

REPATRIATION INSURANCE

About the Policy

- Kinsure is a Medical Emergency Repatriation Insurance policy.
- Kinsure is designed for anyone who has close relatives living abroad
 - It allows you to get to **any of your close relatives** who live abroad in the event of a serious accident, serious illness or death; and/or
 - Your close relatives to get to you and your immediate family in the event of a serious accident, serious illness or death.
- Kinsure is a global product, so it does not matter where people are located.
- There are two types of policy, Worldwide or European, with 3 levels of cover,
 - Individual – one person covered to travel;
 - Couple – two people covered to travel; and
 - Family - the whole family covered to travel (parents and children under 18 living at home).
- The policy holder(s) are the people that are covered to travel to their close relatives.
- Kinsure covers flights, transfers and accommodation.
- All the policy holder needs to do is make **one phone call** and all the arrangements are taken care of.
- All claims are handled through Cega, a specialized travel claims assistance company who operate 24/7, 365 days a year.

N.B.: We have negotiated a 10% discount on the standard fees, on your behalf – this is also available to members of your family [see below for details]

Definitions

Close Relatives

are defined as - Mother, mother-in-law, father, father-in-law, stepmother, stepfather, daughter, daughter-in-law, son, son-in-law, (including legally adopted daughter or son), stepchild, sister, sister-in-law, brother, brother-in-law, grandfather, grandmother, granddaughter, grandson, ex wife, and if applicable their dependants under 18 years of age (in full-time education and residing with them).

Extended family, close friends, work colleagues, godparents, etc can be added for an additional premium.

Serious Accident or Illness

is when a 'Close Relative' is admitted to a Hospital bed on the advice of a physician for a minimum of three consecutive nights.

Living Abroad

is defined as a Close Relative being resident outside of your country of residence.

Countries Covered

Zone 1 (Europe):

Europe, being the following territories, excluding any dependencies located outside the continent of Europe but including all islands of the Mediterranean: Albania, Andorra, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldavia, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation, San Marino, Slovakia, Slovenia, Spain, Sweden, Turkey, Vatican City and Former Republic of Yugoslavia.

Fact Sheet



Zone 2 (Worldwide):

Abu Dhabi, Anguilla, Antigua, Argentina, Armenia, Australia, Bahamas, Bahrain, Balearics, Bali, Bangladesh, Barbados, Belize, Bermuda, Bolivia, Brazil, British Virgin Isles, Brunei, Cameroon, Canada, Canary Islands, Cape Verde, Cayman Islands, Chile, China, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, Egypt, Falkland Islands, Fiji, French Guiana, French Polynesia, Grenada, Guadeloupe, Guatemala, Honduras, Hong Kong, India, Indonesia, Israel, Ivory Coast, Jamaica, Japan, Jordan, Kenya, Korea, Kuwait, Laos, Lebanon, Macau, Madagascar, Malaysia, Maldives, Martinique, Mauritius, Mexico, Namibia, Nepal, Netherlands Antilles, Nevis Island, New Caledonia, New Zealand, Nicaragua, Oman, Pakistan, Peru, Philippines, Puerto Rico, Qatar, Saipan, Samoa (Western), Saudi Arabia, Seychelles, Singapore, South Africa, Sri Lanka, St Helena, St Kitts & Nevis, St Lucia, St Martin, St Pierre & Miquelon, St Vincent and The Grenadines, Taiwan, Tanzania, Thailand, Togo, Tonga, Trinidad & Tobago, Turks & Caicos Isles, UAE, Ukraine, Uruguay, Venezuela, Vietnam, Virgin Isles (UK), Virgin Isles (US), Zimbabwe

Main Exclusions

- Maximum age - The maximum age of your Close Relative is 75. There is no restriction on the age of the policy holder, i.e. the person(s) who will travel.
- Pre-existing medical conditions – any medical condition which have required a medical consultation during the last 2 Year.
- 3 Month Exclusion - Any serious illness claim arising within the first three months after the commencement of the Period of Insurance. This does not affect accident or death claims.

Full details of the exclusions can be found in the Terms & Conditions via the following link - <http://www.britsnz.co.nz/index.php?page=repatriation> and then click into the Kinsure website [see below for details of how to go through the buying process].

Sum Insured/Schedule of Compensation – [note all NZ\$ values are approximates]

Emergency Transfer	Up to a maximum of £5,000 [NZ\$12,500]
Additional Accommodation	Up to £100 per night [NZ\$250] up to maximum of £1,000 [NZ\$2,500], subject to £50 [NZ\$125] excess per Insured Person per Insured Event
Public Transport and Taxi fares	Individual: travel costs up to maximum of £1,000 [NZ\$2,500], £ 50 [NZ\$125] excess Couple: travel costs up to maximum of £2,000 [NZ\$5,000], £100 [NZ\$250] excess Family: travel costs up to maximum of £4,000 [NZ\$10,000], £200 [NZ\$500] excess
Return of the Deceased Body	Travel costs up to maximum of £2,000 [NZ\$5,000], £200 [NZ\$500] excess

The Buying Process

- Follow this link: <http://www.britsnz.co.nz/index.php?page=repatriation>
- Click into the Kinsure site
- Scroll down and “click to purchase”
- Click on either “Worldwide, UK or Europe”
- Choose either single / couple / family cover
- Click “purchase now”
- In the discount box input “BRITSNZ” and click the “Update Qty” – this alters the price on the right hand side of the page.
- Click “continue purchase” and complete as required

www.kinsure.co.uk

J D CONCEPTS / SHORTFALLCOVER / KINSURE / NILEXCESS
70 Eastbourne Road, Southport, Merseyside, PR8 4DU

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Contact & Further Information

For further information please visit <http://www.britsnz.co.nz/index.php?page=repatriation> or contact us at info@britsnz.co.nz or phone Mike or Alexandra on [o] 06 769 9909 or [m] 021 034 2371.

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