



# TRAVEL INSURANCE

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**ICNZ**  
Insurance Council of New Zealand

# THE FAMILY HOLIDAY

**Mum, Dad, Max and Ruby are heading to Samoa for an eight day holiday in July.**

**Mum was organised and took out a travel insurance policy when she booked the flights at Christmas time.**

# YOUR TASK

**Using the State Travel Insurance (Policy wording), answer the following questions for each of the following scenarios you are given.**

**[https://www.state.co.nz/pdfs/state\\_travel\\_policy\\_wording.pdf](https://www.state.co.nz/pdfs/state_travel_policy_wording.pdf)**

# SCENARIO #1

**Upon arrival at Apia airport, Ruby's bag does not turn up on the carousel and is still missing 24 hours later. Her lost bag contained:**

- **\$500 worth of clothes**
- **\$300 cash**
- **A camera which she uses for school photography, that has a market value of \$2,500**

- 1. Identify the relevant clauses in the Insurance Policy and assess whether or not Ruby can make a claim.**
- 2. What evidence would Ruby need to be able to lodge a claim?**
- 3. Will an excess apply?**

# SCENARIO #1 ANSWERS

**1. Luggage and travel documents: Ruby is covered up to \$1,000 for the purchase of essential personal effects and clothing (part 6 – section 4 - page 47)**

**Money: Ruby is covered for the \$300 loss of cash (part 6 – section 6 - page 47)**

**Camera: Ruby will be covered if she is on Plan D but only receive \$1,500 if she is on Plan I for the camera, the maximum that can be claimed for any individual item (part 6 – section 4 - page 47)**

**2. Receipts of all Ruby's purchases will need to be kept**

**Ruby will need to provide proof of ownership and value of the camera**

**3. The excess will apply**