

GENERAL INFORMATION AND TRAVEL TIPS FOR OVERSEAS TRAVEL

TRAVEL INSURANCE CARD

All personnel travelling overseas on Company business should carry the appropriate insurer travel assistance card, which provide details on who to call for emergency assistance. Cards are available from Mahony and Company Limited.

HIGH RISK AREAS

Procedures When Travelling To High Risk Areas

Your travel insurer, requires prior notice before any team member travels to high-risk areas (as defined by the insurer and Ministry of Foreign Affairs and Trade - MFAT).

Attached is a draft high-risk area referral form. This is to be completed by any traveller intending to visit high-risk areas. A new form is to be completed for **each and every trip 10 working days prior** to the departure date.

Insurers generally imposed both a higher deductible and a nuclear / chemical / biological exclusion for travel to high-risk areas. This procedure applies to all members travelling overseas.

The procedures are as follows:

- a. Check the MFAT website <http://www.mfat.govt.nz/travel/report.html> or <http://travel.state.gov/warnings-list.html> to see whether you are traveling to a high-risk area.

High-risk areas are defined as countries / regions which MFAT either advises against all travel or advises against all but essential business travel.

- b. If you are traveling to a high-risk area and still propose to travel, you should then complete the high-risk area referral form and forward to Mahony and Company Limited (Fax 09 356 7221) at least 10 days before traveling.

If you have any questions contact:

Mahony and Company Limited
Phone: 09 358 2258
Fax: 09 356 7221
Email: mail@mahonynz.com

Rental Vehicles (outside New Zealand)

Overseas travel insurance policies **do not** extend for use or operation of a motor vehicle. Travellers must therefore **take the rental company insurance when renting a vehicle**. As a guideline, take the most comprehensive insurance cover available. The insurance cover in the vehicle rental agreement must include at least:

- a. Personal or public liability insurance;
- b. Vehicle cover

- c. Death or bodily injury cover
- d. Loss or damage to personal baggage or wearing apparel or any passenger
- e. Loss or damage to physical property.

Pre-Existing Sickness and Injury

It is important that any traveller with a pre-existing medical condition follows these procedures, otherwise a claim on the travel policy may be declined.

“Extension to your travel policy is available for the Traveller who is sent overseas to conduct or represent Company business interests (the “business Traveller”) and (includes accompanying spouse or children or any other person who may be covered under this policy)”.

In general cover would operate as follows;

- a. For travel periods of up to and including 28 days, cover is automatic provided the conditions are not terminal conditions diagnosed prior to the commencement of the travel.
- b. For travel periods in excess of 28 days, no cover is provided under the policy for any sickness the Traveller was aware of or for which treatment, medication or medical attention has not been sought, given or recommended within the thirty days prior to the commencement of Travel.

How to Apply for Pre-existing Injury or Sickness cover

- 1. If an insured person wishes to apply for pre-existing injury or sickness cover, they can simply complete and return the attached Pre-Existing Medical Application form prior to departure or contact Mahony and Company Limited.
- 2. The insured person must provide the medical assessment unit with the following:
 - i. Insured person’s full name;
 - ii. Details of Travel;
 - iii. Details of condition;
 - iv. Contact details of the Insured Persons treating Doctor, or Specialist; and
 - v. Medical reports as required by the medical assessment unit.

The provision of any information or reports required by the medical assessment unit shall be at the Insured Persons expense.

If you have any doubts, contact your insurance broker Mahony & Company Limited (phone +649 358 2258).

EMERGENCIES – INTERNATIONAL ASSISTANCE

Your Travel Insurer has contracted with an International Assistance Company to provide you with 24-hour emergency services support.

If you have an emergency you should:

- 1. Contact Insurers by phoning the number shown on the back of your Emergency Assistance Card.

2. If, after contacting the assistance Centre you still have concerns, you should contact Mahony and Company Limited (+649 358 2258).

When travelling ensure that you keep the Emergency Assistance Card with you at all times.

MEDICAL ASSISTANCE

The International Assistance provider has 24 hour telephone access to qualified medical personnel for immediate help and advice when traveling abroad. Their services include:

- Referral to doctors and hospitals
- Hospital admittance deposits
- Medical consultation and evaluation
- Repatriation under doctor / nurse supervision, if necessary
- Liaise with local family doctor
- Compassionate visit arrangements.

PERSONAL SERVICES

Most International Assistance organisations also provide 24 hour telephone assistance for the following services:

- Travel information
- Replacement travel documentation - tickets, passports, itinerary
- Liaison with Embassies / Consulate
- Cancellation of lost and stolen credit cards or travellers cheques
- Emergency cash transfers
- Assistance with tracking lost luggage, emergency provisions
- Relaying of urgent messages to business colleagues, friends and family.

Kidnap / Ransom

The standard insurance policy covers kidnap / ransom of Business Traveller whilst on business overseas.

NOTE: There are excluded countries particularly South and Central America. Please check destinations with Mahony and Company Limited, prior to travel so that separate arrangements can be made if required.

BASIC TRAVEL TIPS FROM OUR INSURER

Travel Tips to Make Your Travelling Easy

- Put your name and address on the inside and outside of your baggage.
- Always lock your bags.
- Make a list of all items you are taking in case you have to make a claim. Keep the list separate.
- Photocopy passports and important documents so that these can be easily obtained for replacing documents that are lost or stolen.
- Make a list of your travellers cheque numbers and keep the list separate. This is very important if you wish the travellers cheque companies to reimburse you. Remember in some areas, travellers cheques and credit cards are not acceptable. Check with your travel agent.

- Mark your bag with something distinctive to enable you to spot it immediately. So much luggage looks alike.
- Check the baggage claim stub to make sure your luggage is correctly labeled.
- If your bags do not arrive, notify the carrier immediately.
- For ease going through airport terminals, place small electrical items such as hairdryers, radios, razors, etc in your hand luggage.
- If you should be asked to carry a parcel / envelope, etc for someone, make sure you know what the parcel contains. You could be inadvertently carrying an illegal item for which you could be detained by the authorities. This is especially so in countries like Thailand.

Food (To Keep Healthy) Whilst Overseas

- Remember to drink plenty of boiled or bottled water.
- Eat and drink wisely. In countries like Asia, South America and Far East, food and water can be very suspect.
- Avoid cold or uncooked food unless you know it has been prepared hygienically.
- If in doubt about the tap water, drink bottled or canned drinks, tea, coffee or boil the water.
- Ice cream and ice can be contaminated and also a source of infection.
- Milk can be suspect too, it is a good idea to make up dried milk with boiled water.
- Canned milk is safest.

Insects, Etc (To Avoid Disease Spread by Insects) Whilst Overseas

- Keep well covered after dusk and use a good insect repellent regularly.
- Make sure rooms have screens or bed nets. Children are particularly prone to nasty bites, keep them well protected.

High Altitude

- Check with your doctor about the effects of high altitude, especially if you suffer from any heart or lung disease.
- Ensure you regularly move around the aircraft or stretch your limbs in your seat, especially on long haul flights.
- Drink plenty of water and avoid or minimize your alcohol intake.

Protection of Property Whilst Overseas

- It is almost a must to carry a money belt for important papers, cash, etc.
- Do not leave your property in unattended places. If you have to leave items in motor vehicles, put them in the boot out of sight and make sure your car is locked and the windows are up.
- Do not take expensive jewellery overseas. Remember that tourists do stand out and that organised crime is on the increase overseas.

Laptops Whilst Overseas

- **Must be carried as accompanied hand luggage. They are not covered if transported in the hold.**

What To Do Before You Leave

- Remember to make arrangements to keep your home safe
- If you are going to be away for longer than 30 days, your house or household contents cover could lapse automatically if your home is unoccupied. If in doubt, check with your own house and household insurer.

Luggage

- Do not guess how much luggage you are taking overseas and find yourself out of pocket if all your belongings are stolen. List the items of clothing taken and approximate value, and do not forget to include purchases you may make whilst away.

Travel Awareness

There are heightened general and non-specific terrorist threats in many regions and countries worldwide, including South East Asia, North America, Europe, and Australia.

Travellers should remain alert, take sensible precautions for their personal safety and be extra vigilant in public places, particularly in hotels, night spots and areas where there may be large concentrations of tourists.

Final Check List

- Have you got:
 - Tickets
 - Itinerary
 - Passports and copies of your documentation
 - Visas and copies of visas
 - Cash
 - Pcard and/or Credit Cards
 - Travellers Cheques and a copy of the serial numbers
 - Vaccination Cards or Certificates
 - Passenger Departure Card
 - Important Telephone Numbers
 - AIG American International Assistance Emergency card, with the Chinese translation if travelling in China
 - Medical kit

Travel Insurance - High Risk Area Application Form *Use additional sheets as required

1. Named Individuals

Name	Occupation
1.	
2.	
3.	
4.	

2. Full details of Travel Itinerary

3. Duration of the Trip

4. A breakdown of the duties/activities to be undertaken

5. Government/National clearance for the visit. (If, for example, the team wish to film in Iraq they will require permission from the government to enter the country and film. Where applicable this must be obtained for cover to be in force).

6. Details of all security/escort personnel that will be with the team during their stay in a country (E.g, trips to Somalia must have such personnel due to the nature of the political climate in that country).

Note:

1. A \$500 excess each and every loss will apply to the medical expenses portion of this risk.
2. A Nuclear, Chemical and Biological exclusion is to apply in all cases.

Submitted by Title Date

PLEASE FORWARD THE COMPLETED FORM TO:

Mahony & Company Limited
Po Box 2626
Auckland 1140
New Zealand

PRE-EXISTING MEDICAL APPLICATION FORM

You will need to complete this form and return it to Mahony & Company, if you require cover for any pre-existing medical condition(s) and/or if You are aged 76 years older.

FULL NAME _____

PHONE: Home () _____ Business () _____

D.O.B. ____ / ____ / ____ HEIGHT _____ WEIGHT _____ SEX M/F _____

Which countries will you visit? _____

Main Destination: _____

When do you depart? ____ / ____ / ____ Return? ____ / ____ / ____ Duration of trip? _____ (DAYS/WKS/MTHS)

If you are touring while overseas, what types of transport will you use and how long will you be touring?

If you have answered "Yes" to any of the following please provide full details below. (eg. when, why)

- Hospitalised in the past three years? Yes/No _____
- Terminal or Malignant illness or condition? Yes/No _____
- Rheumatic Fever or Heart Disease of any kind? Yes/No _____
- Suffered a Stroke or Transient Ischaemic attack? Yes/No _____
- Suffered Airways Limitation (eg. Asthma, Emphysema)? Yes/No _____
- Are you a smoker? Yes/No _____

List details of visits to all Doctors in the last 12 months, reasons, outcome, current state of health.

I declare that I have not been refused cover for this Journey by any other insurer.

I hereby give my consent for my travel insurer or its representative to contact my Doctor as noted below, and authorise my Doctor to release details relevant to this insurance.

(Please refer to notes below before Signing.)

Signed _____ Date ____ / ____ / ____

**IF YOU REQUIRE EXISTING HEALTH DISORDER COVERAGE THIS SECTION MUST BE COMPLETED BY YOUR DOCTOR.
ALL QUESTIONS MUST BE CAREFULLY COMPLETED TO ENABLE ASSESSMENT.**

How long have you been the applicant's usual Medical Practitioner? _____ Last examination date _____

List the conditions (other than minor ailments) the traveller has been treated for or suffered from in past 3 years:

A) _____ B) _____

C) _____ D) _____

Please advise if any of the above conditions are NOT stable or are controlled by medication (please state medications & dosage)

A) _____ B) _____

C) _____ D) _____

B/P _____ Pulse Rate _____

Are there any other details we should know? _____

Does the Applicant have any special needs in flight or on the ground? _____

Have you provided a referral to any overseas hospital or medical advisor? _____

Do you consider the applicant fit and able to complete this journey without needing any additional medical treatment, assistance or advice in relation to the above conditions? **Yes / No**

Doctor's Name _____ Doctor's Signature _____

Date _____ Telephone No () _____ Fax No () _____

IMPORTANT NOTES FOR APPLICANTS

A *Pre-Existing Condition* is any medical condition for which you have taken prescribed drugs, or sought medical treatment or advice in the 30 (thirty) days before you applied for this insurance or any condition which you are aware of that may lead to disruption of your journey.

Pre-existing condition cover is only available for You and the Insured Person(s) noted on the certificate of insurance, on approval of this application by your Insurer.

There are some health disorders which cannot be covered such as: Where a terminal or malignant prognosis has been given; Sexually transmitted disease or virus; A.I.D.S (acquired immune deficiency syndrome) or A.I.D.S. related condition(s); An addiction to alcohol or drugs; Mental or nervous disorder; and Depression or anxiety.

Certain other health related events cannot be covered, being: Replenishment of any medication presently being used; Maintenance of any form of treatment commenced prior to your journey; Pregnancy or childbirth (except for unexpected medical complications or emergencies). There is no cover for a child born overseas unless otherwise agreed in writing by us after the child is born; Your travelling against medical advice, or for the purpose of obtaining medical advice or treatment overseas; Existing health disorders of your relative(s) not forming part of the travelling party.