

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

(effective from 1 January 2020)

Because of an exceptionally high number of claims made under our original scheme for Rebus members, alternative arrangements have been necessary. Although pre-existing health conditions (PECs) were previously automatically covered (subject to a medical certificate confirming the member was fit to travel) claims were limited to a max 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, WillisTowersWatson (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 underwritten by **Allianz Australia Insurance Ltd (Incorporated in Australia) trading as Allianz New Zealand, Level 1, 152 Fanshawe Street, Auckland 1010.**

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

Allianz Australia carries a Standard & Poor's claims paying rating of AA (Very strong)

Some Insurers are now taking a more flexible approach to coverage for PECs. In some cases, it is merely a matter of how much of an additional premium a traveller is prepared to pay to ensure peace of mind 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.

Unlike the former arrangement, applications for travel insurance cover **can now be made on-line**. If the quotation is accepted, a policy is delivered to your PC, Laptop or smartphone on the spot. **No waiting at the gate for the mail!**

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

<https://www.agasales.co.nz/login.aspx?E=EC1A0A9BEE00CE7102FAE9EFD7F60D95DBB2BD9E90273683>

This will take you right into the on-line application section at **ALLIANZ**. Fill in the forms and declare any PECs. Then complete the Medical Questionnaire (if applicable). A help line 0800 number is available on-screen which enables an applicant to speak directly with a medical assessor if assistance is needed in completing full disclosure of the nature of any PEC/s.

It is our view that **ALLIANZ's** method of individually assessing each application is the best method for a traveller with a medical condition to determine if it is insurable and at what cost. During the on-line application process **which we encourage**, there are opportunities to consider a variety of voluntary 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 as to the extent of PEC cover, and the additional premiums for a particular medical condition.

Whilst an applicant for travel insurance ***must declare all PECs***, the application process will provide an option ***not*** to pay an extra premium to cover a particular PEC or any related medical 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 on-line application does not obligate you to accept the quote.

For members who are uncomfortable with or don't have on-line 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, with all other sections of the travel policy fully in place.

Whilst all of the above has focused on the Medical cover- **now “unlimited” except for uninsured PECs**, bear in mind that the **ALLIANZ** 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 cover from **ALLIANZ** or subsequently, in any claims procedure. They may be contacted by email - Dayna.Spence@willistowerswatson.com or Direct Dial to Dayna at 04 494 7938. Dayna may not always be free to take your call but leave a message and she will promptly respond.

Also available on this section of the Rebus NZ website is a copy of the Policy conditions. **We recommend these are read carefully.** A claim form is also available to download.

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

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. We are simply offering a service enabling members to access the special cover provided by ALLIANZ 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)