

Seasonsafe

Medical & Travel Insurance

Seasonsafe Inbound

Medical and travel insurance
cover for New Zealand inbound
seasonal workers

www.insurancesafenz.com



It is required for all seasonal workers to have health insurance for their period of stay in New Zealand. Your employer has selected the Seasonsafe Inbound Policy Wording from InsurancesafeNZ as its preferred insurance option.

Always read the Policy Wording. The Policy Wording is available online at www.insurancesafenz.com or from your employer. The Policy Wording contains the full terms, conditions, limits and exclusions.

You will be issued a Certificate of Insurance as a record of cover. Your cover start date and cover end date will be stated on Your Certificate of Insurance.

Seasonsafe Inbound includes limited cover for:

- Cancellation and travel disruption
- Medical expenses in New Zealand
- Emergency assistance provided 24 hours/7 days a week
- Personal baggage, effects and money benefits
- Personal liability
- Emergency Dental Expenses

Pre-existing Medical Conditions

Pre-existing Medical Conditions are not automatically covered under Seasonsafe Inbound. To understand what we consider to be a pre-existing medical condition, You must read the policy definition on page 7 of the Policy Wording.

If you wish to apply for your pre-existing medical conditions to be covered, you will need to complete an application form. The application forms are available from your employer or online at www.insurancesafenz.com. We must receive the completed form within 14 days of your arrival in New Zealand. If cover is accepted, an additional premium will apply.

Selected Cover for Epidemic and Pandemic Diseases

The Seasonafe policy has introduced selected cover for epidemic and pandemic diseases including Covid-19. The cover offers the provision to claim for cancellation and medical expenses should you contract an epidemic or pandemic disease such as Covid-19 after purchasing your policy. If you contract

an epidemic or pandemic disease after purchasing your policy and can no longer travel, you will have the provision to claim for the cost of flights and hotel accommodation. You will also have cover for medical claims directly related to an epidemic or pandemic disease which will apply after you commence your journey if you contract the epidemic or pandemic disease.

Making a claim

Claim Form

Ask your employer for a claim form or download one from www.insurancesafenz.com.

1. Complete a claim form.
2. Get documents to support your claim such as receipts, police reports, invoices etc.
3. Send the completed form and supporting documents to us at:

Allianz Partners

P O Box 112316, Penrose

Auckland 1642,

New Zealand

Claim Online

You can also choose to complete your claim online at www.claimmanager.co.nz

For claims assistance within New Zealand call
0800 486 004.

Excess

If you make a claim, You must pay an excess of \$50.00 NZD for each claim event. An additional excess of \$200.00 NZD will apply each time you claim for loss or theft of portable electronic devices under Section 4 of the Policy Wording. An excess will not need to be paid if you make a claim under Section 2.

Schedule of Benefits

The Schedule of Benefits sets out a summary only of the cover that is provided and the most We will pay in total for all claims under each section. You will be eligible for each policy benefit up to the Maximum Claimable Amount shown in the table subject to the terms and conditions of this document.

IMPORTANT – Please note:

A maximum total limit applies for all claims by all insured persons under certain sections and other limits, sub-limits, conditions and exclusions apply. Where used, 'Unlimited' only means that there is no capped dollar sum insured and all costs and expenses must be reasonable. Terms, conditions, limits and exclusions apply as set out in your Policy Wording, particularly in sections 1a, 2a, 2d and 4b. Under Section 2 (Medical Benefits), we will only pay for costs incurred within 12 months of the Illness, mental illness or Injury (unless continuous cover is in place as set out on page 6 of the Policy Wording).

Policy benefit	Maximum Claimable Amount (NZD)
SECTION 1: CANCELLATION AND TRAVEL DISRUPTION BENEFITS	
1A.* Loss of Deposits	Unlimited
1B. Cancellation of Journey Paid in Full	Unlimited
1C. Curtailment	Unlimited
1D. Missed Connection	\$10,000
1E. Travel Delay	\$10,000
1F. Resumption of Travel	\$10,000
1G. Strikes and Hijacks	\$10,000
1H. Additional Expenses – resulting from an Act of Terrorism	\$3,000
1I.* Epidemics and Pandemics	Unlimited
SECTION 2: MEDICAL BENEFITS	
2A.* Medical Expenses in New Zealand	Unlimited
• Continuation of Treatment	\$20,000
• Mental Illness	\$20,000
• Repatriation due to Mental Illness	\$20,000
2B. Act of Terrorism – Medical Expenses in New Zealand	\$150,000
2C. Emergency Dental Treatment	
• As a result of Injury	\$2000
• Pain relief not accident related	\$1000
2D.* Incidental Hospital Expenses	\$4,000
2E. Accompanying Person	\$15,000
2F. Search and Rescue – Natural Disaster	\$10,000
SECTION 3: LIFE AND PERSONAL ACCIDENT BENEFITS	
3A. Funeral Expenses	\$25,000
3B. Accidental Death or Permanent Disablement	\$50,000
3C. Accidental Death or Permanent Disablement – resulting from an Act of Terrorism	\$25,000
SECTION 4: PERSONAL BAGGAGE, EFFECTS AND PERSONAL MONEY BENEFITS	
4A. Personal Baggage – Total limit including specified high value items	\$25,000
• General item limit	\$2,500
• Special item limit for items where the primary use is as a portable electronic device	\$3,000
4B.* Emergency Baggage	\$1,500
4C. Specified High Value Items	
Maximum Value Per item	\$10,000
Maximum Total Value	\$20,000
4D. Travel Documents	\$2,000
4E. Personal Money	\$500
4F. Additional Expenses – resulting from an Act of Terrorism	\$3,000
SECTION 5: PERSONAL LIABILITY BENEFITS	
5A. Rental Vehicle Excess	\$4,000
5B. Personal Liability	\$2,500,000
5C. Defence Costs – including wrongful arrest	\$10,000

*Sub-limits apply - please read the Policy Wording in full for details.

This brochure is a guide only. Please refer to the Policy Wording for full terms, conditions, limits and exclusions.
Contact the InsurancesafeNZ team Toll Free 0800 800 048 or +64 9 486 0048 or visit Us online at www.insurancesafenz.com

You have the right to choose your insurance provider. Talk to your employer to learn more about your options.

Mercer Marsh Benefits may receive a commission for the arrangement of this policy.

Where a recruitment agent acts on behalf of a recognised seasonal employer, such agent cannot bind cover for Allianz Partners or Mitsui Sumitomo Insurance Company, Limited and is solely a representative of Allianz Partners.

This insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners (NZBN 9429035270157) under binder with and on behalf of Mitsui Sumitomo Insurance Company, Limited (NZBN 9429039809810, FSP Number 20661) (Incorporated in Japan) as the underwriter.

You should read the Policy Wording and consider obtaining independent legal or financial advice before making any decisions about this insurance. Terms, conditions, limits, sub-limits and exclusions apply.

Mitsui Sumitomo Insurance Company, Limited - Financial Strength Rating.

Mitsui Sumitomo Insurance Company, Limited has a financial strength rating of A+ (Stable) given by S&P Global Ratings.

The S&P Global rating scale in summary form is:

AAA (Extremely Strong)	CCC (Very Weak)
AA (Very Strong)	CC (Extremely Weak)
A (Strong)	R (Under Regulatory Supervision)
BBB (Good)	SD (Selective Default)
BB (Marginal)	D (Default)
B (Weak)	NR (Not Rated)

The rating may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Further information on the S&P Global ratings is available here: <https://www.spglobal.com/ratings/en/products-benefits/products/financial-strength-rating>.