



Your health insurance policy suspension

Overseas travel

- You can put your Southern Cross membership on hold for overseas travel on 3 separate occasions over the lifetime of your policy, and your membership can be suspended for up to 5 years (60 months) in total.
- Any single period of suspension must be for a minimum of 2 months, and for no more than 3 years (36 months).
- To be eligible for a policy suspension you must have been a member for at least 12 months, and have at least 12 months' consecutive cover between each suspension period.
- Please note that Cancer Assist, Critical Illness and HealthEssentials policies can't be suspended. To keep these policies, you'll need to continue to pay premiums while you are away.



While your membership is on hold:

- You won't pay premiums, as long as your payments are up to date at the start of your suspension.
- You cannot make claims, though you can choose to end your suspension and resume your payments at any time.
- You can't change your level of cover until you start paying premiums again.
- You're not eligible for the low claims discount. On your return, you will need to have 2 years continuous membership before your next renewal to qualify for the low claims discount.
- You can see information about your policy at mysoutherncross.co.nz at any time.

At the end of your suspension period

You'll need to contact us within 30 days of your return to New Zealand. Your policy and premium payments will start again on the date shown on the enclosed letter. Your premium amount is subject to change, and we'll confirm it on your return.

Returning within 2 months?

If things change and you come back to New Zealand within 2 months, we'll restart your policy from the date it was suspended. You'll need to pay any premiums to cover the time you were away.

Know your return date?

If you know when you're coming back, we'll restart your membership and your premium payments again from that date. Check your letter for details, and if you need to change this, please get in touch.

Not sure when you're coming back?

If you're not sure when you're planning to be back in New Zealand, please be aware that we'll restart your policy at the end of your maximum suspension period. Check your letter for details, and if you need to change this, please get in touch.

Any questions?

If you have any questions or need to change the details of your suspension, please call us on **0800 800 181**, or from overseas **+64 9 356 0900**. We're here to help from 8am to 6pm NZT, Monday to Friday. Alternatively, you can check out our FAQs or complete an enquiry form in the Contact Us section of our website – southerncross.co.nz/contact.