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Travel Insurance

Wherever you go, we've got
you covered

Table 1: What am I covered for?

Sections >		1		2		3		4		5		6		7		8		9		10	
Policy Options		Medical and Related Expenses		Personal Baggage and Effects		Loss of Deposit Cancellation and Return Travel		Rental Vehicle Insurance Excess		Accidental Death and Permanent Disablement		Money and Travel Documents		Travel Delay/ Missed Connection		Strikes and Hi-Jacks		Liability Protection		Pre-Existing Condition Extension	
		Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
A	Worldwide (Recommended)	Unlimited		\$20,000	\$40,000	Unlimited		\$1,500		\$50,000	\$100,000	\$1,000	\$2,000	Unlimited		\$5,000	\$10,000	\$2,000,000		On acceptance by the Medical Hotline, all Sections of the policy are extended to cover your pre-existing medical conditions.	
B	Worldwide Except USA (Budget)	\$125,000	\$250,000	\$6,000	\$12,000	\$5,000	\$10,000	Nil		Nil		\$500	\$1,000	\$1,000	\$2,000	\$1,000	\$2,000	\$100,000			
C	Australia and South Pacific* only (Recommended)	Unlimited		\$20,000	\$40,000	Unlimited		\$1,500		\$50,000	\$100,000	\$1,000	\$2,000	Unlimited		\$5,000	\$10,000	\$2,000,000			
D	Australia and South Pacific* only (Budget)	\$30,000	\$60,000	\$5,000	\$10,000	\$5,000	\$10,000	Nil		Nil		\$500	\$1,000	\$1,000	\$2,000	\$1,000	\$2,000	\$100,000			

*SOUTH PACIFIC Means Australia, Norfolk Islands, Papua New Guinea, Solomon Islands, Nauru, Kiribati, Vanuatu, New Caledonia, Fiji, Tonga, the Samoas, Cook Islands, Niue, Tahiti and any other Island Territories bounded by these countries, and Bali. New Zealand is excluded.

- Worldwide 24 hour emergency assistance.
 - Hospital, ambulance, surgery costs.
 - Emergency dental costs.
 - Additional travel and accommodation costs due to injury or illness - also covers travelling companion.
 - Ongoing medical costs up to \$1,500 on return to your residence.
 - Cover for skiing and some winter sports.
 - Pre-existing medical conditions can be covered provided you have been accepted by our Medical Hotline.
 - Funeral expenses.
- Broad cover on baggage and personal effects.
 - Spectacles and contact lenses.
 - Emergency purchase benefit.
 - Purchases made en route covered.
 - Insurance cover for the present day value of any one item up to \$1,500. Video cameras are covered for present day value up to \$2,500.
 - Policy may be extended to higher amounts. An additional premium is payable.
- Covers cancellation charges incurred if you must cancel or alter your travel arrangements for any unforeseen reason.
 - Also covers, once your journey has commenced, the cost of additional airfares, if you are required to alter or abandon your journey.
 - If you have to return to New Zealand due to an un-expected serious illness or death of a close family member, you are insured for the costs up to \$5,000 for you to resume your holiday.
 - Optional - Business Travel extension \$5,000 - reasonable travel costs for a replacement staff member to complete your business assignment or for you to complete the assignment which was interrupted as a result of an event for which a claim is payable under Section 1 or 3 of the Policy.
- Cover for the excess you have to pay as a result of an accident.
- Benefits paid if you suffer injury while on your trip which causes accidental death or permanent disablement within 12 months of the injury.
- Loss or theft of:
 - Passports
 - Cash
 - Travellers cheques
 - Credit cards
 - Travel tickets
 - Accommodation vouchers.
- Additional expenses incurred due to flight delays.
 - Cost of alternative travel when an Airline delay is at least six hours and causes you to miss connecting services.
- Additional travel and accommodation expenses where your travel arrangements have been impaired by strike or hi-jack.
- Protection against legal liability for injury to another person except when using motor vehicles, provided this legal liability is established in court.
 - Damage to another person's property except when using motor vehicles.
 - Legal expenses up to \$500,000 to defend claims with consent.

This is a brief summary only, please refer to the ASB Travel Insurance Policy Document for full details as exclusions and other limitations do apply.

Table 2: How much will it cost?

		Period Policy														Frequent Traveller Policy				
Policy Options		Plan	3 Days	8 Days	15 Days	23 Days	31 Days	42 Days	2 Months	3 Months	4 Months	5 Months	6 Months	Per Month Thereafter (Maximum 12 Months)	Per Day Between Periods	Excess				
A	Worldwide (Recommended)	Individual	\$106	\$148	\$205	\$262	\$299	\$368	\$417	\$492	\$566	\$670	\$759	\$87	\$9	Nil				
		Family	\$211	\$294	\$409	\$522	\$598	\$736	\$835	\$984	\$1,132	\$1,339	\$1,517	\$173	\$17					
B	Worldwide Except USA (Budget)	Individual	\$76	\$108	\$147	\$190	\$224	\$267	\$331	\$361	\$399	\$433	\$467	\$58	\$7	\$75				
		Family	\$151	\$214	\$292	\$380	\$448	\$535	\$662	\$720	\$798	\$866	\$934	\$117	\$13					
C	Australia and South Pacific only (Recommended)	Individual	\$48	\$64	\$81	\$97	\$104	\$126	\$142	\$176	\$213	\$248	\$289	\$38	\$5	Nil				
		Family	\$97	\$127	\$162	\$192	\$208	\$251	\$284	\$352	\$425	\$495	\$577	\$75	\$10					
D	Australia and South Pacific only (Budget)	Individual	\$36	\$53	\$67	\$80	\$88	\$111	\$123	\$154	\$181	\$216	\$252	\$36	\$5	\$75				
		Family	\$71	\$106	\$133	\$159	\$177	\$221	\$247	\$308	\$362	\$432	\$502	\$71	\$10					

Period Policy: The policy you need if you travel only once a year and it covers the period you plan to be away from New Zealand up to a maximum of 365 days.

Policy Options		Medical Sum Insured Options	Premiums Applicable	
A	WORLDWIDE	Individual	Unlimited	\$693
		Family	Unlimited	\$1386
B	WORLDWIDE	Individual	\$125,000	\$455
		Family	\$250,000	\$911

Note: The Frequent Traveller Policy is limited to individual journeys of 120 consecutive days or less outside New Zealand.

Important Information

This cover is only available for travellers who are New Zealand Citizens, Permanent Residents or who hold a work permit for a stay in New Zealand of two (2) years or more.

Individual Plan

Applicable to travellers requiring individual cover.

Family Plan

Available to any family group travelling together consisting of not more than two adults who are married to each other, or cohabiting, and their children, grandchildren, nieces or nephews under 21 years who are not self-supporting.

Children

Dependent children under 21 years, as described in the Family Plan above, travelling with a named adult may be included free under either the Individual Plan or Family Plan cover.

Personal Baggage & Effects

This policy can provide cover for sudden and unforeseen accidental physical loss or damage to your personal baggage and effects up to limits specified in Table 1.

You can increase the amount of general baggage cover to cover items with a value in excess of \$1,500. An additional premium is payable - \$1.50 for every \$100 of additional cover (over \$1,500 per item).

Age

ASB Travel Insurance Policy provides cover for all ages:

- However additional premium surcharges must be paid for those who fall into the following age categories:
- 70-75 years add 50%
- 76-80 years add 75%
- Over 80 years add 100%

Pregnancy

If you are pregnant you are covered for the reasonable costs incurred for emergency treatment for extraordinary medical complications occurring during the first 20 weeks of your pregnancy. You are only covered for costs incurred within 12 months from the date of the occurrence. You are not covered for pregnancy which is known to exist at the date of the policy inception and for which you have been receiving medical treatment or medication, childbirth or postnatal medical care, other than the cover described above.

Terrorism Cover

Limited terrorism cover is applicable to all policies.

What is a pre-existing medical condition?

If you have suffered any physical defect, infirmity, existing or recurring illness, injury or disability of which you are aware or for which you have received medical examination, consultation, treatment, investigation and/or medication in the six months prior to the application date of this policy, this is classed as a Pre-Existing Medical Condition.

Your Travel Insurance policy will not cover Pre-existing Medical Conditions unless our Medical Hotline has agreed to your request.

Please call our Medical Hotline toll free on 0800 822 135 to apply.

How does the Medical Hotline work?

The Medical Hotline team will take your medical details (including your medical condition(s), medication(s), treatment received, if you are on any waiting list and any other information required) with complete confidentiality. It is important that you disclose all details relevant to your Pre-Existing Medical Condition(s).

Where cover for your Pre-Existing Medical Condition(s) is accepted, an additional premium is payable by credit card direct to the Medical Hotline, then written confirmation is sent to you.

Need assistance?

All travellers may face the possibility of an emergency during their travels. If you hold an ASB Travel Insurance Policy, then we provide FREE comprehensive 24 hour emergency help and advice through TOWER HELPLINE.

With one collect call TOWER HELPLINE can provide help with many emergency services including:

- Emergency medical assistance
- Telephone medical advice and evaluation
- Medical insurance verification
- Emergency funds for hospital deposits
- Proper medical facilities and supplies
- Emergency evaluation or repatriation if necessary
- Compassionate visit to hospitalised member
- Return of dependent children.

Up to the amount specified in Table 1.

Claims

These should be notified to any TOWER Insurance office or their overseas agents. All claims must be supported by a policy certificate together with relevant accounts, receipts etc. This information will ensure prompt settlement of your claim.

If you require assistance with a claim simply call TOWER Insurance.

In New Zealand call the 24 hour toll free emergency number 0800 800 477

From Overseas call TOWER HELPLINE collect +64 9 985 5000 and TOWER Insurance will put you in touch with the nearest claims settling agent.

Whatever your situation, or wherever you are, you can feel secure in the knowledge that you have the total support of a 24 hour toll free line direct to TOWER Insurance in Auckland.

The availability of any insurance cover is subject to acceptance and approval of a completed application for insurance. Exclusions do apply. For full details, please refer to the Policy Document available from ASB Bank Limited. This insurance is underwritten by TOWER Insurance Limited.

How much cover do I need?

The extreme cost of medical treatment overseas and the growing incidence of property loss makes travel insurance a necessary part of any travel budget.

Policy A

Our recommended cover if you are travelling to high risk countries, visiting out of the way destinations and those wanting medical cover that is sufficient to meet all situations. Ideal if you are travelling to USA, Canada, Japan, Europe and/or third world countries.

Policy B

The minimum cover for those travelling beyond the South Pacific* countries (not available if you are travelling to the USA).

Policy C

Our recommended cover if you are travelling to Australia and South Pacific* countries who want medical cover sufficient to meet all situations. Particularly those travelling to less developed countries.

Policy D

Minimum cover available for Australia and South Pacific* countries only.

Setting up is easy

Simply visit your nearest ASB branch or call

TRAVEL LINE
0800 925 566
24 Hours, 7 days a week ▲

Benefits

ASB Travel Insurance offers a unique package of benefits including...

Low Excess or no Excess Option

An excess of \$75 applies to each claim. You can also have a "No Excess" policy by selecting the recommended policies A or C.

Emergency Assistance

Should ANY unexpected emergency arise simply ring the TOWER HELPLINE collect for assistance or advice available worldwide, 24 hours a day.



Frequent Traveller Policy

For the frequent traveller there is a 12 month policy if you travel more than once in a year resulting in premium savings.

Group Rates

Premium reductions for groups of ten or more persons are available on request.

Plus

Depending on the type of cover you have, the following may apply:

- Unlimited Medical Cover Options
- Unlimited Loss of Deposits Cover
- No need for a Medical Certificate when applying