

The New Zealand Polo Association Travel Insurance Summary of Cover

What does the policy cover?

1. Personal Accident & Sickness

Lump sums or weekly benefits if a NZ Polo member suffers injury or sickness from a covered event, including whilst competing and training.

2. Medical & Additional Expenses & Cancellation & Curtailment Expenses

Reimbursement to the NZ Polo member for medical and additional expenses if a member dies or suffers an injury or sickness whilst on a journey. Also, additional or forfeited travel, hotel or out of pocket expenses as a result of the unexpected death, serious injury or serious sickness of certain persons associated with the NZ Polo member or any other unforeseen circumstances outside the control of the insured or an insured person. Cover includes injury whilst competing or training.

3. Loss of Deposits

Reimbursement for NZ Polo members for certain advance paid travel and accommodation expenses lost as a result of covered unforeseen

circumstances, and the retail price for any airline ticket purchased using frequent flyer or similar reward points which is subsequently cancelled as a result of a covered circumstance, where loss of points cannot be recovered from any other source.

4. Baggage Property, Electronic Equipment, Deprivation of Baggage and Money/Travel Documents

Cover in respect of certain loss of, theft of or damage to baggage property, electronic equipment or money/travel documents.

5. Personal Liability

Cover for NZ Polo members against certain damages they become legally liable to pay in respect of either bodily injury to any person or loss of or damage to property where the injury or damage is caused by an accident. Certain legal costs and expenses may also be paid.

6. Rental Vehicle Excess Waiver

Reimbursement for a NZ Polo member for the rental vehicle excess of a rental vehicle payable because a hired vehicle is involved in a collision whilst under the control of the NZ Polo member or the vehicle is stolen or damaged.

7. Missed Transport Connection

Certain reasonable extra expenses (net of certain recoveries) to enable NZ Polo members to use alternative scheduled public transport services and arrive at their destination on time if the insured person has missed a transport connection in specified circumstances.

Please Note:

All NZ Polo members must complete the NZ Polo Travel insurance application form on the website www.polo.org.nz and pay the premium in full before the date of departure, otherwise the travel insurance will be void.

This guide is for information purposes only, for full terms and conditions of the policy please read the actual policy wording.

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