

Travel Insurance Guide for members of Clubs affiliated to Rebus NZ Incorporated.

Effective from 1 January 2023

Due to an exceptionally high number of claims made under our original scheme for Rebus members, alternative arrangements have been necessary. Although pre-existing medical conditions (PEMCs) were previously automatically covered (subject to a medical certificate confirming the member was fit to travel) claims were limited to a maximum amount of \$100K. That sum has proven surprisingly insufficient for a number of serious events in the USA and elsewhere.

Your Board sought the assistance of **International Brokers, Willis Towers Watson (WTW)** who have carried out a study of alternatives available world-wide to suit our age group. Their recommendations which have been carefully considered by the **REBUS** Board, favour a policy issued and managed by AWP Services New Zealand Limited trading as Allianz Partners (FSP758611) and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia) ("Hollard"). Read AWP Services New Zealand Limited FAP Disclosure statement [here](#).

You should consider the Policy Wording before making any decisions about this insurance policy. Terms, conditions, limits, sub-limits and exclusions apply.

The Hollard Insurance Company Pty Ltd. The Hollard Insurance Company Pty Ltd has a financial strength rating of A- (Excellent) issued by A.M.Best Company Inc. The rating scale is:

A.M. Best's Rating Table		
A++, A+ (Superior)	A, A- (Excellent)	B++, B+ (Good)
B, B- (Fair)	C++, C (Marginal)	C, C- (Weak)
D (Poor)	E (Under Regulatory Supervision)	F (In Liquidation) or S (Suspended)

More information can be found at: www.ambest.com

An overseas policyholder preference applies. Under Australian Law, if Hollard Insurance Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.

Under this arrangement, there is no cap on the medical expenses section of the policy – except where the traveller has disclosed a pre-existing medical condition (PEMC) that the Insurer is unable to cover –or the traveller has declined to pay an additional premium for its inclusion.

Some Insurers are now taking a more flexible approach to coverage for PEMCs. In some cases, it is merely a matter of how much of an additional premium a traveller is prepared to pay to ensure they have cover for the PEMC whilst away from home. When added to the other trip costs, travel insurance, even with a loading, will still amount to a small proportion of the overall cost.

The [SafeTravel](#) (Ministry of Foreign Affairs and Trade) website, which provides official advice for New Zealanders living and travelling overseas, states that "If you can't afford travel insurance, you can't afford to travel."

Unlike the former arrangement, applications for travel insurance cover **can now be made online**. If you accept the quotation, your Policy Wording and Certificate of Insurance will be emailed to you so you can receive on your PC, laptop or smartphone instantly. **No waiting at the gate for the mail.**

Online application procedures. Click on this link - or copy and paste into your browser:

<http://salesportal.allianzpartners.co.nz/login.aspx?E=58A841BBC542473CC7FEE8C209E61AAEED74E83446DA774E>

This will take you straight to the online application section at **Allianz Partners**. Fill in the forms and declare any PEMCs. Then complete the Medical Questionnaire (if applicable). A help line 0800 number is available on-screen, enabling an applicant to speak directly with a medical assessor if assistance is needed in completing full disclosure of the nature of any PEMCs.

It is our view that **Allianz Partners** method of individually assessing each application is the best method for a traveller with a pre-existing medical condition to determine if it is insurable and at what cost. During the online application process *which we encourage*, there are opportunities to consider a variety of varying excesses which have a bearing on the premium and will then be quoted and immediately sent to your email address. This then enables the applicant to compare it with what other Insurers may be willing to offer – *a practice REBUS warmly recommends* as there may be variations between Insurers in regard to higher and extended benefit limits as a whole.

To view or download a copy of the policy wording, click on the Directory symbol (three horizontal lines) – top right of the on-line application page and select “wording”.

It is up to the applicant if they choose to apply for cover for their PEMC. The application process will provide an option **not** to pay an extra premium to cover a particular PEMC or any related expenses. If the Insurer is **unable** to provide cover at all, a condition to that effect will be applied in both cases.

Please Note: The making of an online application does not obligate you to accept the quote.

For members who are uncomfortable with or don't have online access and do not have a family member to act, they can download the manual application form available from this section of our site or obtain one from **WTW** upon request. (See contact details below).

Travellers may consider that where a health condition is under control and medical advice suggests intended travel is safe, travel can still proceed with reasonable confidence, which means if you choose not to cover your PEMC, there is a provision to claim under all sections of the travel policy, providing that any claimable event is not directly or indirectly related to the PEMC.

Whilst all of the above has focused on the Medical cover- **now “unlimited” except for uninsured PEMCs**, bear in mind that the **Allianz Partners** Travel Policy has many other sections including baggage \$30K, death or permanent disablement \$50K, personal liability \$2.5M, loss of deposits, cash \$500, rental car excess \$6000 etc. **These benefits should be compared with those available from other Insurers.**

WTW in their role as the Broker, are willing to assist any **REBUS** Club member with their application for travel insurance from **Allianz Partners** or subsequently, in any claims procedure. They may be contacted by email -

mirah.dumasia@willistowerswatson.com or Direct Dial Mirah on +64 21 909 042

If you have any questions about these new arrangements, please don't hesitate to get in touch with us at 09 424 7115 or 027 4739 787.

REBUS would like to make it very clear that it will in no way benefit financially from any policies which members of affiliated Clubs may buy from Allianz Partners. We are simply offering a service enabling members to access the special cover provided by Allianz Partners which is *not generally available to the general public*. In the end, the responsibility rests with the traveller to ensure that all the policy conditions are understood and that alternatives have been checked to ensure best cover and value for money.

Graeme McIntosh (for REBUS NZ Inc)