

Business Travel Insurance Application



It is important to give you the choice and flexibility in travel insurance that best suits your needs.

We offer the following standard policy features:

- Unlimited Medical cover
- Emergency Assistance provided 24 hours/7 days by Vero Global Assistance with a worldwide network of companies
- Cover for Frequent Flyer points or equivalent airfare
- Replacement cover on baggage items less than 2 years old
- Free cover for dependent children under 21 years
- Rental Vehicle excess cover
- Specified Recreational Sports covered free of charge
- Loss of Income cover
- Trade Samples and Tools cover
- Electronic Equipment cover
- Leisure travel covered up to 30 days
- Terrorism cover
- Automatic free cover for some pre-existing medical conditions

We offer the following standard policy features:

- Increased cover for Specified High Value Items
- Political Evacuation
- Kidnap and Ransom

Premium options

There are three premium options available under this policy to cover your international travel.

Selected Duration

This option allows you to insure for one trip and covers you for the number of days/months selected.

Frequent Flyer

This premium option will insure you for unlimited trips over a 12-month period, each trip however must be less than 90 days.

Multi User

This option allows a company to pre-purchase a number of days of travel insurance that they may require over a 12-month period, for themselves and their employees. Individual travelers do not need to be named in this policy. An annual declaration is sent at the end of the 12 month period to confirm the number of days used.

Policy options

Specified Items

If you're taking away expensive items such as jewellery, watches or hearing aids etc, which are more than the item limit in your policy, you can choose to extend your policy to cover these baggage items.

Private Hospital Care

If you're travelling to Australia or the UK you can select private hospital treatment. This means even if there is an available bed at a public hospital, by purchasing this option; you can choose to be treated in a private hospital. (*Option available under the Gold policy – cover automatically provided under the Platinum policy).

Electronic Equipment and Trade Samples

The cover provided for these items is limited but this cover can be extended if required.

*The above detailed policy options require payment of an additional premium. For more details and costs please ask your Agent or contact the Comprehensive office..

Claims Stories

Where: Australia

What: Emergency Baggage claim

Why: David was traveling for a conference in Sydney and unfortunately the airline lost his bags on the journey to Australia. His bags were not located for 3 days and he urgently had to purchase clothing and essential items as he was attending seminars and evening dinners at the conference. Claim cost: \$1750.00

Where: India

What: Medical claim – Appendicitis

Why: Christine was traveling in India for her company and developed severe stomach pains. She visited a doctor and was found to have a suspected appendicitis. The medical care in this area was not able to provide the treatment she required so she was flown by air ambulance to Calcutta for urgent surgery. Medical care and transport costs \$22,000

Where: USA

What: Travel Delay

Why: Peter was due to fly to San Francisco for a business conference. Unfortunately his plane was grounded due to weather conditions. When the weather cleared he needed to travel immediately to reach his planned meetings on time. He was forced to fly with another airline at an additional cost of \$3250.00

Schedule of Benefits

Maximum Benefits

Policy Option	Platinum	Gold
Cancellation / Travel Disruption Benefits		
Loss of Deposits / Cancellation	Unlimited	Unlimited
Curtailment of Travel	Unlimited	Unlimited
Missed Connection	Unlimited	\$10,000
Travel Delay	Unlimited	\$10,000
Frequent Flyer Points	\$10,000	\$5,000
Strikes And Hijacks	\$10,000	\$5,000
Costs of Resumption of Travel/Alternative Staff	\$20,000	\$10,000
Additional expenses as a result of terrorism	Covered within limits above	\$3,000
Medical Benefits		
Medical Expenses Overseas	Unlimited	Unlimited
PLUS:		
Medical repatriation excluding terrorism	Unlimited	Unlimited
Medical repatriation as a result of terrorism	Unlimited	\$250,000
Follow-on NZ Medical Treatment	\$3,000	\$2,000
Emergency Dental Expenses		
- As a result of an Injury	\$3,000	\$2,000
- Pain relief not accident related	\$3,000	\$1,000
Incidental Hospital Expenses	\$5,000	\$4,000
Accompanying Person Costs	Reasonable Costs	Reasonable Costs
Search and Rescue - Natural Disaster	\$10,000	\$10,000
Personal Accident And Loss Of Income		
Accidental death or Permanent Disablement excluding terrorism	\$50,000	\$50,000
Accidental death or Permanent Disablement as a result of terrorism	\$50,000	\$25,000
Travel Accident	\$100,000	\$100,000
Loss of Income	\$15,000	\$10,000
Funeral Expenses	\$25,000	\$20,000
Baggage, Personal Effects And Money Benefits		
Personal Baggage - Total Limit All Items	\$40,000	\$30,000
General Item Limit	\$3,000	\$2,000
Electronic Equipment Item Limit	\$5,000	\$3,000
Trade Samples & Tools - Maximum Policy Limit	\$20,000	\$5,000
Emergency Baggage Limit	\$2,500	\$1,500
Replacement of Travel Documents	\$3,000	\$3,000
Money	\$2,000	\$1,000
Additional Expenses as a Result of Terrorism	Covered within above limits	\$3,000
Personal Liability		
Rental Vehicle Excess	\$6,000	\$6,000
Personal Liability	\$2,500,000	\$2,500,000
Defence Costs – Including Wrongful Arrest	\$500,000	\$500,000
Other Benefits		
Kidnap and Ransom	\$250,000	No Cover
Political Evacuation	\$10,000	No Cover

Business Name _____

Insured Person(s) Details for Single Duration or Frequent Flyer Policies

Title	First name	Surname	Date of birth
			/ /
			/ /
			/ /
			/ /

- Declared names are not required for multi-user Policies. An annual declaration of traveller's details and days travelled will be required for multi-user policies. An adjustment premium will be payable if the actual number of days travelled exceeds the estimated days travelled.
- The premiums quoted are for clients travelling who are under 70 years of age. If you are over 70 years of age please contact our office for premium details.
- There is no charge for any dependent children plus one other non-related dependent child under 21 years travelling with a premium paying adult.

Postal Address and Contact Details

Street Number _____ PO Box / Street Address _____

Suburb _____ City _____ Postcode _____

Phone Number _____ Email Address _____

Policy Option

- Business Platinum Worldwide
- Business Gold Worldwide
- Business Gold Australia / South Pacific

Policy Type

- Selected Duration

Departure Date / / Return Date / /

Policy Extensions

- Specified High Value Items

Limit any one item \$10,000 total limit \$20,000

Item Description	Value
	\$
	\$
	\$

Destinations	Number of days

- Private Hospital Care (Comprehensive Policy only)
- Policy Excess Buyout
- Annual Frequent Flyer (maximum 90 days any one journey)
- Annual Multi- user Policy

Policy Start Date / /
Policy Start Date / /
and Estimated Number of Days _____

Declaration – Please read and sign this declaration:

• I am authorised to answer the questions in this declaration on behalf of all persons insured under this policy • I agree to abide by the terms and conditions of this policy as detailed in the policy wording. • I accept that there is no cover for any pre-existing medical conditions unless there is written acceptance from the Medical Hotline or if cover is specifically provided in the policy wording for the policy option purchased. • I accept that the pre-existing medical conditions of my close relatives and any persons on whom the journey depends are not covered by this policy. • I am not aware of any circumstances likely to affect my planned journey. • I have not had any insurance application declined or policy cancelled or special policy terms imposed by an insurer. • I agree to accept free or reduced cost health treatment where it is available, under any reciprocal health agreement with my local government. (Gold option only). • Subject to the rights as set out in the Criminal Records (Clean Slate) Act 2004, I have given the Insurer all information likely to affect the acceptance of my insurance. • I understand that CTI and Vero Insurance have collected my personal information in order to decide whether to issue insurance cover and if so on what terms. Failure to provide any personal information requested may result in cover being declined. • My personal information is held by CTI. I have a right of access to and correction of my personal information by contacting CTI. • I authorise CTI and Vero to give or obtain from other parties, including other insurance companies and the Insurance Claims Register, personal information relating to this insurance or any other insurance held or previously held by me.

Signature _____ Date _____

Comprehensive Policy Option

- Pre-existing Medical Conditions Self Assessment Guide

To determine if your pre-existing medical conditions are automatically covered please assess the medical condition against all of the below questions. Medical Hotline can be contacted on 0800 886 620.

- Q1 Do you have a pre-existing medical condition?
 Yes - Go to Q2
 No - No further action is required
- Q2 Is your journey over 2 months in duration or are you between 70-79 years?
 Yes - Please call the Medical Hotline No - Go to Q3
- Q3 Has your medical condition been diagnosed in the last 12 months or has the medication or treatment for your medical condition(s) changed in the last 12 months?
 Yes - Please call the Medical Hotline No - Go to Q4
- Q4 Is your condition on-going or chronic and have you been treated at hospital in the last 5 years?
 Yes - Please call the Medical Hotline No - Go to Q5
- Q5 Have you had surgery or hospital treatment for the medical condition in the last 12 months?
 Yes - Please call the Medical Hotline No - Go to Q6
- Q6 Does the condition(s) you are receiving treatment or advice for (including medication) relate to: • A heart condition under specialist review or care (excluding Hypertension) • A lung condition causing permanent problems with shortness of breath • A transplanted organ • Is the medical condition a back problem for which you have had spinal surgery? • Is the medical condition a sexually transmitted disease(s), AIDS, HIV or related conditions? • Thinning of the bones (osteoporosis) • Blood or lung clots • Insulin Dependant Diabetes • Your Brain • Major allergic reactions • Cancer
 Yes - Please call the Medical Hotline No - Go to Q7
- Q7 If you answer yes to any of the below we are unable to cover the medical condition • Has a registered medical practitioner advised you against travelling with the medical condition? • Are you travelling, or is one of the reasons you are travelling, to obtain medical treatment for the medical condition? • Is the medical condition terminal? • Is surgery planned or are you on a waiting list for treatment? • Is the condition related to ongoing pain for which you receive regular medication or treatment? • Does the medical condition relate to any ongoing symptomatic condition for which you have had investigations and not yet, had a diagnosis for?
 Yes - We are unable to provide cover for these pre-existing medical conditions
 No - If you have answered "No" to Questions 2-7 your medical condition is automatically covered under the Comprehensive Travel Policy Options.

Important Notes

- Policy wording - This brochure is only a summary of the policy. For full policy terms and conditions please refer to the policy wording
- Pre-existing medical conditions - Some pre-existing medical conditions are covered automatically under your Business travel insurance policy. If your conditions are not automatically covered please contact the Medical Hotline on 0800 886 620 to see if cover for these conditions can be approved. An additional premium may be charged.
- Change of health - after you have purchased the policy you must inform the Medical Hotline on 0800 886 620 of any change of health that occurs before your departure. We are not obliged to insure this change.
- Quotes - we reserve the right to amend any premium quoted prior to the issuing of any policy.

Agent Stamp

Your Comprehensive Insurance Agent to Complete

Recommended Policy _____

Duration: _____

Premium: \$ _____



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Underwritten by

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