# 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 nib nz limited.

## 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 policy 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$)

| | Prime | Prime | Lite | Lite |
|---|---|---|---|---|
| | Individual | Family | Individual | Family |
| 8 days | $96 | $204 | $62 | $150 |
| 15 days | $134 | $269 | $86 | $193 |
| 1 month | $211 | $409 | $141 | $301 |
| 2 months | $309 | $604 | $213 | $431 |
| 3 months | $386 | $744 | $266 | $528 |
| 4 months | $464 | $895 | $318 | $635 |
| 5 months | $528 | $1,014 | $359 | $720 |
| 6 months | $575 | $1,122 | $409 | $784 |
| 7 months | $640 | $1,256 | $463 | $889 |
| 8 months | $698 | $1,392 | $517 | $971 |
| 9 months | $760 | $1,597 | $571 | $1,140 |
| 10 months | $825 | $1,684 | $625 | $1,273 |
| 11 months | $888 | $1,845 | $679 | $1,403 |
| 12 months | $953 | $1,943 | $733 | $1,511 |

## 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 61–65 add 75% to the individual premium table.
Aged 66–80 can be considered on application.

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

If you have taken the 12 months Individual Prime plan (NZ$953.00), add 20% of the individual Experience NZ Lite plan (NZ$146.60) = NZ$1,099.60

## 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

OrbitProtect Worldwide Assistance

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

**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**


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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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*DISCLAIMER: The information contained in this brochure is brief and subject to change. Limits, sub-limits, conditions, and exclusions apply. Standard excess may apply. Please refer to the OrbitProtect policy wordings for all terms and conditions. Premiums in this brochure are valid from 1 January 2026 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