



Group Business Travel Insurance Certificate

This document is your Certificate of Insurance. It is comprised of this page, Schedule of Benefits, Certificate Wording and any Endorsements. Please read the whole carefully so that you know exactly what you are covered for. The level of cover you have selected is shown in the Schedule of Benefits. All cover is subject to the terms, conditions, exclusions and provisions contained in the Certificate Wording. If you do not fully understand what you are covered for, please ask us to explain it to you.

Schedule of Insurance

Name of Insured:	Waka Ama New Zealand
Address of Insured:	C/O Travel Insurance Brokers
Business Description:	Waka Ama athletes
Certificate Wording:	IWL 0324
Certificate Number:	IWL151224 034TV
UMRN:	B6839A11379EAA
Period of Insurance:	From 4.00pm on 13/08/2025 to 4.00pm on 26/08/2025 Local Standard Time at the address of the Insured
Description of Cover:	Overseas travel, including travel to and from the airport from your home or usual place of business
Insured Person(s):	Person(s) authorised by the Insured including spouses and dependent children
Operation of Cover:	Cover under this Certificate of Insurance applies whilst an Insured Person is engaged in a Journey (as defined in the Certificate Wording).
Maximum Journey Period:	270 Days
Endorsements:	Professional Athletes Endorsement

It is noted and agreed that for all athletes the following changes are made to the policy:

The following General Exclusion is deleted from the policy
 1.4.1(b) An Insured Person participating in or training for any professional sport

The following Coverage Section is deleted from the policy
 Coverage Section 2: Personal Injury

In all other respects the policy remains unaltered

Schedule of Benefits

This Schedule of Benefits sets out the Maximum Sums Insured and should be read in conjunction with the Certificate Wording.

Coverage Section		Maxium Sum Insured	Excess
2. Personal Injury: For Benefits 1 - 19 and 22	Per Insured Person	Not Insured	N/A
	Maximum Per child under 16 years of age		
Benefits 20 and 21		Not Insured	N/A
3. Medical Expenses	Per Insured Person	NZD 25,000,000 (combined limit)	NZD 500
Medical Emergency Evacuation	Per Insured Person	Included	Nil
Repatriation of Mortal Remains	Per Insured Person	NZD 40,000	Nil
4. Travel Cancellation / Curtailement / Additional Expenses	Per Insured Person	NZD 20,000	NZD 100
	Per Insured, any one Event	NZD 100,000	NZD 100
5. Personal Liability	Per Insured Person	NZD 5,000,000	Nil
6. Luggage / Personal Effects / Travel Documents / Money / Credit Cards	Per Insured Person	NZD 20,000	NZD 100
	Item Limit	NZD 5,000	NZD 100
	Money	NZD 3,000	NZD 100
7. Alternative Employee or Resumption of Assignment expenses	Per Insured Person	NZD 20,000	Nil
8. Rental Vehicle / Collision Damage / and Theft Excess Cover	Per Insured Person	NZD 5,000	Nil
9. Missed Transport Connection	Per Insured Person	NZD 2,500	Nil
10. Kidnap, Ransom and Extortion	Per Insured Person	NZD 500,000	Nil

11. Political and Natural Disaster Evacuation Expenses	Aggregate Limit per Insured per Period of Insurance	NZD 100,000	Nil
	Limit per Insured Person per Event	NZD 20,000	Nil
12. Travellers Family Assistance	Insured Person / Insured Person's Spouse	NZD 25,000	Nil
	Per Dependent Child	NZD 5,000	Nil
	Maximum for all Dependent Children in any one family	NZD 10,000	Nil

Aggregate limit of liability for War or Civil War as set out in General Exclusion 1.4.2	NZD 500,000
Aggregate limit of liability as set out in General Conditions 1.5.11 (a)	NZD 10,000,000
Aggregate limit of liability as set out in General Conditions 1.5.11 (b)	NZD 3,000,000

IMPORTANT INFORMATION

In the event of an emergency please contact our emergency assistance provider Global24 on +61 2 9312 5168 or email assistance@global24.com.au

Please have your certificate number available.

SECURITY - Insurance Companies (Ratings and Inspections Act 1994)

Insurer(s) Name	Proportion %	Rating Agency	Rating
Certain Underwriters at Lloyd's	100	Standard and Poors	AA- (Very Strong)

This Certificate of Insurance has been bound and issued by Insurance Wholesale Limited who acts as agent for the Underwriters in performing its duties in accordance with the authorisation granted by Underwriters under Lloyds Binding Authority Number B6839A11379EAA and in consideration of the premium specified said Underwriters are bound severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed therein.

Lloyd's is a member of the Insurance Council of New Zealand and its New Zealand Coverholders adhere to the Fair Insurance Code, which provides you with assurance that we have high standards of service for our customers. The Fair Insurance Code can be found at <https://www.icnz.org.nz/individuals/about-the-code/>

Signed

Insurance Wholesale Limited
Level 3, 1 Morton Place
Freemans Bay
Auckland 1010

Dated

26/05/2025