

Commonly asked questions about the insurance policy

Q. Can I just get insurance for the days I race, or can I switch to non-competitor rate for the time I am not competing?

A. No, if you are racing/competing this is the cover you will need for the entire time you are out of New Zealand. You cannot change the type of insurance you get part way through a travel journey. If you are not racing at an IVF World event but staying or carrying on for another race, you would need the racing/competing cover for the entire time out of Aotearoa New Zealand.

Q. If I am going to travel after the IVF World Championship, do I need to extend the insurance for that?

A. For the travel insurance to be valid, it starts the day you depart Aotearoa New Zealand to the day you land back in Aotearoa New Zealand.

Please note it is the date you land in Aotearoa NZ which can be 2 days after you depart the venue location. This is due to the time zones; ensure you look closely at your tickets for the date you land in Aotearoa New Zealand. Not the date you depart the venue.

Q. Under the professional athlete's endorsement Policy 1.4.1 (b) is excluded.

A. Yes, this is to allow all athletes competing at the IVF World Championships to be able to compete and still be covered by the insurance policy.

Please note if you are a non-competing manager/ coach/ support person and you get the low-rate insurance, this clause is not excluded and therefore if you do compete your insurance will be invalidated.

Q. Coverage Section 2: Personal Injury is all excluded. What does this mean if I get injured while overseas?

A. If you get injured, need medical attention or emergency evacuation, this is all covered under section 3: Medical and Emergency Evacuation. Please see the Schedule of Benefits for the maximum insured amounts. You will note that there is a small excess to be paid on some things if you claim. What this means is you will get no lump sum payouts for personal injury and any ongoing care once you return to Aotearoa New Zealand will only be covered in certain cases as mentioned in section 3.

Q. If one of our paddlers is a New Zealand Citizen but lives in Australia can they still get cover?

A. Yes, they can be covered by this insurance. And can fly from and back to Australia and be covered.

Q. The schedule of benefits has dates set in there. I am travelling on different dates to this. Can I get cover?

A. Yes, the dates for the insurance are not set. That document is there so you can see the schedule of benefits. When you purchase your insurance, you put the date you depart Aotearoa New Zealand



and the date you land back in Aotearoa New Zealand. You will then pay for that number of days insurance and be covered for those specific dates.