

# consumer.

## Travel insurance guide

All you need to know before boarding the plane



Produced in collaboration with  
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[consumer.org.nz](http://consumer.org.nz)



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## Unpacking travel insurance

So you're heading overseas? Bon voyage! But before you go, make sure you get comprehensive travel insurance. It could prove as important as your passport or plane ticket.

Accidents can happen while you're overseas – even if you're visiting a "safe" destination. If your trip goes south, you could be saddled with an enormous bill for medical, legal and other expenses. The New Zealand Government won't bail you out.

That's why comprehensive travel insurance is crucial. It covers your medical costs and personal liability. It can also compensate you if your belongings go missing or you need to cancel or change a travel booking.

However, it's important to note travel insurance doesn't cover every eventuality and there are conditions you must meet before your insurer pays out.

*So before you jump on that jet plane, let's go over the basics!*

# Essential luggage

You can buy travel insurance from travel agents, airlines, banks or direct from insurance companies. There are common questions you'll encounter when taking out an insurance policy.



## Where are you going?

Insurers ask about your destination as the chances of you making a claim (or the cost of claims) are greater in some countries. When shopping for policies, you may discover some insurers lump destinations together in regions such as the Pacific, Europe and "Worldwide". You may need worldwide cover if you're stopping off in multiple regions or travelling to certain countries (often the US and Canada).



## How old are you?

Older travellers are charged a higher price as the likelihood of making a claim increases with age. Some insurers require older travellers to complete a medical assessment; others won't cover travellers over a certain age. "Dependent children" (the definition varies depending on your policy) may be covered for free when they travel with an insured adult.



## How long are you going for?

The duration of your journey is a major factor in how much your insurance costs. The longer you're away, the more you'll pay. Most of your policy's benefits, such as cover for your belongings, are triggered on the day you depart. But cover for your prepaid expenses begins when your policy is issued. So it pays to take out insurance as soon as you've booked your trip.



## Do you want a high or low excess?

If you make a claim, you may have to contribute some money towards covering your loss. This is called the excess. A typical excess is \$100. Some insurers let you increase your excess in exchange for a lower premium or vice versa.



## What are you going to do on your trip?

Insurers won't necessarily cover your participation in sports events or adventure activities such as scuba diving. Some charge extra to cover ski trips. Check your policy to ensure your pursuit is covered. Claims relating to mopeds or motorcycles may also be rejected if the bike has an engine over a certain capacity – often 200cc – or you don't have a helmet, or valid motorcycle licence for the country in which you're travelling.

### note

**It's important to tell your insurer about any medical conditions you have when you arrange insurance – and any ailments that develop before your departure. This information is important to insurers, even if you're willing to forego cover for the ailment. You also have a duty to disclose other factors that might influence either an insurer's decision to cover you or the terms of your cover. For instance, you should tell your insurer about insurance claims you've made in the past (including claims that were declined).**



## Do you have any pre-existing medical conditions?

A pre-existing condition is a health issue you had before taking out insurance. By default, most policies won't cover a pre-existing health condition or any associated problems. For example, a traveller with diabetes may not be covered for a heart attack, as the conditions are related. There are exceptions – some insurers have a list of conditions in their policies that are automatically covered. For a higher premium, they may also be willing to cover your condition. You'll have to update your insurer if your health changes (even for minor matters, such as your doctor switching your medication) after buying insurance.

# Policy types

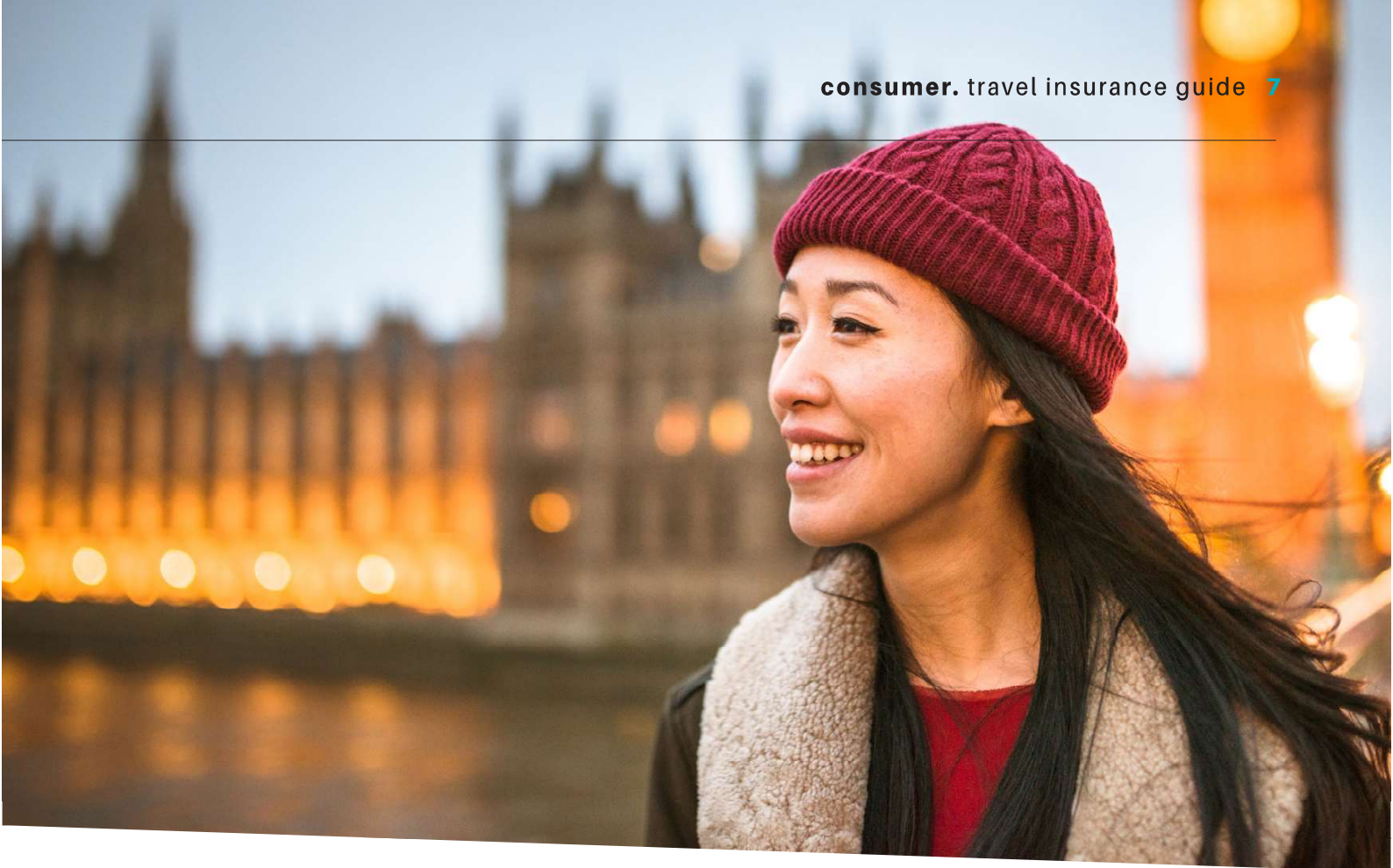
Insurers sell different policy options, such as comprehensive or budget cover. Some premium credit cards also come with built-in travel insurance. So which should you choose?

## Comprehensive vs budget travel insurance

Most insurers offer comprehensive and budget travel insurance. Comprehensive policies are more expensive, but they have higher cover limits and provide cover in circumstances where budget policies don't. If you can only afford a budget policy, make sure it covers medical expenses and personal liability (in case you accidentally injure someone or damage something). Here's how one insurer's comprehensive policy compares with its basic policy.



BENEFITS	MAXIMUM COVER LIMIT	
	Comprehensive	Budget
<b>Your health if you're injured or fall sick</b>		
Medical expenses	Unlimited	\$250,000
Dental expenses	\$3000	\$500
Funeral expenses	\$25,000	\$10,000
<b>Your belongings if they're lost, stolen or damaged</b>		
Luggage - total	\$25,000	\$5000
Luggage - per item	\$1500	\$750
Electronic equipment (e.g. cameras)	\$2500	Nil
<b>Your bookings if you have to cancel or change your trip</b>		
Loss of deposit (e.g. non-refundable flights)	Unlimited	\$5000
Additional expenses (e.g. if you need to return home)	Unlimited	\$5000
Missed connections	\$15,000	\$500
<b>Your liability if you accidentally cause damage</b>		
Personal liability	\$2.5 million	\$500,000
Rental vehicle excess	\$6000	\$1000



## Single- vs multi-trip travel insurance

Most travellers heading overseas will be well served by a single-trip policy. But if you've got multiple trips planned in the year ahead, you may save money with a multi-trip policy. These provide cover for unlimited trips within a 12-month period. Drawbacks? Each trip is restricted to a maximum period – for instance, 60 days.

## Credit card insurance

Some premium credit cards (think gold or platinum) have built-in travel insurance. Credit card travel insurance has similar benefits and limitations to comprehensive policies. There are additional fish-hooks to watch for:

- You must activate credit card travel insurance before departing. Each provider has different activation requirements. You may need to use your card to pay for your

flights or a percentage of your trip's expenses. You won't be covered if you don't meet these requirements.

- Your card's insurance only covers your trip up to a maximum length – for example, 40 days. Most insurers will extend the period of cover for a fee. If you book travel well in advance, be aware some cards only cover you for a maximum of six months before you depart.

- Credit card insurance policies tend to exclude pre-existing medical conditions by default – unlike some comprehensive policies, which list automatically covered conditions. However, the insurer may agree to cover your health conditions if you complete a health assessment and pay an additional amount.

- You may have to pay a higher excess when making a claim. Where most other policies have an excess of \$100, credit card policies often have a fixed excess of \$200 or more.

# What does comprehensive travel insurance cover?



## Medical expenses

If you're injured or fall sick, travel insurance covers the cost of treatment at a doctor's clinic or hospital overseas. If the medical adviser determines you're too sick to continue your trip, your insurer can help organise and pay for you to get home.

**Comprehensive policies provide benefits on top of basic medical care. These include:**

- Costs for transporting you to the hospital, via ambulance or airlift.
- Additional accommodation and travel expenses if you're told to rest before continuing your trip.
- A small daily allowance for extras, such as phone calls and magazines, if you're laid up in hospital.



- Airfares and/or accommodation expenses for a companion to travel to you (or remain with you) if you're in really bad shape. If the worst happens, your policy should cover reasonable expenses associated with returning your remains to New Zealand or cremating you overseas.

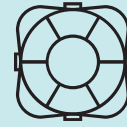
**You *may not* be covered if:**

- You're taken to a private hospital instead of a public one (so check your policy).
- Your injury or illness was caused by a medical condition you suffered from before you travelled (see "Do you have any pre-existing medical conditions?" on p5).
- You injure yourself while drunk or on drugs.
- You wait until you're back in New Zealand to treat an injury or illness suffered on your trip (unless that's what your insurer advises).
- You suffer a complication late in your pregnancy, which requires you to cancel your trip or seek overseas medical treatment.
- The purpose of your trip is getting medical or dental treatment ("medical tourism").



## DENTAL CARE

**Most travel insurance policies only provide limited cover for dental care. Some basic policies don't cover dental care at all. Cover is usually restricted to repairs or pain relief for previously healthy teeth. Don't expect compensation if you need treatment for a lost filling or toothache caused by chronic decay.**



### case study

## BICYCLE ACCIDENT IN GERMANY

Liz and John were cycling from Copenhagen to Barcelona on a six-week tour. But in Oelde, Germany, disaster struck. Liz took a spill, breaking her shoulder, elbow and pelvis. "It was just a silly little accident, really. I fell awkwardly. On another day, I might've walked away."

When the ambulance arrived, the medical crew wanted to know if Liz could afford treatment before taking her to hospital. John called the insurer, which promptly agreed to cover the costs.

At hospital, Liz had an operation to put a plate in her elbow. Liz's insurer rang every day to check on her progress. After two weeks, Liz was fit enough to leave hospital, but she had to spend another two weeks recuperating with relatives in the Netherlands before she could fly home. Liz estimates the insurer paid more than \$25,000 to cover medical bills and business class airfares. It also reimbursed Liz and John for other expenses such as the unused portion of their tour.



## VALUABLE ITEMS

When taking out insurance, you can ask your insurer to increase the cover limit for valuable items, such as jewellery or camera equipment, in exchange for a higher premium.



## Belongings

Travel insurance covers your belongings up to a limit. Some comprehensive policies pay as little as \$5000 whereas others pay up to \$50,000 if all your luggage goes missing. If an item is lost, stolen or damaged, your insurer can usually choose to replace it, repair it or pay you its value in cash. You may not receive the item's original purchase price as insurers often factor in depreciation when settling a claim.

As well as luggage, your policy may provide limited compensation if your credit card is used fraudulently or your passport goes walkabout.

### Some policies also cover:

- Cash if you're pickpocketed.
- Emergency purchases, such as a toothbrush and a change of clothes, if your bags are delayed beyond a certain point.

### You **may not** be covered if:

- You leave your luggage unattended in a public place, such as an airport terminal or hotel lobby.
- You stow valuable items, such as jewellery, in the cargo hold of a plane, train, bus or ship.
- You store luggage overnight in your rental car or fail to lock it in a secure compartment, such as the car's boot.



## Bookings

Most comprehensive policies provide built-in cover for non-refundable travel and accommodation costs if you have to cancel or cut short your trip due to an unforeseen event (such as illness). You won't be covered if you cancel just because you've changed your mind.

Travel insurance can also help if you miss a connecting flight due to an unavoidable delay. Comprehensive policies cover alternative transport to get you to your destination – and most will pay extra to get you to a special event (such as a wedding) on time. What's more, they provide allowances for extra costs such as accommodation if your trip is interrupted beyond a certain point.



### You *may not* be covered if:

- You fail to check in at the scheduled departure time or obtain the necessary visas for your trip.
- You knew of a specific risk that might cause your journey to be cancelled, abandoned or shortened before you took out cover.
- Your tour is cancelled because not enough people signed up.
- Your transport or tour provider goes bankrupt.

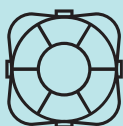
## TRAVEL ADVICE

Before you book your trip, check out the latest travel advice for your destination at the Ministry of Foreign Affairs and Trade's website [safetravel.govt.nz](http://safetravel.govt.nz). Your insurer won't cover you if the Ministry has advised against travelling to the destination. When you take out a policy, check if the insurer has placed any limits on cover due to events such as a natural disaster or an act of terrorism in the country you're visiting.





# CANCELLED



## case study

### BROKEN VERTEBRA BEFORE DEPARTURE

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Robert and his wife were planning a trip to the US. They'd booked flights, hotels, tickets to a show and a Mississippi River cruise. But a month before their departure, it all turned to custard. Robert didn't realise he had osteoporosis - until he fractured a vertebra while simultaneously coughing and twisting to fetch a folder from his desk.

Thankfully, Robert had already activated the travel insurance bundled with his credit card. The insurer would cover the couple's non-refundable expenses, provided Robert could prove he had no history of osteoporosis before arranging insurance. "The

claim forms were comprehensive," Robert says. "They required my GP to complete some sections and provide my medical history."

Robert contacted the online travel agent, cruise line and show venue to request refunds. While some companies reimbursed the couple all or part of their costs, they were still about \$12,000 out of pocket. So Robert filed the claim form and, a few days later, the insurer approved the claim, less a \$250 excess. "It was a happy ending to an unfortunate situation," Robert says. "We missed out on a trip of a lifetime, but at least it wasn't thousands of dollars down the drain."



## Personal liability

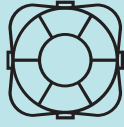
Comprehensive policies provide cover if you become liable for damages or legal expenses incurred while overseas. Cover limits for personal liability range from \$500,000 up to \$5 million.

But your travel insurer won't cover your legal liability if you crash a vehicle into someone or something. This applies to all motorised vehicles.

If you're renting a vehicle, you'll be relying on the insurance offered by the rental company. It pays to check you have cover before you drive off, rather than assume it's automatically included in the rental costs.

## RENTAL VEHICLE EXCESS COVER

**Some travel insurers include cover for rental vehicle excess within their policies. The excess is the amount the rental company charges if you make a claim. As the excess can run into thousands of dollars, the rental company will give you the option of reducing it for a fee. You don't have to pay this fee if the excess is already covered by your travel insurance.**



## case study

# SCOOTER CRASH IN THAILAND

Paul (PJ) was on a two-week holiday in Thailand. Like many travellers, he rented a scooter to get around Phuket. But disaster struck. Despite wearing a helmet, PJ suffered serious head injuries in a crash. He was rushed to a local hospital.

While PJ had various insurance policies back home, he hadn't taken out travel insurance for his trip. PJ's brother Joe says "for the sake of a \$150 travel insurance policy, PJ was left hanging". The family paid \$50,000 to airlift PJ from the basic hospital in Phuket to a high care facility in Bangkok. He was admitted for an indefinite period at a cost of about \$6000 per day.

Faced with mounting medical bills, the family created a Givealittle page to collect donations. They received more than \$170,000 from 1700 donors. Thankfully, PJ stabilised after about four weeks. The family used the donations to cover PJ's expenses, including the cost of hospital admission and a medical escort for the flight home. Joe says PJ is recovering well.

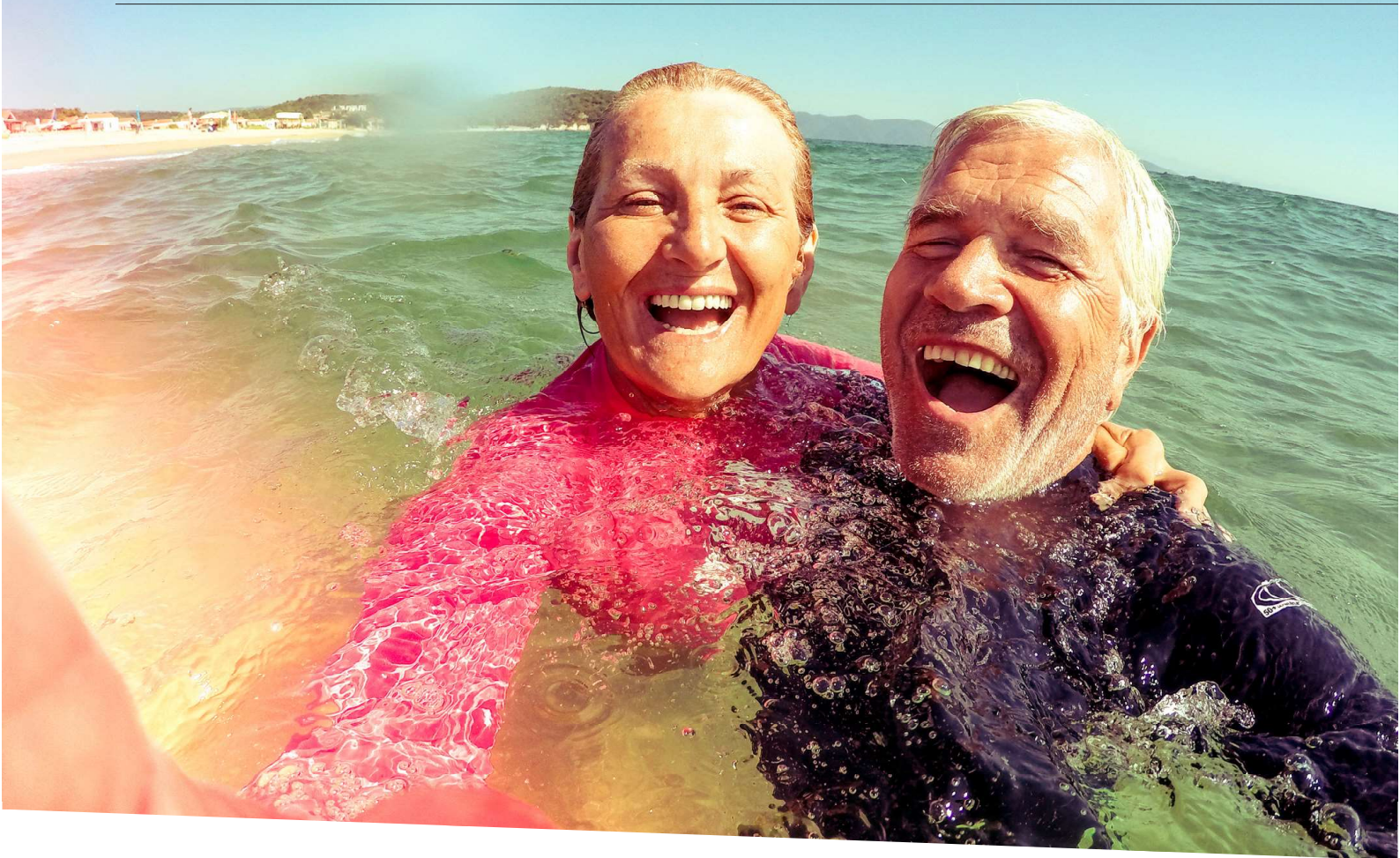
## Your personal liability

### **may not be covered if:**

- You recklessly or purposefully cause damage (for instance, while you're drunk).
- You're being made to pay an enforced fine rather than compensation.

## note

Planning to use Airbnb for accommodation? Check your travel insurer gives you the same protections for temporary rentals, such as Airbnb or HomeAway, as it does for a hotel room. Typically, travel insurance will cover you for any damage you cause to a hotel, up to limit of between \$500,000 and \$5 million. However, while some insurers treat all temporary accommodation similarly, other insurers make an exception for peer-to-peer rentals. Under Airbnb's terms, guests are legally responsible for all damage caused to the host's home, even if the host has home and contents insurance. If you want to be sure you're protected, speak to your insurer.



## Making a successful claim

You stand a much better chance of making a successful claim if you read your travel insurance policy. It's important to get in touch with your insurer promptly if you need to claim, and gather evidence to prove your loss. Your insurer may require you to contact it before you incur large expenses you'll later claim for, such as hospital bills.

- Confirm what cover your insurer will provide if you've hit a snag and need to make alternative travel plans.
- Collect medical or dental reports from your overseas medical practitioner if you want to claim for medical expenses. You may also need to handover an itemised account and receipts to prove the cost of your treatment.
- Notify the local police within 24 hours if your belongings have been stolen. Contact your travel provider within 24 hours if your luggage is damaged or missing. Get a written statement to show you reported the incident. You may also need to provide your insurer with receipts or other documents to prove you owned the items in question.



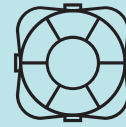
- Gather written notification from your travel agent, airline or other travel provider if your bookings are cancelled or altered due to an unforeseen event. You may also need to supply proof of prepaid reservations, plus receipts for food and other incidentals caused by the alteration.
- Provide copies of the rental agreement, incident report, and repair invoice if you wish to claim back the rental vehicle excess after pranging a rental vehicle.
- If you're injured or fall sick, you may have to pay medical expenses upfront and claim compensation from your insurer afterwards. Insurers can provide payment guarantees to hospitals if necessary.
- You need to claim compensation from the travel provider in the first instance if your transport is cancelled or your luggage is lost or delayed. You can then turn to your insurer if you're still out of pocket (but you'll need to supply paperwork from the travel provider detailing the compensation you've already received).



tip

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**Keep your insurer's contact details close at hand while you're overseas. Insurers operate emergency call centres, which may prove useful if you're in a squeeze.**



### case study

## FLIGHTS DISRUPTED IN ROME

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Bill and Jenny went on a 12-day Mediterranean cruise from Istanbul to Rome. At the end of the cruise, Bill had booked a shuttle to the airport, where they'd be flying on to London. But when the ship docked, the shuttle driver told them fire had broken out at the airport. All flights were cancelled.

Bill and Jenny stayed at accommodation on the outskirts of the city for the night. In the morning, they received an email from their airline telling them the next available flight from Rome was in four days. As that didn't suit, the couple decided to catch a train to Milan and fly to London from there. To alter their flights, they had to endure a lengthy and expensive toll call to the airline in London. Bill says they eventually got the green light to fly from Milan.

When the couple got home, they lodged a claim with their insurer for their accommodation in Rome, transport to Milan and the cost of calling the airline. The full claim was for \$500. The insurer contacted them to clarify some minor points, but otherwise paid their claim promptly.

# Travels and tribulations



## Cruises

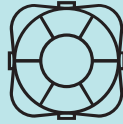
Going on a cruise? Arrange comprehensive travel insurance at the same time as you reserve your cabin. As many cruises are booked well in advance of the sail date, travel insurance covers non-refundable deposits if you have to pull out due to an unforeseen event.

Once you've left port, the cost of medical treatment can be steep, particularly if you need to be flown from ship to shore for treatment. A comprehensive policy can help you navigate these rough financial waters.

When choosing a policy, make sure it covers all the countries you'll be visiting on your cruise.

### note

**You may have to take out an international plan even if you're cruising around the coast of New Zealand.**



## case study

# MEDICAL EMERGENCY ON A CRUISE SHIP

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Rhys and Annette flew to Hong Kong to join a cruise ship heading south to Australia. But Rhys injured his leg before leaving port and was in bad shape by the time the ship set sail. He developed pneumonia and was prescribed a course of antibiotics by the on-board doctor. He spent the first part of the cruise resting in his cabin. When the ship docked in Borneo, Rhys felt well enough to go on a couple of day excursions. But it was the calm before the storm.

Back at sea, Rhys suffered an acute relapse of pneumonia together with a mild stroke. He was transferred to a private hospital when the ship arrived in Bali two days later. While the couple had travel insurance, cover for this particular emergency was excluded due to Rhys' medical

history. Rhys' son Mark flew to Bali to assist his parents. Mark says: "Initially, it was hard to get a message to my mother. I didn't know if she knew I was on my way until my stopover in Melbourne. It was really nerve-racking."

The family considered paying for an air ambulance to get Rhys home, but the estimated \$230,000 flight was too steep. Instead, Rhys spent three weeks in an Indonesian hospital until he was stable enough to be repatriated on a commercial flight. He was then hospitalised for a further six weeks in Auckland. All told, the couple paid about \$60,000 worth of bills, including (but not limited to) the cost of hospital admission in Denpasar, extra accommodation, and a medical escort for the flight home from Bali.



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## One-way trips

Some policies provide cover if you're going on your big OE without a return ticket.

These policies usually require you to buy cover for a defined period. If you're still overseas when your cover is due to expire, you'll have to contact your insurer to extend the policy.

If you don't hold a return ticket, the insurer typically deducts the cost of an economy airfare from your settlement if you need to cancel your trip and return home.

Some insurers also let you buy travel insurance if you're already overseas. These policies often have a stand-down period (for instance, three days) before cover kicks in.



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## Reciprocal health agreements

New Zealand has reciprocal health agreements with Australia and the UK. If you're visiting these countries, you're entitled to receive free medical treatment for emergency conditions.

But whether you're heading to Bondi or Birmingham, you should still take out comprehensive travel insurance. That way, you'll be covered for expenses that



fall outside the scope of the reciprocal agreements, such as the cost of ambulance transportation in Australia (which can be extremely expensive).

For full details of the reciprocal health agreements, see **health.govt.nz**.



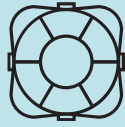
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## Terrorism

Travel insurers limit their liability for acts of terror. For instance, your policy may reduce or exclude cover for:

- Cancellations and lost deposits if you decide not to travel following a terrorist attack in your planned destination.
- Delays and alternative transport expenses caused by a terrorist attack while you're overseas.

Nevertheless, it's important to take out travel insurance. If you're injured in a terrorist attack, most comprehensive policies provide cover for medical expenses and evacuation.



## case study

### BROKEN LEG IN TURKEY

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John and his daughter, Elizabeth, were holidaying on the south coast of Turkey. One morning, John slipped as he was getting out of the shower and broke his left leg. He was rushed to a private hospital in the tourist destination of Fethiye. The next day, John had a prosthesis surgically implanted to hold his femur together. He then spent 10 days recuperating in hospital.

John's travel insurer covered \$30,000 worth of medical treatment. It also paid for Elizabeth to stay in a hotel in town while her father recovered. John says his insurance really proved its worth when it came time to go home. "Firstly, the insurer flew a nurse out to Turkey from New Zealand. Then, it flew the three of us back business class so I could stretch out horizontally."

John says there were a few minor hitches along the way. For instance, the private hospital in Fethiye wouldn't let him leave without first paying some medical expenses on his credit card. But, thankfully, John's insurer reimbursed him before interest became due. "Travel insurance was totally worth taking out," John says.





# 8 STEPS

TO ENSURE YOUR TRIP IS A SUCCESS

While  
planning  
your trip

## STEP ONE

### Destination



Check the Ministry of Foreign Affairs and Trade's website **[safetravel.govt.nz](http://safetravel.govt.nz)** for the latest travel advice about your planned destination.

## STEP THREE

### Documents



Ensure you have the necessary visas and a valid passport. Some countries require passports to be valid six months beyond your visit.

## STEP TWO

### Insurance



Take out comprehensive travel insurance as soon as you finalise your travel arrangements. If you intend to use credit card travel insurance, get to grips with the activation requirements before completing your bookings.

## STEP FOUR

### Vaccinations



Consult a doctor about vaccinations and a medical kit for your planned destinations six to eight weeks before you leave. Some categories of prescription medicines should be carried together with a medical certificate signed by a doctor.

## Prior to departure

### STEP FIVE

## Register



Register your travel details on **safetravel.govt.nz**. During a major overseas incident, those registered on the site are often contacted first by the Ministry of Foreign Affairs and Trade to confirm their safety and wellbeing.

### STEP SIX

## Contact details



Note contact details of the nearest New Zealand embassy, high commission or consulate in your planned destination.

### STEP SEVEN

## Information



Give a family member or friend your travel information, such as accommodation details and photocopies of your itinerary, passport and certificate of insurance.

### STEP EIGHT

## Money



Prepare a mixture of payment options for your trip, such as a credit card and cash (including foreign currency for your transit and arrival). Ask your bank about your destination's ATM facilities and inform it you'll be using your card overseas.

## Jargon buster

**Cancellation insurance:** Some insurers sell cancellation-only insurance. This gives you cover if you need to cancel your journey for an unexpected reason before you depart (though there are numerous exclusions). However, these policies don't give you any protection once you depart.

**Claim limit:** This is the maximum an insurer will pay for any claim. Check if the insurer lists its limits as "per person" or "per family". Typically the per-family limit is twice that of the per-person limit. Insurers also give "sub-limits". For example, your policy might pay a maximum of \$50,000 if your baggage is lost or stolen, but no more than \$3000 for a laptop. You may be able to arrange additional cover if any of your valuables are worth more than the default sub-limits.

**Cooling-off period:** Some travel insurance policies have a specified number of days where you can change your mind and receive a full refund. If you buy insurance, read the policy and realise the product isn't suitable for you or your journey, check to see if you're eligible for a refund. However, you can't cancel under the cooling-off provisions once your journey's started.

**Duty of disclosure:** Policy documents specify you have a "duty of disclosure" to the insurer. This means you (and anyone else insured by the policy) must tell the insurer anything that might change its



mind about insuring you – or the amount it will charge you for cover. If it discovers you failed to share key information, it can refuse your claim and void your policy. By law, the insurer can still do this even if this information wasn't relevant to your claim.

**Excess:** If you make a claim, you may have to contribute a set amount of money towards any and every loss. This contribution is called the excess.

**Exclusion:** In their policy documents, insurers set rules for situations where they won't pay. For example, most insurers will cover medical expenses if a sober traveller trips over a stair and breaks a leg. But as reckless and negligent behaviour is excluded, any traveller who injured themselves while drunk will have to pay for medical care themselves. We've outlined some common exclusions throughout this guide.

**Pre-existing (medical) condition:** A pre-existing condition is a health issue you had before purchasing insurance. These range from ailments such as asthma through to knee replacements and heart conditions. This may also include health issues that haven't yet been diagnosed.





## Complaints

So you've taken out travel insurance, met the policy's conditions, but your claim has still been rejected? Your first port of call is the insurer's formal complaints process, which will be outlined in your policy.

If you and your insurer can't settle a dispute, you can complain to your insurer's independent dispute resolution service. While you'll need to check your policy, most insurers belong to either:

Financial Services  
Complaints Limited:  
**[fscl.org.nz](http://fscl.org.nz)**

Insurance and Financial  
Services Ombudsman:  
**[ifso.nz](http://ifso.nz)**