

# TRAVEL INSURANCE

MHinsure travel protection offers a range of benefits, including access to 24-hour Emergency Medical and Travel Assistance from Cover-More, a world leader in Assistance Services.

The insurer of this product is Zurich Australian Insurance Limited (ACN 000 296 640, an overseas registered company incorporated in Australia) (ZAIL), trading as Zurich New Zealand.

## Summary of International Benefits

Travel far, travel wide, and set your worries aside. We know that travelling can be an amazing and inspiring experience and we want You to enjoy Yourself, even when You are a million miles from home. With Our Travel Insurance, You can relax and take comfort in knowing that should something go wrong, we have an experienced team available to help You, no matter what time of the day. We are here to make sure You travel with peace of mind no matter where You are.

This travel insurance is available to residents of New Zealand aged 75 years or less at the time the policy is issued. You need to be a New Zealand citizen or a person living in New Zealand with a visa allowing You to live, work or study in New Zealand.

Below is a summary of the benefits We provide and their maximum limits. Please refer to the policy wording on pages 10-20 for full details of the cover provided. When You purchase a policy, keep a copy of the policy wording and the Certificate of Insurance we'll give You in a safe place for future reference.

### MHinsure NZ – INTERNATIONAL COMPREHENSIVE PLAN (SINGLE TRIP)

Policy benefits		Excess applies?	Comprehensive Plan: Single Trip Limit per adult
1	<b>Overseas medical and dental expenses (including emergency repatriation/evacuation)</b>		
	Overseas medical expenses	Yes	\$Unlimited-
	Overseas dental expenses		\$Unlimited-
	Continued medical expenses in New Zealand		\$ 1,500
2*	<b>Additional expenses</b>	Yes	\$Unlimited
3*	<b>Amendment or cancellation costs</b>	Yes	\$Unlimited
4*	<b>Luggage and personal effects</b>	Yes	\$12,000
	Phone - limit per item		\$1,000
	Camera or video camera - limit per item		\$3,500
	Laptop computer - limit per item		\$3,000
	Tablet computer - limit per item		\$3,000
	Drone (with or without camera) - limit per item		\$1,000
	Artificial limb, removable dental appliance, dentures or medical device e.g. hearing aids, CPAP machine - limit per item		\$1,000
	Jewellery - limit per item		\$1,000
	Watch or any other item - limit per item		\$1,000
5	<b>Travel documents</b>	Yes	\$5,000
6*	<b>Delayed luggage allowance</b>	Yes	\$1,100
7	<b>Money</b>	No	\$250
8	<b>Rental Vehicle insurance excess</b>	No	\$3,000

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Policy benefits (continued)		Excess applies?	Comprehensive Plan: Single Trip Limit per adult
9*	Travel delay	No	\$2,000
10	Resumption of Journey	No	\$3,000
11	Special events	Yes	\$5,000
12*	Hospital incidentals	No	\$5,000
13*	Loss of income	No	\$10,000 (up to \$1,667 per month)
14*	Disability	No	\$25,000*†
15*	Accidental death	No	\$25,000*†
16	Personal liability	No	\$5,000,000
17*	COVID-19 Benefits	Yes - as applicable	See pages 18-19 of policy wording for details of what is and isn't covered

-Cover will not exceed 12 months from onset of the illness, condition or injury.

\*Sub-limits apply. Refer to the policy wording on pages 10-20.

†Maximum liability collectively for Sections 13, 14 and 15 is \$25,000.

The excess is \$100.

Please read this policy wording carefully to understand what this policy covers. Importantly, please note that terms, conditions, exclusions, limits and sub-limits apply