

Travel Insurance

Relax and enjoy your holiday



TSB



You've spent a lot of time and money planning your holiday, what if something went wrong? What if you had to cancel your trip, your luggage was stolen, or you got sick while you were away?

Medical expenses can be very costly and so can replacing your passports, or all your belongings. That's why Travel Insurance will give you peace of mind, and one less thing to think about while travelling.

Travel cover to suit you

Travel Insurance is available to New Zealanders* of all ages, whether you are 23 or 83. You can get cover for almost anywhere that you want to go in the world**. With two levels of cover, you can choose the policy that best suits your travel needs:

Standard policy: Travel Insurance

This is the standard travel insurance cover. This policy will offer you excellent cover at an affordable price.

Premium policy: Travel Insurance Plus

This is the premium travel insurance cover. This policy will offer you extra cover benefits, along with higher claim limits.

Kids are covered for free

Children up to the age of 20*** are covered for free when you purchase one of our travel insurance policies. That makes travelling with the family less of a financial burden.

Flexible cover

You are covered from the date you buy your travel policy, so if you have to cancel or change your trip, due to an unexpected event, you'll be covered.

You can also adapt your policy with extra cover options to suit you. If you add our Excess Waiver option to your policy, you won't have to pay excess on any claims you make. Extra cover is also available for valuables such as laptops, cameras, watches and jewellery. You can even purchase cover for up to 365 days if you require it.

Cover for your pre-existing medical conditions

Having a medical condition can make buying travel insurance difficult. With Travel Insurance arranged by TSB and provided by Cigna we've made it easy. Tell us about your condition and we'll let you know if we can cover it. You may be surprised at how little it costs, and you can even do it online in as little as ten minutes.

Guaranteed emergency assistance

We guarantee assistance 24/7 for help with everything from lost passports to flight delays to medical emergencies.

You can be assured that our partner, First Assistance will be there to help you with any emergency while you are overseas. If you have a medical emergency, there will be no excess to pay and First Assistance will ensure you get the best care available.

Application is easy

Get up to 30% off when you apply for a policy online.

Simply apply online at www.tsbtravelinsurance.co.nz, call TSB–Cigna Insurance Helpline on 0800 244 467, or visit your nearest TSB branch.

Comprehensive cover

	Travel Insurance	Travel Insurance Plus
Emergency medical expenses	Unlimited	Unlimited
Cancellation or changes before you travel	Up to \$50,000 per policy	Up to \$50,000 per policy
Travel disruption and missed departure	Up to \$5,000 per policy	Up to \$10,000 per policy
Travel delay	Up to \$50,000 per policy	Up to \$100,000 per policy
Travel agent cancellation fees	Up to \$500 per policy	Up to \$500 per policy
Personal items and baggage	Up to \$10,000 per policy	Up to \$20,000 per policy
Cash and travel documents	Up to \$500 per policy	Up to \$750 per policy
Rental vehicle excess waiver	Up to \$2,000	Up to \$5,000
Personal liability	Up to \$1,000,000 per policy	Up to \$1,000,000 per policy
Accidental death	Up to \$100,000 per policy	Up to \$100,000 per policy
Kidnap and ransom	Up to \$250,000 per policy	Up to \$250,000 per policy
Supplier failure		Up to \$10,000 per policy
Extended pet accommodation cover		Up to \$50 a day – subject to a maximum of 10 days

Full list of benefits is available on the Easy Cover Guide located at www.tsbtravelinsurance.co.nz.

Cigna has an A- (Excellent) rating from A.M. Best Company Inc. The rating scale is:

Secure	Vulnerable
A++, A+ (Superior)	B, B- (Fair)
A, A- (Excellent)	C++, C+ (Marginal)
B++, B+ (Good)	C, C- (Weak)
	D (Poor)
	E (Under Regulatory Supervision)
	F (In Liquidation)
	S (Suspended)

You've got your tickets, passports and hotels sorted, now it's time to sort out your travel insurance. With Travel Insurance arranged by TSB and provided by Cigna, if the unexpected happens, even before you go on holiday, you're covered.

To take out a travel insurance policy with us, you don't have to be a TSB customer, all you need to do is apply online at www.tsbtravelinsurance.co.nz, or call TSB – Cigna Insurance Helpline on 0800 244 467 and you can be covered in as little as ten minutes. You can also visit your nearest TSB – our friendly and experienced staff will be happy to help.



The information in this brochure is of a general nature only. If you would like advice which takes account of your particular financial situation or goals, please call the TSB – Cigna Insurance Helpline free on 0800 244 467, or contact TSB directly. You may request from Cigna at any time financial information about Cigna. Also available on request is a description of Cigna's procedures for handling enquiries and complaints and your rights under free resolution services provided by the Insurance and Financial Savings Ombudsman (IFSO).

Travel Insurance is arranged by TSB and is underwritten by Cigna Life Insurance NZ Limited ('Cigna'), PO Box 24031, Wellington. A full copy of the terms and conditions are included in the Policy Wording which is available at www.tsbtravelinsurance.co.nz. TSB receives a commission from the sale of insurance policies sold on behalf of Cigna Life Insurance NZ Ltd. All information contained in this brochure is accurate at March 2013. TSB does not guarantee or underwrite this insurance product marketed on behalf of Cigna and is not liable if the insurer declines to pay a claim.

- * Customer must hold a NZ passport, a residency visa or are an Australian passport holder living in NZ, and must not have a terminal illness.
- ** Cover excludes countries or destinations with a travel advisory risk rating of 'Extreme' published on the New Zealand Ministry of Foreign Affairs and Trade website (www.safetravel.govt.nz).
- *** Policy covers up to nine dependent children up to the age of 20 years and in full time education. They must also be accompanied by an insured adult when travelling.

