

TRAVEL CLAIMS CHECKLIST



Here are some travel tips and claims considerations to help you get ready for your next adventure.

BEFORE YOU TRAVEL

- Read your policy, get familiar with the exclusions as well as the inclusions
- Declare any pre-existing medical conditions
- Ensure you take out your policy (including any cancellation cover) the same day you pay your deposits for your trip. If you have elected to purchase cancellation cover you may then be protected against unforeseen cancellation costs covered under the policy such as natural disasters, extreme weather or accident/illness
- Take our Emergency Assistance number with you on your trip along with your policy details.
- If you are planning on winter sports such as skiing and snowboarding taking our optional Winter Sports cover is something you consider
- If planning on riding a scooter, as a passenger or a driver, check the policy terms and conditions such as requirements to wear a helmet, the maximum engine size and holding the relevant license
- If taking expensive items, check the item limit in your policy wording. You may be able to increase the cover if necessary
- For items you are travelling with, ensure that you can prove that you own them should the item get lost, damaged or stolen. Ways to do this include
 - receipts or credit card statements
 - serial numbers
 - photographs

WHILE YOU ARE TRAVELLING

- Don't leave valuable items in a motor vehicle
- Notify the emergency assistance team if you are admitted into hospital or if you anticipate your medical or related expenses will exceed \$500
- For lost or stolen belongings, report the incident to the relevant authority for example, the Police, your airline, tour operator or hotel - within 24 hours
- For medical assistance we can provide you with a medical advisor who will act on your behalf to plan your treatment, organise transport or medi-vac if required, and liaise with hospital or emergency service staff
- For medical or dental expenses, obtain written confirmation of your illness or injury from a qualified health professional

Should you ever need to make a travel insurance claim, go to claims.covermore.co.nz and submit your claim online.



Cover·More
TRAVEL INSURANCE

keep travelling

Conditions, limits and exclusions apply. Insurance administered by Cover-More (NZ) Ltd, underwritten and issued by Zurich Australian Insurance Limited (ZAIL incorporated in Australia), ABN 13 000 296 640, trading as Zurich New Zealand. Consider the Policy Brochure and wording therein before deciding to buy this product. For further information see Zurich New Zealand's financial strength rating. ^ You will hear from Cover-More within 10 working days from the time we receive your claim.