

# Domestic Cancellation Travel Insurance

## Schedule of Benefits

Benefits	Limits
Loss of Deposit / Cancellation	\$600

## Policy Wording

This policy wording is not valid unless a Policy Certificate is attached and the required premium is paid.

### Administered by:

Comprehensive Travel Insurance 2004 Limited  
1st Floor, 12-14 Northcroft St  
Takapuna  
Auckland

### Underwritten by:

Vero Insurance New Zealand Limited  
Head Office:  
48 Shortland Street, Auckland,  
New Zealand

## Money back guarantee

If you are not completely satisfied with the extent of cover provided by this policy just return it to your issuing agent within 48 hours of its receipt and if you haven't had a claim in the meantime or commenced your travel your money will be refunded in full.

## You Are Insured For

Loss of Deposits / Cancellation. Costs paid in advance due to the cancellation of your bookings due to any unexpected event(s) outside your control. Limit NZ\$600 per person.

## Exclusions

The first \$20 in respect to each and every claim.

Loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

1. Your disinclination to travel, personal wishes, financial circumstances, business reasons or failure to check in at the correct departure time.
2. Your pre-existing medical condition(s) or those of any other person on whose state of health the journey depends (including pregnancy).
3. Any circumstances likely to lead to the cancellation or curtailment of the journey that you are aware of (including strikes or strike notices) that were present at the time you purchase this insurance.
4. Self inflicted illness or injury, suicide, depression, anxiety, nervous disorders, mental illness, voluntary abortion, influence of alcohol or drugs, your criminal activities, or any AIDS, HIV or sexually transmitted disease related conditions.
5. The receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of any, airline, transport provider, tour operator, travel agent, or wholesaler.
6. Any events occurring after your journey has commenced.

Please read this policy document carefully and keep it in a safe place.

## Claims Information

Comprehensive Travel Insurance.  
P.O.Box 33-313 Takapuna,  
Auckland.  
Phone 0800 800 048.  
Email [custserv@comprehensive.co.nz](mailto:custserv@comprehensive.co.nz)  
Website: [www.comprehensive.co.nz](http://www.comprehensive.co.nz)