

Oceania Travel Insurance – Comprehensive Coverage Guide

Travel insurance is highly recommended for visitors travelling to Australia and New Zealand. These destinations offer world-class adventure activities, but medical care and emergency services can be expensive for tourists. This insurance guide outlines all essential coverage areas, claim procedures, exclusions, and emergency support details.

1. Coverage Overview

Our travel insurance provides protection against:

- Medical emergencies & hospitalization
- Trip cancellation or modification
- Lost or delayed baggage
- Travel delays & missed connections
- Adventure sports coverage (optional)
- Emergency evacuation & repatriation
- Personal liability insurance

2. Medical & Hospital Coverage

Australia and New Zealand have some of the most advanced healthcare systems, but treatment costs for non-residents are extremely high. Insurance covers:

- Doctor consultations
- Hospital admission & surgeries
- Prescription medication
- Emergency ambulance services
- Dental emergencies (up to limit)

Coverage limit: **Up to USD 100,000 – 500,000 depending on plan**.

3. Trip Cancellation & Interruption

Insurance refunds prepaid, non-refundable expenses if the trip is cancelled due to:

- Illness or injury
- Natural disasters
- Visa rejection
- Flight cancellation by airline

- Family emergency

Reimbursement limit: **Up to 80% of total trip value**.

4. Baggage Protection

Coverage includes:

- Loss of checked baggage
- Damage to baggage
- Delay beyond 6 hours (interim compensation)
- Loss of passport or documents

Claim limit: **USD 1,000–2,000 depending on plan**.

5. Adventure Activity Add-On (Optional)

New Zealand and Australia are global adventure capitals. Optional add-on includes coverage for:

- Skydiving
- Scuba diving
- Bungee jumping
- Jet boating
- Glacier hiking
- Surfing & water sports

NOTE: Coverage valid only with certified operators.

6. Emergency Evacuation & Repatriation

This provides assistance if a traveler needs urgent air evacuation or medical return to their home country. Includes:

- Helicopter evacuation
- Air ambulance
- Return of mortal remains

Coverage limit: **Up to USD 300,000**.

7. Claim Process

To file a claim, travelers must:

1. Notify the insurance provider within 24 hours

2. Submit medical/hospital receipts
 3. Provide trip documents (tickets, invoice, passport)
 4. Submit police report if baggage is lost
- Claims are processed within ****7–14 business days****.

8. Exclusions

Insurance does NOT cover:

- Pre-existing medical conditions (unless declared)
- Alcohol or drug related incidents
- Extreme adventure activities without add-on
- Cosmetic or elective treatments
- War, terrorism, or civil unrest (limited coverage)

9. Emergency Helpline (24/7)

Australia: +61-XX-XXXX-XXXX

New Zealand: +64-XX-XXXX-XXXX

International Helpline: +1-800-TRAVEL-HELP

Email: support@oceaniatravelinsure.com