

What our customers say about us

These extracts are taken from actual claims met by Comprehensive Travel Insurance. Clients' names have been changed to protect their privacy.

"Thanks so much for your help – you have all been marvellous. My daughters are travelling again in January – I will make sure they use Comprehensive for sure and I am passing the word around to everyone I know who travels. You have been much more supportive and comforting than the Embassies around the world and in NZ."

Cherie West

"Some of the stories we heard were not good ones about insurance, they are obviously not customers of yours! We would certainly recommend travel insurance to anyone we know that is going travelling."

Alan & Maureen Grant

"Thanks loads, will definitely use you guys again in the future."

Eva Morgan

Guarantee

We guarantee to refund the unused portion of your premium if you are not delighted with this policy and wish to cancel before commencing your travel. We guarantee to give you immediate assistance for any emergency worldwide. If you have a claim we guarantee to respond to you and send the claim settlement within 7 working days on receipt of all the necessary documents. We guarantee to appoint an experienced NZ Doctor to liaise with you and your attending doctor in a serious medical emergency.

Financial Strength Rating

For details of Vero's Financial Strength Rating, please see www.comprehensive.co.nz

Tourist Travel Insurance to New Zealand



Comprehensive
Travel Insurance 

Be covered for your time in New Zealand now.

Congratulations for choosing to visit New Zealand and enjoy the many wonderful scenic and thrilling experiences on offer. Even though New Zealand is one of the safest places to visit, the unexpected can happen.

With travel insurance from Comprehensive you have the comfort of knowing you can be covered for your time in New Zealand and back home, for such things as;

- Rental vehicle excess payable as a result of vehicle damage or theft
- Hospital expenses and medical evacuation back to your home country
- Cancellation of tours and pre-booked activities
- Travel delays and missed connections
- Damage to personal items (e.g. digital cameras & laptops)
- Lost or stolen money and passports

Choose the product that best suits your needs and your pocket.

Tourist Plus - a comprehensive cover of extended benefits including rental vehicle excess, emergency baggage, travel delay and missed connections.

Tourist Essentials – a basic travel insurance product for essential cover of medical costs, loss of deposits and baggage.

We have designed competitive premiums for individuals depending on which product suits your needs.

Example premiums and durations;

Duration	Tourist Plus	Tourist Essentials
3 Days	\$59	\$50
8 Days	\$79	\$60
21 Days	\$125	\$84
31 Days	\$145	\$106
6 Months	\$435	\$286

Premiums are quoted in NZD and are inclusive of GST

Premiums listed are per person up to an age limit of 70 years. For travellers over 70 years of age and under 81, a **50% loading applies to the premiums.**

NO COVER available for persons over 80 years.

It's quick and easy to buy your insurance and be covered straight away.

Buy your insurance now or get a quote for your journey by contacting;

- Your agent
- Comprehensive directly on free phone 0800 800 048
- Online at www.comprehensive.co.nz

Benefits

	Tourist Plus	Tourist Essentials
Medical and Other Expenses	Unlimited	\$5,000,000
Follow on Medical Treatment	\$2,000	\$500
Accompanying Person	Reasonable costs	Reasonable costs
Incidental Hospital Expenses	\$2,000	-
Funeral Expenses	\$15,000	\$12,000
Dental Treatment	\$750	\$250
Loss of Deposits / Cancellation	\$100,000	\$10,000
Curtailment	\$100,000	\$10,000
Travel Delay / Missed Connection	Reasonable costs	-
Strikes & Hijacks	\$10,000	-
Resumption of Travel	\$2,500	-
Personal Baggage – Total Limit	\$10,000	\$3,000
Personal Baggage – per item limit	\$1,000	\$300
Emergency Baggage	\$500	-
Camera Equipment	\$1,000	\$300
Money	\$250	\$250
Travel Documents	\$500	\$500
Rental Vehicle Excess	\$1,000	-
Accidental Death	\$10,000	-
Travel Accident	\$10,000	-
Permanent Disablement	\$10,000	-
Personal Liability	\$1,000,000	\$500,000
Wrongful Arrest	\$3,000	-
Search & Rescue – Natural Disaster	\$5,000	-
\$75 excess will apply (per individual, per event)		
All benefits expressed above are in NZ Dollars		

FREE cover for children

Dependant children under 21 years old who are not self-supporting are covered free of charge when travelling on an individual's policy. Limit of two children free of charge per individual.

Emergency Assistance is available 24 Hours, 7 days a week.

Important notes:-

- Pre-existing medical conditions are not covered.
- Expensive items such as jewellery, watches and cameras above the plan item limit can be covered. An additional premium of 1.5% of the total value of the item(s) will apply.
- Rental vehicle excess on Tourist Plus can be extended to \$4,000 at an additional premium of \$10 per day.
- This policy has been specifically designed for overseas residents travelling within New Zealand and Australia. It allows for up to 6 days in total in transit to and from your country of residence and includes medical repatriation.
- This policy is not available to NZ Residents.