

Travel Insurance Claims >> the path to the perfect policy payout

1



KNOW YOUR COVER INSIDE OUT

Save yourself a huge headache and take note of any exclusions that could jeopardise your cover by reading your Product Disclosure Statement.

2



PRE-EXISTING CONDITIONS? PUT THEM OUT THERE

Now is not the time to be coy! Notifying your insurer of any pre-existing conditions is essential. You'll need hospital admittance or discharge papers, a doctor's statement or a bill showing diagnosis and date of treatment for claims.

3



GET AUTHORITATIVE

Notifying the police or local authority and getting a report after a theft is a must.

4



KEEP YOUR INSURER ON SPEED DIAL

Should you need to make a claim your insurer should be one of your first points of contact.

5



HOLD ONTO EVIDENCE

Evidence is everything! For stolen belongings original receipts or credit card statements are vital. For injuries or illness get medical certificates and for flight cancellations get letters from airline. Electronic ticket passenger receipts can be used for online bookings.

New Zealand's most common travel insurance claims >>

1



OVERSEAS MEDICAL AND HOSPITAL EXPENSES

2



LUGGAGE AND PERSONAL EFFECTS

3



TRAVEL EXPENSES

4



CANCELLATION

5



RENTAL VEHICLE EXCESS

NZ claims figures 2014>>

A whopping **\$111,983,976** in claims were reported by the ICNZ for personal accidents and travel in 2014!