fakafaito'o; pe
 - ko hono natula ke ne fakatupunga ha tokotaha fakapotopoto mo fakakaukau lelei ke kumi ki ha tokoni fakafaito'o.
- 'Oku mau 'oatu pē 'a e malu'i ki ha ngaahi me'a 'oku hoko ta'e'ama-nekina. Ko ho'o fatongia ia 'o'ou ke totongi 'a e ngaahi sivi (checkup) fakafaito'ó pea mo e faito'o ki hono tauhi 'a e tu'unga mo'ui lelei 'o ho sinó mo e nifó.
- 'E 'ikai ke mau 'oatu ha malu'i 'o kapau te ke folau 'o talangata'a ai ki he fale'i fakafaito'ó.
- 'Oku 'ikai ke kau 'a e feitamá 'i he malu'i, ka te mau totongi 'a e ngaahi fakamole fakafaito'o ki ha tamatō 'a ia 'oku hoko kimu'a 'i he kamata'anga 'o e uike hono 21 'o e feitama.
- 'Oku 'ikai ke mau malu'i 'a e ngaahi 'eke huhu'i ki ha koloa kapau te ke li'aki 'a ho'o koloá 'o ta'etokanga'i 'i ha feitu'u kakai tokolahi pe 'i ha feitu'u 'oku 'ikai malu.
- Kuo pau ke ke lipooti ha mole pe kaiha'asi 'o e koloá ki he kau polisi pe kau ma'u mafai 'i loto 'i he houa 'e 24 pea ma'u mai ha lipooti 'osi hiki tohi.
- 'E 'ikai ke mau 'oatu ha malu'i 'o kapau 'e kau 'a e 'olokaholo, faito'o konatapu, pe ngaahi ngāue ta'efakalao 'i ha me'a 'oku hoko 'a ia 'oku ne fakatupunga ai ha lavea pe mole kiate koe.
- 'O kapau te ke fie fakahoko ha 'eke huhu'i koe'uhi ko ha lavea na'e hoko 'i Nu'u Silá ni, kuo pau ke ke 'uluaki fakahoko ha 'eke huhu'i ki he New Zealand Accident Compensation Corporation (ACC).
- 'E 'ikai lava ke mau tokoni atu ke ke foki ki ho fonu'a ke sio ki ha mēmipa ho fāmili 'oku puke lahi ('a ia ko ha tokotaha a'u ki he ta'u 70) 'o kapau ne hoko 'a e puke ko iá 'i ha fa'ahinga founa kimu'a 'i he 'aho kamata 'o ho'o malu'i.
- 'Oku 'atā atu pē 'a 'emau malu'i kiate kinautolu 'oku nau mo'ui lelei. 'O ka liliu 'a ho'o tu'unga mo'ui lelei kimu'a ke ke mavahe mai ki Nu'u Silá kuo pau ke ke fakahoko mai ia kiate kinautolu pe ko ho'o ngāue'angá.
- Polokalama Fakahokohoko 'o e Tauhi (kei 'ahi'ahi'i) – Fo'i'akau Fakafaito'o ma'u mei he Kānitá. Ke tokoni'i koe ke fakasi'isi'i ha 'eke totongi huhu'i fakafaito'o 'oku mau fakangofua ha ngaahi fale talavai kuo 'osi fili'i ke tokonaki atu ha ngaahi fo'i'akau/faito'o ma'u mei he kānita ('ikai ke fiema'u ke 'omai ha tohi fakafaito'o mei he toketā). Kātaki 'o fakatokanga'i ange 'e malava pē ke mau ta'ofi 'a e founa ko ení 'i ha fa'ahinga taimi pē 'o 'ikai fiema'u ki ai ha fanongonongo.

ข้อมูลสำคัญที่คุณจำเป็นต้องทราบ

สภาพทางการแพทย์ที่เป็นมาก่อนการเอาประกันภัยจะไม่ได้ได้รับความคุ้มครองโดยการประกันภัยนี้ ข้อความต่อไปนี้ซึ่งคัดลอกมาจากเนื้อหาในกรมธรรม์ของเราจะช่วยให้คุณเข้าใจว่าสภาพที่เป็นมาก่อนการเอาประกันภัยคืออะไร:

- สภาพหรือสถานการณ์ทางการแพทย์หรือทางกายภาพใดๆ:
 - ซึ่งคุณทราบอยู่แล้ว หรือควรที่จะรับทราบแล้ว หรือ
 - ซึ่งคุณสามารถหา ได้รับหรือได้รับคำแนะนำเกี่ยวกับคำปรึกษา การดูแล การรักษา ยา หรือการดูแลทางการแพทย์มาแล้ว หรือ
 - ซึ่งได้รับการวินิจฉัยว่าเป็นสภาพทางการแพทย์ หรือความเจ็บป่วย หรือตัวบ่งชี้ถึงความเจ็บป่วย หรือ
 - ซึ่งมีลักษณะที่จำเป็น หรืออาจจำเป็นต้องการการดูแลทางการแพทย์ หรือ
 - ซึ่งมีลักษณะที่น่าจะทำให้คนธรรมดาปกติต้องไปพบแพทย์
- เราให้ความคุ้มครองสำหรับเหตุการณ์ที่ไม่คาดฝันเท่านั้น คุณมีหน้าที่รับผิดชอบในการจ่ายค่าตรวจร่างกายและคำปรึกษาต่างๆ เพื่อดูแลสุขภาพทางกายและฟันของคุณให้แข็งแรง
- เราจะไม่ให้ความคุ้มครองหากคุณเดินทางโดยที่แพทย์ไม่อนุญาต
- เราไม่คุ้มครองการตั้งครรภ์ แต่เราจะคุ้มครองคำรักษาพยาบาลในกรณีแท้งบุตร ซึ่งเกิดขึ้นก่อนสิ้นสุดสัปดาห์ที่ 21 ของการตั้งครรภ์
- เราไม่ให้ความคุ้มครองสำหรับการเรียกร้องค่าเสียหายต่อทรัพย์สิน หากคุณทิ้งทรัพย์สินไว้ในที่สาธารณะโดยไม่มีคนดูแล หรือในสถานที่ที่ไม่ปลอดภัย
- คุณต้องรายงานทรัพย์สินที่สูญหายหรือที่ถูกขโมยต่อตำรวจหรือเจ้าหน้าที่ผู้มีอำนาจภายใน 24 ชั่วโมง และขอรายงานบันทึกเป็นลายลักษณ์อักษร
- เราไม่ให้ความคุ้มครองหากเหตุการณ์ที่ทำให้คุณได้รับบาดเจ็บหรือทรัพย์สินสูญหายเกี่ยวข้องกับสุรา ยาเสพติดหรือกิจกรรมที่ผิดกฎหมาย
- หากคุณต้องการเรียกร้องค่าเสียหายสำหรับอาการบาดเจ็บที่เกิดขึ้นในประเทศนิวซีแลนด์ ก่อนอื่นคุณต้องเรียกร้องค่าเสียหายไปยัง New Zealand Accident Compensation Corporation (ACC) ก่อน
- เราจะไม่สามารถช่วยให้คุณกลับบ้านเพื่อเยี่ยมคนในครอบครัวที่กำลังป่วยหนักได้ (ตามที่ระบุสำหรับผู้ที่มิอายุไม่เกิน 70 ปี) สำหรับความเจ็บป่วยใด ๆ ซึ่งมีอยู่ก่อนวันเริ่มต้นของการประกันภัยของคุณ
- การประกันภัยของเรามีให้บริการสำหรับผู้ที่มิสุขภาพดีเท่านั้น หากสุขภาพของคุณมีการเปลี่ยนแปลงก่อนที่คุณจะออกเดินทางเพื่อไปประเทศนิวซีแลนด์ คุณต้องแจ้งให้เราหรือนายจ้างของคุณทราบ
- แผนการประเมินความรุนแรงของโรค (อยู่ระหว่างทดลองใช้) – กลุ่มยาสามัญ เพื่อช่วยคุณในการลดปัญหาการเรียนสิทธิด้านการแพทย์ เราจึงให้ออกาสถานขยายยาในการจ่ายยาสามัญที่กำหนด (ไม่ต้องให้แพทย์สั่งจ่าย) ขอให้เข้าใจว่ากระบวนการดังกล่าวนี้อาจถูกยกเลิกได้ทุกเมื่อโดยไม่ต้องแจ้งให้ทราบ

IMPOTEN INFOMESIEN WE YU MAS SAVE

Insurens ia i NO kavremap ol medikol kondisen we i bin stap finis bifo insurens i stat. Infomeisen we i stap afta long poen ia hem I sam long ol toktok we oli stap insaed long polisi blong mifala we bambae i helpem yu andastanem wanem mining blong ol medikol kondisen we oli bin stap finis bifo insurens ia i stat:

- Eni medikol o fisikol kondisen o situeisen:
 - we yu save long hem, o yu shud save finis; o
 - we yu bin askem wan dokta o hospitol blong i givim advaes, kea, tritmen, medikeisen o medikol atensen long yu from, wan dokta o hospitol i givim advaes, kea, tritmen, medikeisen o medikol atensen long yu from, o wan dokta o hospitol i bin rekomendem advaes, kea, tritmen, medikeisen o medikol atensen long yu from; o
 - we oli faenemaot se hem i wan medikol kondisen, o wan sik o we i soem se i gat wan sik i stap; o
 - we bae i nidim, o we i posibol se bae i nidim medikol atensen; o
 - We bae i mekem se wan man we i mekem santing gud, mo we i gat tingting bae i go luk dokta o go long hospitol blong oli jekem hem from.
- Mifala i lukluk nomo long ol samting we oli hapen we man i no bin ting se bae i hapen. Hem i risponsibiliti blong yu blong yu pem ol medikol jekap mo tritmen we yu stap go from blong mekem se fisikol helt mo helt blong tut blong yu i stap gud.
- Bae mifala i no kavremap yu sipos yu travel taem we dokta o hospitol i advaesem yu blong no travel.
- Mifala i no kavremap pregnensi, be bae mifala i kavremap ol medikol kos we i folem miskarej we i hapen bifo en blong namba 21 wik blong pregnensi.
- Mifala i no kavremap ol propeti klem sipos yu lego propeti blong yu i stap hemwan long wan pablik ples o long wan ples we i no sef.
- Sipos yu lusem propeti o wan man i stilim propeti blong yu, yu mas ripotem hemia long ol polis o ol otoriti bifo 24 haa o i pas mo karem wan ripot we oli raetem.
- Bae mifala no kavremap yu sipos yu kasem kil o lusum wan samting folem wan aktiviti we i involvem alkohol, drags o ol wok we oli no folem loa.
- Sipos yu wantem mekem wan klem from wan kil we yu kasem long Niu Silan, festaem yu mas mekem wan klem i go long New Zealand Accident Compensation Corporation (ACC)
- Mifala i no save helpem yu blong go bak hom blong luk wan famli memba we i sik nogud (hemia i minim olgeta we yia blong olgeta i go kasem 70 yia) sipos sik ia i bin stap finis, long eni wei, bifo stat deit blong insurens blong yu.
- Insurens blong mifala hem i blong olgeta nomo we oli gat gudfala helt. Sipos helt blong yu i jenis bifo yu lego ples blong yu blong kam long Niu Silan, yu mas advaesem mifala o emploia blong yu.
- Program blong ol Triage (hemi stap long tes yet) Ol Meresin we yu save karem long Famasi, be yu no nidim oda blong dokta. Blong helpem yu long mekem se ol klem i kamdaon, bae mifala alawem sam famasi wei mifala i jusumaot long givim aot ol meresin (wan wei i no nidim oda blong dokta). Plis yu mas save se bae mifala i save stopem proses ia eni taem ia mo i no gat nid blong mifala i talem aot long yu.

您需要了解的重要信息

本保险计划不承保基础疾病。下列信息摘自保单条款，有助您了解哪些疾病是基础疾病：

- 下列任何疾病或身体状况：
 - 您知道或应该已知道的任何疾病或身体状况；
 - 接受过医生建议、医疗处理或药物治疗的任何疾病或身体状况；
 - 已诊断为疾病或疾病症状；
 - 需要或可能需要就医的身体状况；
 - 可能已促使谨慎、理性人士就医的身体状况。
- 我们只保不可预见的疾病。您必须支付身体和牙齿健康检查费用和保养治疗费。
- 假如您在旅行期间不遵守医嘱，我们不给您提供保险。
- 承保范围不包括怀孕，但我们可以安排怀孕21周内的流产费用。
- 假如您将财物放在公共场合无人看管或放在不安全的地方，我们不承保财物。
- 您必须在财物损失或被盗后24小时内向警察局或有关当局报案，并向对方索要一份书面报告。
- 如果人身伤害或财物损失涉及酗酒、吸毒或违法活动，我们不承保。
- 如果您要就在新西兰发生的人身伤害提出理赔要求，必须先向新西兰意外事故赔偿局(New Zealand Accident Compensation Corporation, ACC)提出赔偿要求。
- 如果您的家人在您的保险生效日之前就已患病，我们不能协助您回国看望身患重病的家人（最大年龄为70岁）。
- 我们的保险计划只保身体健康的人士。如果您的健康情况在前往新西兰之前发生变化，必须通知我们或雇主。
- 分类治疗计划（试行）— 去药店购买非处方药。为了协助您最大限度地减少医疗赔偿次数，我们允许您去经核准的药店购买非处方药。请您理解，我们会适时终止此计划，恕不另行通知。

For policy information:

 **Health and Travel**
Insurance Brokers Ltd

0800 855 0772
within New Zealand

or **+64 7 855 0772**
outside New Zealand

6 Perclo Place, St Andrews,
Hamilton, New Zealand.

For claims assistance:

 **OrbitProtect**
Travel Insurance while in New Zealand

0800 478 833
within New Zealand

or **+64 3 434 8151**
outside New Zealand

PO Box 2011, Christchurch,
New Zealand
www.orbitprotect.com



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

This plan is underwritten by nib nz limited. nib nz limited has an A (Strong) Financial Strength Rating from Standard & Poor's Global Ratings Australia Pty Ltd.

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

AAA = Extremely Strong

AA = Very Strong

A = Strong

BBB = Good

BB = Marginal

B = Weak

CCC = Very Weak

CC = Extremely Weak

R = Regulatory Supervision

NR = Not Rated

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

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(This cover is not available to NZ residents).

Seasonal Worker Insurance

**Orbit
Protect**

Insured Name:

Certificate of Insurance No.

www.orbitprotect.com