



Welcome to **NO Excess NOVember!**

Kiwitravelcover is providing your clients the opportunity to have a NIL Excess policy for the same cost as our standard \$100 Excess . . . FOC!

Simply issue any policies during the month of November 2014 at the Default rate provided within our system, and we will upgrade the client to a NIL Excess!

But we are not just a one trick pony – check out some of the other reasons why you should be offering Kiwitravelcover to your clients:

- Pricing is BACK in the brochure! The **same price for everyone** who sells Kiwitravelcover!
- Two levels of cover — **Traditional and Basic** — available for all destinations and extensive age brackets. Both include Unlimited Medical Assistance and Expenses. Basic premiums represent a 25% saving on Traditional rates.
- Age Loadings for clients 50+ outlined in the brochure — **Simple and transparent.**
- Existing Medical coverage **instantly** assessed via Kiwitravelcover call centre. IF your client requires an assessment, we will do over the phone with them — **no embarrassing conversations for you**
- Dynamic Risk vs Premium existing medical assessments ~ clients denied cover from other providers **MAY find cover** with Kiwitravelcover.
- 36 common medical conditions covered **free of charge** within the policy wording.
- Simple and broad commission — Applies to all add-ons, **including** medical premiums!
- No % of time limit for The Americas! The Area of coverage that you spend **the most time in** is the correct level of coverage to purchase, eg 40% of time in USA on way to 60% of time in EUR = Europe policy!
- NIL Excess policies for **only \$25 extra per policy!** Irrespective of journey length or passenger count on policy!
- **Bonus Days** — All 3+ day policy durations qualify for Bonus Days. These can be used when the journey falls between two pricing brackets, eg:
 - 3-24 days = 1 Bonus Day;
 - 28-55 days = 3 Bonus Days
 - 2-4 months = 5 Bonus Days etc.
- **DUO Cover** — 2 adults travelling WITHOUT Dependents get a 5% discount off the Family [2 adult] premium.

We are here to support you and your industry to win back what used to be a significant source of income.

By utilising 30+ years of travel insurance experience with the retail trade in Australia, we have arrived in New Zealand with what we believe is an extremely competitive offering.

With the support of our underwriting partner, Allianz NZ, we are ready to show you the best part of that offering our Pre and Post Sales Service.

To discover these differences and more, make a no obligation enquiry to our National Sales Manager: Ross Altoft, on 027 5300 517, or e-mail ross@kiwitravelcover.co.nz