

House of Travel Corporate/Orbit Travel Insurance – Group Travel



Here at House of Travel Corporate/Orbit, we understand the risks faced by travellers and because of this we have been able to tailor a travel insurance package to suit your insurance requirements

HOUSE OF TRAVELCORPORATE/ORBIT INSURANCE POLICY

Our House of Travel Corporate/Orbit Insurance Policy is one of the most comprehensive travel insurance products available and is specifically designed for our House of Travel Corporate/Orbit clients.

Why House of Travel Corporate/Orbit Insurance?

Because we know travel inside out, we have developed a policy that has your best interests in mind. We care about our customers and want to be there to help you when you need us the most. If something happens either before you are travelling or once you are overseas, we are in the best position to help you.

We have a unique booking system that allows us to locate our customers at any time of the day no matter when in the world they are.

SCHEDULE OF BENEFITS		The maximum amount payable each traveller		
Benefits – Standard Limits Per Person Per Journey	INTERNATIONAL TRAVEL	DOMESTIC TRAVEL	EXCESS	
SECTION 1 - PERSONAL ACCIDENT & LOSS OF INCOME				
Part A Lump Sum Benefit (Death Benefit)	\$100,000*	\$100,000	Nil	
Part B Loss of Income Benefit Injury (per month, business travellers only)	\$2,500	N/A	30 Days	
Part C Loss of Income Benefit Sickness (per month, business travellers only)	\$2,500	N/A	30 Days	
* aggregate limit applies				
SECTION 2 – KIDNAP AND RANSOM				
Kidnap and Ransom	\$250,000	N/A	Nil	
SECTION 3 – HIJACKING AND LEGAL COSTS				
Hijacking and Detention	\$12,000	N/A	Nil	
Legal Costs	\$10,000		Nil	
SECTION 4 – MEDICAL & ADDITIONAL EXPENSES				
Overseas Medical Expenses	Unlimited	N/A	\$100	
Ongoing Medical Expenses	\$5,000			
Escort Costs	Reasonable Costs			
Medical Interruption Repatriation	Unlimited			
Burial Costs	Reasonable Costs			
Continuous Worldwide Bed Confinement	\$5,000			
CANCELLATION COSTS				
Cancellation of Bookings	Unlimited	N/A	\$100	
DISRUPTED TRAVEL COSTS				
Delayed Departure	Reasonable additional costs			
Alternative Route	Reasonable additional costs			
Early Return Home	Reasonable additional costs			
Disrupted Journey	Reasonable additional costs			
SECTION 5 – ACE ASSISTANCE				
24 Hour Worldwide Assistance				
SECTION 6 – LOSS OF DEPOSITS				
Loss of Deposits	\$20,000	N/A	\$100	
SECTION 7 – BAGGAGE				
Lost or Damaged Personal Effects	\$20,000	\$5,000	\$100	
Limit any one item – Corporate Leisure Travel	\$3,000			
Limit any one item – Business Travel	\$5,000			
Limit any one item – Business Travel Electronic Equipment	\$10,000			
Money	\$2,000			
Deprivation of Baggage	\$1,000			
Note the excess increases for claims for electronic equipment to 10% of the value of the claim to a maximum of \$1,000				
SECTION 8 – ALTERNATIVE EMPLOYEE/RESUMPTION OF TRAVEL				
Alternative Employee/Resumption of Travel	\$10,000	N/A	\$100	
SECTION 9 – PERSONAL LIABILITY				
Legal Liability (Including Legal Costs)	\$2,500,000	N/A	\$100	
SECTION 10 – RENTAL VEHICLE EXCESS				
Rental Vehicle Excess	\$3,000	\$3,000	\$100	

PLEASE NOTE: This is a summary of the cover only and the policy wording is subject to terms, conditions, limits and exclusions that may not suit your requirements. Please refer to the policy wording for full details of the cover provided. Full policy wordings available from your House of Travel Corporate/Orbit Consultant upon request.



THE HOUSE OF TRAVEL CORPORATE /ORBIT INSURANCE POLICY KEY BENEFITS

DOMESTIC POLICY

Cover for Baggage, Personal Effects, Travel Documents, Money, Personal Injury causing death and Rental Vehicle Excess, is available for internal New Zealand travel of more than a 50km radius from your usual place of work. Please refer to the Schedule of Benefits for policy limits.

TERRORISM COVER

Terrorism Cover is automatically included under the House of Travel Corporate/Orbit policy.

PRE EXISTING MEDICAL CONDITIONS

Automatic Cover – Provided that travel is for up to 21 days duration and:

- You are NOT suffering from a terminal condition
- You are NOT travelling to obtain or seek treatment
- You are NOT travelling against medical advice

Travel for 22 days or longer:

If cover is required for any pre existing medical condition please talk to your House of Travel Corporate/Orbit Consultant.

- You are NOT covered for the continuation of medication or medical treatment for a condition which commenced prior to the commencement of your journey.

“Please note cover may be declined or special acceptance terms may apply to some conditions”

Important Note: There are some conditions we cannot cover

- No cover for pregnancy after 28 weeks
- No cover for sexually transmitted diseases, AIDS/HIV
- No cover for alcohol or drug abuse related illnesses
- No cover for any condition you are under investigation or on a waiting list for
- No cover if you are travelling against medical advice, or you are travelling to seek treatment

Financially dependant children 18 years and under are covered at no extra cost provided they are travelling with the Insured.

SPECIFIED ITEMS COVER

If you wish to insure any personal effect for more than \$3,000 or if you wish to insure a laptop or business item for more than \$5,000 please refer to your House of Travel Corporate/Orbit Consultant as special acceptance terms and conditions may apply.

RENTAL VEHICLE EXCESS

Cover is provided subject to vehicle being rented from a licensed rental vehicle agency, in the name of one of the insured persons.

The International and Domestic rates include cover for rental vehicle excess up to \$3,000 (at no additional cost!)

EXCESS

This policy has a standard excess of \$100 under all sections. This means that in the event of a claim you will pay the first \$100 of all costs. Please note that the excess increases for claims for electronic equipment, these are subject to an excess equivalent to 10% of the value of the claim to a maximum of \$1,000.

Permanent One Way Travel

One way travel insurance is available in 5, 10 and 15 day periods. Please ask your House of Travel Corporate/Orbit Consultant for details.

CLAIMS PAYING RATING

Ace Insurance Ltd has an A Claims Paying Rating given by Standard & Poor's Rating Agency on 2nd November 2005.



ACE Insurance Limited
345 Queen Street
PO Box 734, Auckland 1
New Zealand
Phone: 09 377 1459
Fax: 09 303 190