



**Travel Insurance  
Indication of Terms**

**Name of Insured:** Waka Ama Aotearoa New Zealand Incorporated

**Address of Insured:** C/O Travel Insurance Brokers

**Business Description:** Waka Ama

**Certificate Wording:**

**Travel Days:** 366

**Period of Insurance:** From 28/1/2026 to 28/1/2027

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:** 180 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

**Subjectivities:** Nil

**Premium:** \_\_\_\_\_  
**Total:** \$ -

**Premium Adjustable at:** \$ 18.00 per International Travel Day & \$10 per international day non-paddler  
\$ 2.50 per Domestic Travel Day

**Brokerage:**

**Quote Date:** 29/01/2026

### IMPORTANT INFORMATION

These Terms are only valid for 30 days from the date of issue

### 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)

### 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		Maximum 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	Not Insured	N/A
Benefits 20 and 21			
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 / Curtailment / 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  Limit per Insured Person per Event	NZD 100,000  NZD 20,000	Nil  Nil
12. Travellers Family Assistance	Insured Person / Insured Person's Spouse  Per Dependent Child  Maximum for all Dependent Children in any one family	NZD 25,000  NZD 5,000  NZD 10,000	Nil  Nil  Nil

Aggregate limit of liability for <b>War or Civil War</b> 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

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/>