

Leisure Travel Insurance Application



Even the most carefully planned travel can go unexpectedly wrong. Regardless of how careful you are, some events are simply beyond your control. With our travel insurance cover help is just a phone call away when emergencies strike. That way you can get on with enjoying your trip, or at least have a safe return home.

It is important to give you the choice and flexibility in cover that best suits your needs. We offer you the following two policy levels.

Comprehensive

is our top of the range product with higher limits and extended benefits for peace of mind while travelling.

Essentials

covers the main risks faced by a traveller with restricted benefits and lower policy limits. Available for travellers up to 70 years.

Under our policies we offer the following standard policy features:

- Medical and Repatriation expenses
- Emergency Assistance provided 24 hours/7 days by Vero Global Assistance with a worldwide network of companies
- Replacement cover on baggage items less than 2 years old
- Free cover for dependent children under 21 years
- Rental Vehicle excess cover
- Recreational Sports covered free of charge:
 - Leisure skiing and snowboarding
 - Scuba diving (with PADI or NAUI qualification)
 - Hot air ballooning
 - Parasailing and paragliding
 - Bungee jumping
 - White-water rafting in grade 4 or less rivers

Policy options

No excess policy – (Comprehensive Policy option only)

A policy excess is the amount of any claim you are required to pay under your travel insurance policy. You are able to select a No Excess insurance cover by paying an additional premium.

Dependent children

Dependent children who are under 21 and not self-supporting can be insured free of charge when travelling with a guardian who has purchased their own policy. Their policy benefits will be shared within the travelling insured person's policy limits.

Specified Items – (Comprehensive policy option only)

If you're taking away expensive items such as jewellery, watches or hearing aids etc, which are more than the item limit of \$1,500 in your policy, you can choose to extend your policy to cover these baggage items. Portable computers, videos or cameras have cover extended up to an item limit of \$2,500.

Private Hospital Care (Comprehensive Policy option only)

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.

Frequent Travellers

For those who travel abroad regularly during the year, this option covers all trips (up to 60 days duration per trip) taken during a 12 month period. Available for travellers up to 70 years of age.

Also check out our other policy options:

- Civil Unrest in the Pacific Islands
- Terrorism cover
- Automatic free cover for some pre-existing medical conditions

Claims Stories

Where: Dunk Island, Queensland
What: Travel Disruption

Why: Dunk Island resort was closed for two weeks following the devastating floods in Queensland in June 2011. A family due to holiday there at this time was forced to amend their travel arrangements and new travel costs totalled \$1,768.

Where: Europe
What: Emergency Baggage

Why: Gary and his family were holidaying in France and two of their bags were lost by their airline on the journey to Europe. The bags were not returned to them for 7 days. Essential items of clothing and toiletries cost \$2,200 to purchase.

Where: Bali
What: Medical – Heart attack

Why: Graham suffered a heart attack while on holiday with his wife in Bali. He required urgent heart bypass surgery which was not able to be performed in Bali so he and his wife were flown by air ambulance to Singapore for successful surgery. Air Ambulance and medical expenses \$175,000.

Schedule of Benefits

Maximum Benefits

Policy Option	Comprehensive	Essentials
Cancellation / Travel Disruption Benefits		
Loss of Deposits / Cancellation	Unlimited	\$5,000
Curtailment	Unlimited	\$5,000
Missed Connection / Travel Delays	\$15,000	\$500
Frequent Flyer Points	\$5,000	Nil
Strikes And Hijacks	\$10,000	Nil
Resumption of Travel	\$10,000	Nil
Evacuation - Civil Unrest Pacific Islands	\$1,500	Nil
Additional Expenses / Terrorism	\$3,000	Nil

Medical Benefits	Maximum Benefits	
Medical	Unlimited	\$250,000
Medical / Terrorism	\$250,000	Nil
Follow on Treatment	\$2,000	Nil
Dental as a result of Injury	\$3,000	\$500
Emergency Dental - Pain relief	\$1,000	Nil
Incidental Hospital Expenses	\$4,000	Nil
Accompanying Person	Reasonable Costs	Nil
Search and Rescue - Natural Disaster	\$20,000	Nil

Life Benefits	Maximum Benefits	
Funeral Expenses	\$25,000	\$10,000
Accidental Death	\$50,000	Nil
Accidental Death Terrorism	\$25,000	Nil

Baggage, Personal Effects And Money Benefits	Maximum Benefits	
Personal Baggage - Total Limit	\$30,000	\$5,000
Baggage - Item Limit	\$1,500	\$750
Electronic Equipment, Video and Camera Equipment	\$2,500	\$750
Emergency Baggage	\$1,500	\$250
Replacement of Travel Documents	\$3,000	\$500
Money	\$500	Nil
Additional Expenses as a Result of Terrorism	\$3,000	Nil

Personal Liability Benefits	Maximum Benefits	
Rental Vehicle Excess	\$6,000	\$1,000
Personal Liability	\$2,500,000	\$500,000
Wrongful Arrest	\$10,000	Nil

Loss of Deposits

You can also choose to buy the Loss of Deposits only cover. This protects you for up to \$10,000 in cancellation costs. This cover expires when you make the final payment for your journey. At this point if you wish to continue with cover you must purchase either the Comprehensive or Essentials policy.

Insured Person(s) Details

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

Note 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

- Comprehensive
 Essentials
 Loss of Deposits Only (international)

Policy Type

- Selected Duration
 Annual Frequent Flyer (maximum 60 days any one journey)

Departure Date / / Return Date / /

Policy Extensions

- Specified High Value Items (Comprehensive Policy only)

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

If you are travelling to more than 4 countries please use a general description eg Europe, North America

Important notice to travellers

Some customers must complete and forward to us our Travel Risk Assessment Form, and you will not be able to proceed with a phone based assessment of your pre existing medical conditions with our Medical Hotline. You will be provided with the form by your agent when your policy or quote has been issued. Your completed Travel Risk Assessment form will be reviewed by us prior to acceptance of the policy. On review of this Travel Risk Assessment Form, we will confirm whether the policy is accepted or provide you with a full refund.

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) • 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 - Call the Medical Hotline
 No - No further action is required
- Q2 Is your journey over 2 months in duration or are you between 70-79 years?
 Yes - 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 - 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 - 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 - 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 - 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 - Our Comprehensive Policy option covers some pre-existing medical conditions automatically. If your conditions are not automatically covered please contact the Medical Hotline on 0800 886 620 to see if these conditions can be covered. An additional premium may be charged. (The Essentials Policy option does not provide cover for pre-existing medical conditions.)
- 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.
- Some customers must complete and forward to us our Travel Risk Assessment Form, and you will not be able to proceed with a phone based assessment of your pre existing medical conditions with our Medical Hotline. You will be provided with the form by your agent when your policy or quote has been issued. Your completed Travel Risk Assessment form will be reviewed by us prior to acceptance of the policy. On review of this Travel Risk Assessment Form, we will confirm whether the policy is accepted or provide you with a full refund.
- 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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