

3. Quick Cover Guide

Here is a summary of Your cover. You'll find the table below lists the benefits covered by Your Policy, what the limits are for each benefit and some of the exclusions and conditions. Later in the document We'll give You full details of what You are specifically covered for and what is not covered under these benefits.

				Cigna Comprehensive travel insurance limits		Excess
Section		Benefit	Summary of important conditions and exclusions that apply	Individual	<ul style="list-style-type: none"> Couple One adult traveling with children Family 	
1. CHANGES TO YOUR TRIP	Before Your trip	Cancellation and changes to Your Trip If You have to cancel or change Your Trip because of circumstances beyond Your control.	You're not covered for <ul style="list-style-type: none"> claims relating to Pre-existing Conditions not listed in the Policy Summary as Covered Conditions Your decision not to travel or the decision not to travel by anyone who is travelling with You (unless the Policy states otherwise) Your failure to check-in or board at the correct time for Scheduled Transport services Your failure to arrange, confirm and carry Your visas, passports, tickets, or any other bookings You need costs recoverable from the transport provider or any other company responsible for providing the service 	Up to a maximum of \$100,000 per Policy	Up to a maximum of \$200,000 per Policy	\$100
	During Your Trip	Cancellation and changes to Your Trip If You have to cut short Your Trip because of circumstances beyond Your control.	You're not covered for <ul style="list-style-type: none"> claims relating to Pre-existing Conditions not listed in the Policy Summary as Covered Conditions Your decision to make changes to Your Trip or the decision to make changes to the Trip by anyone who is travelling with You (unless the Policy states otherwise) Your failure to check-in or board at the correct time for Scheduled Transport services Your failure to arrange, confirm and carry Your visas, passports, tickets, or any other bookings You need costs recoverable from the transport provider or any other company responsible for providing the service 	Up to a maximum of \$100,000 per Policy	Up to a maximum of \$200,000 per Policy	\$100
	During Your Trip	Travel Disruption and Missed Departure Cover for Your extra travel expenses if You miss a connection during Your Trip	You're not covered for <ul style="list-style-type: none"> claims relating to Pre-existing Conditions not listed in the Policy Summary as Covered Conditions any missed departure or disruption not caused by circumstances beyond Your control Your failure to arrange, confirm and carry Your visas, passports, tickets, or any other bookings You need costs recoverable from the transport provider or any other company responsible for providing the service 	Up to a maximum of \$10,000 per Policy	Up to a maximum of \$10,000 per person, per Policy	\$100
	During Your Trip	Travel Delay Cover for Your extra accommodation, travel and living expenses if Your transport is delayed	The delay must be beyond Your control and last longer than 12 hours	Up to \$200 per day, to a maximum of \$10,000 per Policy	Up to \$200 per person per day, to a maximum of \$10,000 per Policy	\$100

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2. BAGGAGE, PERSONAL ITEM AND TRAVEL DOCUMENTS	During Your Trip	Baggage, Personal Items and Travel Documents Cover if Your personal items or baggage are lost, stolen or damaged. This includes cover for the cost of replacing Your passport and travel documents if they are lost, stolen or damaged.	<ul style="list-style-type: none"> You must report all losses to the police or appropriate authorities within 24 hours of discovery or as soon as reasonably possible after that and get a written report You're not covered for Your passport, travel documents or any valuables left Unattended at any time unless in a hotel safe or safety deposit box You're not covered for baggage left Unattended anywhere 	\$20,000 maximum per Policy Subject to \$2,000 per item Up to the value You chose for Specified Items declared	\$40,000 maximum per Policy Subject to \$2,000 per item Up to the value You chose for Specified Items declared	\$100
	During Your Trip	Baggage Delay Cover if Your baggage is delayed by Your transport provider	<ul style="list-style-type: none"> The delay must be more than 12 hours We will reimburse You for the replacement of essential items of clothing and toiletries You're not covered for make-up, perfume, jewellery, electronic equipment, hair dryers or straighteners or alcohol 	Maximum \$750 per Policy	Maximum \$750 per Policy	\$100
3. CASH	During Your Trip	Cash Cover if Your cash, travellers cheques or bank cards are lost or stolen	<ul style="list-style-type: none"> You must report all losses to the police within 24 hours of discovery or as soon as reasonably possible after that and get a written report You're not covered for any items left Unattended 	Maximum \$750 per Policy	Maximum \$750 per Policy	\$100
4. MEDICAL TREATMENT AND EXPENSES	During Your Trip	Medical Treatment Covers You if You have an Injury or Illness while on Your Trip	You're not covered for <ul style="list-style-type: none"> claims relating to any Pre-existing Conditions not listed in the Policy Summary as Covered Conditions any costs which are covered under a reciprocal health agreement between the New Zealand Government and the country where You are treated any hospitalisation or surgical treatment You have without getting prior approval from Cigna 	Unlimited	Unlimited	Nil for any claim where You are hospitalised for more than 24 hours. \$100 for all other claims.
	During Your Trip	Cash allowance while in hospital You're covered if You are hospitalised for medical treatment	You be hospitalised for more than 24 hours and have a valid medical treatment claim	\$50 per day up to \$5,000 per person	\$100 per day up to \$10,000 per Policy	\$100
	After Your trip	Follow up treatment Cover for follow up medical treatment in New Zealand	<ul style="list-style-type: none"> You're not covered for treatment for an Illness or Injury that is not covered under Medical Treatment Follow up treatment is covered for up to 3 months after You return to New Zealand 	Up to \$1,500 per Policy	Up to \$1,500 per person per Policy	\$100
	During Your Trip	Medical Evacuation and Repatriation Cover to return You to New Zealand (or to another country) for further treatment if You are medically fit to travel	We will deduct the cost of a one way fare if You didn't have a return ticket or You cancelled Your return ticket	Reasonable Expenses	Reasonable Expenses	\$100

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4. MEDICAL TREATMENT AND EXPENSES	During Your Trip	Emergency dental treatment You are covered for emergency dental treatment during Your Trip	Treatment must be needed for <ul style="list-style-type: none"> the relief from sudden and acute pain immediate treatment for Your teeth because of an Injury 	Up to \$1,500 per Policy	Up to \$1,500 per person, per Policy	\$100
	During Your Trip	Burial expenses & repatriation of body We will arrange and pay for the cremation of, burial of, or return of Your body to New Zealand.	<ul style="list-style-type: none"> You are covered in the event of Your death because of sudden and unforeseen events during Your Trip 	Up to \$15,000 per Policy	Up to \$15,000 for each deceased	\$100
5. RENTAL VEHICLE	During Your Trip	Rental Vehicle Excess Waiver Cover for Your Rental Vehicle excess if the vehicle You hired is damaged or stolen	You're not covered if <ul style="list-style-type: none"> You are in breach of any local driving laws or rules You have not hired from a licensed Rental Vehicle company You have violated the terms of the Rental Vehicle agreement You did not take up the Rental Vehicle company's motor insurance for the duration of the rental period the Rental Vehicle is being driven by anyone not named on the Policy Summary You're not covered for <ul style="list-style-type: none"> damages, compensation or legal expenses that You become liable for because of the use of a Rental Vehicle, causing Injury (including death) of another person or loss or damage to property other than Your Rental Vehicle 	Up to \$2,500 per Policy	Up to \$2,500 per Policy	\$100
	During Your Trip	Costs to return Your Rental Vehicle Cover for costs to return the Rental Vehicle to the rental company if: <ul style="list-style-type: none"> it's damaged and can't be driven You are unable to drive it due to Illness or Injury You die 	You're not covered if <ul style="list-style-type: none"> You are in breach of any local driving laws or rules You have not hired from a licensed Rental Vehicle company You have violated the terms of the Rental Vehicle agreement You did not take up the Rental Vehicle company's motor insurance for the duration of the rental period the Rental Vehicle is being driven by anyone not named on the Policy Summary You are not covered for <ul style="list-style-type: none"> damages, compensation or legal expenses that You become liable for because of the use of a Rental Vehicle, causing Injury (including death) of another person or loss or damage to property other than Your Rental Vehicle 	Up to \$1,000 per Policy	Up to \$1,000 per Policy	\$100

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6. PERSONAL LIABILITY	During and after Your Trip	Legal Liability Cover if You are legally liable for damages, compensation or legal expenses due to negligence causing: <ul style="list-style-type: none"> Accidental Death Injury Loss to property Damage to property 	You're not covered if <ul style="list-style-type: none"> You admit fault or liability to anyone without Our prior written consent legal liability is not established in a New Zealand court or in a court of the country in which the event occurred You're not covered for liability arising from or connected to <ul style="list-style-type: none"> the ownership, possession or use of vehicles, aircraft or watercraft land or building owned, or held in trust by You or in Your custody and control the use of firearms any work, occupation, business or profession employer liability or contractual liability to any member of Your Immediate Family legal costs resulting from any criminal proceedings wilful, malicious or unlawful acts by You or any member of Your Immediate Family Injury to any member of Your Immediate Family that lives with You damage caused by animals belonging to You or in the care, custody or control of You or any member of Your Immediate Family any damages, compensation and legal expenses for which You become liable because of the use of a Rental Vehicle causing Injury (including death) of another person or loss or damage to property other than Your Rental Vehicle 	Up to \$2.5 million per Policy	Up to \$2.5 million per Policy	\$100
	During Your Trip	Legal Expenses for False Arrest Cover for Your legal costs if You are wrongfully detained or falsely arrested	We will cover Your reasonable legal expenses	Up to \$10,000 per Policy	Up to \$10,000 per Policy	\$100
7. ACCIDENTAL DEATH	During Your Trip	Accidental Death Cover for Your Accidental Death caused by an Injury during Your Trip	You're not covered for <ul style="list-style-type: none"> death because of an Illness or natural cause death that happens 12 months or more after Your Injury 	\$50,000 per Policy	\$50,000 per person, up to \$100,000 per Policy	\$100
	During Your Trip	Legal Expenses relating to death Cover for legal expenses incurred in seeking compensation for Your Accidental Death	You must have a valid Accidental Death Claim	Up to \$3,000 per Policy	Up to \$3,000 per Policy	\$100