

Leisure Travel

It is important to give you the choice and flexibility in travel insurance that best suits your needs.

We offer the following standard policy features:

- Unlimited Medical cover
- Emergency Assistance provided 24 hours/7 days by Vero Global Assistance with a worldwide network of companies
- Replacement cover on baggage items less than 2 years old
- Free cover for dependent children under 21 years
- Rental Vehicle excess cover
- Recreational Sports covered free of charge:
 - Leisure skiing and snowboarding
 - Scuba diving (with PADI or NAUI qualification)
 - Hot air ballooning
 - Parasailing and paragliding
 - Bungee jumping
 - White-water rafting in grade 4 or less rivers

Check out our other policy options:

- Private Hospital care option
- Excess Buyout option
- Increased cover for Specified High Value Items
- Civil Unrest in the Pacific Islands
- Terrorism cover
- Automatic free cover for some pre-existing medical conditions

Introduction

This document is our leisure travel insurance policy wording. Our top of the range Comprehensive cover provides a wide range of benefits and superior cover while Essentials and Loss of Deposits covers provide cheaper and more basic coverage for travellers who wish to reduce premium costs.

This policy is underwritten by Vero Insurance New Zealand Limited, 48 Shortland Street, Auckland, New Zealand and administered by Comprehensive Travel Insurance 2004 Limited, 12-14 Northcroft St, Takapuna, Auckland (referred to as “us”, “we” or “our”). Emergency assistance is provided by Vero Global Assistance.

What we will pay

In consideration of the payment of the premium, we agree to indemnify you in the manner and to the extent set out in this document.

This document, the Policy Certificate, application form and any written confirmation issued by us extending or limiting cover form your insurance contract.

We will pay claims up to the Maximum Benefit amounts shown in the Schedule of Benefits, depending on whether you have elected to purchase the Comprehensive, Essentials or Loss of Deposits Policy Option. Your Policy Certificate details the type of cover you have purchased. The policy limits apply per insured person and are stated in New Zealand Dollars.

Please read this policy wording carefully and note the exclusions in each section and also the general conditions and exclusions at the end of the policy wording to ensure that you understand the cover provided by us.

If you need any clarification on your cover or the policy wording please contact either your issuing agent, or our Customer Service Centre on Toll Free **0800 800 048**

Insured

The insured person under this insurance policy is;

1. The “insured person” under this insurance policy is the person or persons named in the Policy Certificate who have paid the required premium.
2. Dependent children under 21 years of age or grandchildren under 21 years of age plus up to one other non-related dependant child under 21 years of age travelling with an insured person are covered free of charge. Their policy benefits will be shared within the travelling insured person’s policy limits.

In this document, the insured person is also referred to as “you” or “your”.

Period of insurance

Your policy commences once a Policy Certificate has been issued to you and the required premium is paid. Loss of Deposits cover expires once the full Journey has been paid for. The period of insurance for all other Policy Options continues until the expiry date shown on your Policy Certificate or until you return to your normal place of residence, whichever is the earlier date.

For frequent flyer policies your policy is activated at the commencement of each Journey undertaken in the period of insurance. If you have purchased a frequent flyer policy option then each Journey is covered up to a maximum of 60 days.

Important notice for Travellers

You may be required to complete and forward to us our Travel Risk Assessment Form and you will not be able to proceed with a phone based assessment of your pre existing medical conditions with our Medical Hotline. If this form needs to be completed you will be provided with this form by your agent when your policy or quote has been issued.

Your completed Travel Risk Assessment form will be reviewed by us prior to acceptance of the policy based on an assessment of your medical condition(s) age, the duration of the journey, the proposed start date of any travel and the destination(s) being travelled to. Our written confirmation of acceptance of your policy (in addition to any Policy Certificate issued) is a pre-requisite in respect of any claim. On review of this Travel Risk Assessment Form, we will confirm whether the policy is accepted or provide you with a full refund.

Excess

An excess, as stated in your Policy Certificate, will be deducted from our settlement if you make a claim (unless a higher excess has been imposed on your cover by us and confirmed to you in writing). The excess applies under this policy to each separate event giving rise to a claim. There will be no excess charged if you have purchased and paid the additional premium for a No Excess policy. This will be shown on your Policy Certificate.

Important claims information

If during your Journey you are to be hospitalised, require evacuation or repatriation services, need to make alternative travel or accommodation arrangements or have lost your baggage or money, please notify us as soon as possible.

All claims must be notified as soon as possible and in any event no later than 30 days after the completion of the Journey. If you do not contact us this may affect the acceptance or payment of your claim.

We provide our customers with easy access to our 24 hour emergency assistance service. A single call will put you directly in touch with a doctor or travel specialist who will be able to assist you and confirm cover available under your policy. You will be advised of any steps you will need to follow in claiming under your policy. You can call collect from anywhere in the world for emergency medical and travel assistance or use one of our toll free numbers:

Within New Zealand:	0800 486 686
Australia Toll Free:	1 800 554 114
UK Toll Free:	0500 893 893
USA Toll Free:	1 800 326 1543
Reverse charge call through telephone operator:	+64 9 486 6868

If your baggage, personal effects or money are stolen, you must notify the local police or local government authority within 24 hours and you must obtain a copy of their incident report. Any loss or damage to personal baggage whilst in the custody of the carriers (e.g. an airline or bus company) must be notified to them immediately and a property irregularity report obtained.

You must provide us with all reports, receipts, doctor’s certificates, information and proof we reasonably require to help substantiate any claim.

Pre-existing medical conditions

It is important to understand that Pre-existing medical conditions may not be covered under your policy. Certain Pre-existing medical conditions are covered automatically within certain criteria for travellers who are insured under the Comprehensive Policy only. Cover for conditions outside of those listed in section 2 may be available following application to and acceptance by our Medical Hotline.

Please note that no cover for Pre-existing medical conditions is available under the Essentials Policy Option.

Our Medical Hotline can be contacted on **0800 88 66 20**.

Schedule of Benefits

Schedule Of Benefits	Maximum Benefits		
Policy Option	Comprehensive	Essentials	Loss Of Deposits
Cancellation / Travel Disruption Benefits			
Loss of Deposits / Cancellation	Unlimited	\$5,000	\$10,000
Curtailment	Unlimited	\$5,000	Nil
Missed Connection / Travel Delays	\$15,000	\$500	Nil
Frequent Flyer Points	\$5,000	Nil	Nil
Strikes And Hijacks	\$10,000	Nil	Nil
Resumption of Travel	\$10,000	Nil	Nil
Evacuation - Civil Unrest Pacific Islands	\$1,500	Nil	Nil
Additional Expenses / Terrorism	\$3,000	Nil	Nil

Medical Benefits	Maximum Benefits		
Medical	Unlimited	\$250,000	Nil
Medical / Terrorism	\$250,000	Nil	Nil
Follow on Treatment	\$2,000	Nil	Nil
Dental as a result of Injury	\$3,000	\$500	Nil
Emergency Dental - Pain relief	\$1,000	Nil	Nil
Incidental Hospital Expenses	\$4,000	Nil	Nil
Accompanying Person	Reasonable Costs	Nil	Nil
Search and Rescue - Natural Disaster	\$20,000	Nil	Nil

Life Benefits	Maximum Benefits		
Funeral Expenses	\$25,000	\$10,000	Nil
Accidental Death	\$50,000	Nil	Nil
Accidental Death Terrorism	\$25,000	Nil	Nil

Baggage, Personal Effects And Money Benefits	Maximum Benefits		
Personal Baggage - Total Limit	\$30,000	\$5,000	Nil
Baggage - Item Limit	\$1,500	\$750	Nil
Electronic Equipment, Video and Camera Equipment	\$2,500	\$750	Nil
Emergency Baggage	\$1,500	\$250	Nil
Replacement of Travel Documents	\$3,000	\$500	Nil
Money	\$500	Nil	Nil
Additional Expenses as a Result of Terrorism	\$3,000	Nil	Nil

Personal Liability Benefits	Maximum Benefits		
Rental Vehicle Excess	\$6,000	\$1,000	Nil
Personal Liability	\$2,500,000	\$500,000	Nil
Wrongful Arrest	\$10,000	Nil	Nil

Section 1. Cancellation and Travel Disruption Benefits

Based on the Policy Option shown on your Policy Certificate you will be eligible for each Cancellation/Travel Disruption Benefit up to the Maximum Benefit shown in the above table.

If you have purchased an Essentials or Loss of Deposits Policy Option, there are a number of instances under this section where cover is either reduced or unavailable.

You must advise us as soon as you are aware of any health or other circumstances that are likely to result in cancellation or curtailment of your Journey. If you wish to continue with your travel arrangements, we are not obligated to cover this change in your health or circumstances.

1a. Loss of Deposits (All Policy Options)

If prior to payment of the final amount payable for your Journey you must cancel or amend your travel arrangements due to any unforeseeable circumstance beyond your control we will pay up to the Policy Option's Maximum Benefit for your irrecoverable travel and accommodation deposits or expenses, which have been paid in advance.

In respect of a cancellation fee charged by your travel agent, provided the travel agent has disclosed their cancellation fees to you in writing at the time of making your travel arrangements, we will also pay you up to a maximum of 10% of your total travel costs (that were paid through the travel agent) or \$500 per adult, whichever is the lesser.

1b. Cancellation of Journey Paid in Full (Comprehensive and Essentials Policy Options Only)

If following full payment of your trip, you had to cancel or amend your travel arrangements, due to any unforeseeable circumstance beyond your control, we will pay up to the Policy Option's Maximum Benefit for your irrecoverable travel and accommodation expenses, which have been paid in advance.

1c. Curtailment (Comprehensive and Essentials Policy Options Only)

If you cannot complete your Journey due to an unforeseeable circumstance beyond your control and have to return to your Country of Origin earlier than planned, we will pay up to the Policy Option's Maximum Benefit for reasonable, additional travel and accommodation expenses (necessarily and actually incurred by you, in order to return to your Country of Origin) which are additional to your planned itinerary providing, you already hold a pre-paid return ticket. The amount claimable will be less any amounts refundable on unused travel vouchers or tickets.

1d. Missed connection (Comprehensive and Essentials Policy Options Only)

If your scheduled public transport service is cancelled or curtailed due to riot, strike or civil commotion, natural disaster or severe weather conditions, or you miss your connecting scheduled public transport service due to any unforeseeable circumstance beyond your control we will pay up to the Maximum Benefit the additional necessary and reasonable travel and accommodation expenses, appropriate to the Journey being undertaken that you incur to arrange alternative transport to enable you to maintain your original travel itinerary, provided that:

- i. there was no warning that the cancellation may occur;
- ii. you have made reasonable efforts to avoid any additional expenses; and
- iii. refunds on unused tickets or travel vouchers have been applied for.

If the purpose of your trip is to attend a wedding or conference, we will pay the reasonable alternative travel costs to your planned destination if the conference or wedding cannot be delayed solely due to your late arrival.

The amount claimable under this section will be less any amounts refundable for unused tickets or vouchers.

1e. Travel delay (Comprehensive Policy and Essentials Policy Options Only)

If the departure of the scheduled public transport in which you have arranged to travel is delayed, for at least 12 hours from the time specified, due to any unforeseeable circumstance beyond your control, we will pay for the reasonable meal and accommodation expenses necessarily incurred due to the delay, which are not recoverable from any other source.

Written proof of delay from the transport provider must be submitted together with receipts for the extra costs incurred.

Note: If your travel plans are disrupted, by a claimable event, a claim can only be

lodged under either Sections 1b. Cancellation of Journey Paid in Full, 1d. Missed Connection or 1e. Travel delay, a separate claim is not able to be made under each section.

1f. Frequent flyer points (Comprehensive Policy Option Only)

If an airline ticket has been purchased using Frequent Flyer or a similar Air Points rewards system, and the airline ticket is cancelled due to any unforeseen circumstances beyond your control, we will pay up to the Policy Option's Maximum Benefit, the retail price for that ticket at the time it was issued. This cover is provided only in the event that the loss of points cannot be recovered from any other source. If the air points company charges a reinstatement fee then this cost will be claimable under your policy.

1g. Resumption of travel (Comprehensive Policy Option Only)

If you are forced to return to your Country of Origin due to the serious Injury, illness, disease or death of a Close Relative in your country of Origin, we will pay up to the Maximum Benefit the reasonable transport costs actually incurred by you to return to your Country of Origin and then resume your pre-booked travel plans as per your original itinerary, provided that:

- i. the serious Injury, illness, disease or death of a Close Relative occurred after your departure from your Country of Origin and was not caused by a Pre-existing medical condition;
- ii. the Journey was at least 14 days;
- iii. you had been away for less than 50% of the duration of your Journey;
- iv. you have not made a claim under Section 1c. Curtailment; and
- v. you held a return ticket at the time the event which has caused you to return to your Country of Origin occurred.

1h. Strikes and Hijacks (Comprehensive Policy Option Only)

We will pay up to the Policy Option's Maximum Benefit for irrecoverable additional travel and accommodation costs, due to cancellation or curtailment of public transport services, as a result of a strike or hi-jack.

1i. Evacuation - Civil unrest Pacific Islands (Comprehensive Policy Option Only)

In the event that you are in the Pacific Islands and for your safety you must evacuate for any reason, not covered under any other section of this policy, we will pay up to the Policy Option's Maximum Benefit in additional expenses incurred.

1j. Additional expenses as a result of an Act of Terrorism (Comprehensive Policy Option Only)

Sections 1a. to 1i. are extended to provide cover for the reasonable additional costs incurred, when you or your travel arrangements are affected directly or in connection with any Act of Terrorism. Provided that any payment for an Act of Terrorism will be limited to a maximum of NZ\$3,000 per insured person per period of insurance.

Exclusions - applying to all Policy Options under Section 1

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

1. your disinclination to travel, personal wishes, financial circumstances or business reasons;
2. failure to check in at the correct departure time or claims resulting from you being a standby passenger;
3. your Pre-existing medical condition(s) or those of any other person on whose state of health the Journey depends unless the condition/s are described as being covered under this policy or accepted by us in writing;
4. any Pre-existing medical condition suffered by a Close Relative or any complications directly attributable to those conditions, except where you have purchased the Comprehensive Policy Option and where the condition/s are described as being covered under this policy or we have agreed in writing to provide cover and you have paid the Pre-existing medical condition surcharge. In this event cover is limited up to a total of \$4000;
5. any circumstances likely to lead to the cancellation or curtailment of the Journey that you are aware of (including strikes or strike notices) that were present at the time you purchased this insurance;
6. self inflicted illness or injury, suicide, depression, anxiety, nervous

disorders, mental illness, voluntary abortion, influence of alcohol or drugs, your criminal activities, or any AIDS, HIV or sexually transmitted disease related conditions (unless cover for these conditions has been applied for and approved by us);

7. the receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of any, airline, transport provider, tour operator, travel agent, or wholesaler;
8. as a result of you or your travelling companion not having the appropriate passport, entry visa or work permit documentation required by any foreign government or foreign power;
9. your travel plans being affected when travel is prevented or limited by legislation, government or court order;
10. the inability of a tour operator or wholesaler to complete arrangements for a group tour, due to a deficiency in the number of persons required to commence or complete any part of the tour;
11. costs charged by or payable to a supplier resulting from rescheduling or cancelling of travel arrangements by that supplier;
12. your curtailment or your cancellation for medical reasons unless on written medical advice;
13. the inability or negligence of a tour operator, charter airline or wholesaler to complete your travel arrangements;
14. costs paid in advance that exceed the recommended retail value of any concert or sporting event ticket that is scheduled to take place during your Journey;
15. claims under Section 1a. or 1b. for any unforeseeable circumstance occurring before or within 7 days of purchasing your policy, unless the policy was purchased at the same time as your travel arrangements were made.

Section 2. Medical Benefits

Based on the Policy Option shown on your Policy Certificate you will be eligible for each Medical Benefit up to the Maximum Benefit shown in the above table.

If you have purchased an Essentials Policy there are a number of instances under this section where cover is either reduced or unavailable. Please note there are no benefits under this section if you have purchased the Loss of Deposits Policy Option.

Important information concerning pre-existing medical conditions

There is no cover for Pre-existing medical conditions under the Essentials Policy Option. There is limited cover for Pre-existing medical conditions under the Comprehensive Policy Option.

Please refer to the definition of Pre-existing medical conditions in General Terms.

If you have purchased the Comprehensive Policy Option, some Pre-existing medical conditions are covered automatically. You can apply to us for cover of those medical conditions, which fall outside our automatic acceptance criteria.

(i) Comprehensive Policy Option Pre-existing medical conditions that are not covered

Some medical conditions cannot be covered under this policy. These include but are not limited to any medical condition:

- where you are travelling against advice from a registered medical practitioner;
- where you are travelling or one of the reasons you are travelling is to obtain medical treatment;
- which has been diagnosed as being terminal;
- for which surgery is planned or for which you are on a waiting list;
- involving ongoing and variable pain (including back pain) for which you are receiving regular treatment or medication;
- that is an ongoing symptomatic condition for which you have had investigations and have not yet had a diagnosis.

(ii) Comprehensive Policy Option Pre-existing medical conditions that are not automatically covered

You are not automatically covered in respect of a medical condition if the condition you are receiving treatment or advice for or taking medication relates to:

- your heart (excluding hypertension) – if you are under specialist review or care;

- your brain;
- a transplanted organ;
- thinning of the bones (osteoporosis);
- a lung condition, due to which you are permanently limited by shortness of breath or diagnosed as cystic fibrosis;
- cancer;
- blood or lung clots;
- insulin dependent diabetes;
- major allergic reactions;
- back problems if you have had spinal surgery; and/or
- sexually transmitted diseases, AIDS, HIV or related conditions.

You can apply to us to cover these conditions. If we choose to provide cover related to the above medical conditions an additional premium will be charged and a written confirmation extending cover will be issued by us.

(iii) Comprehensive Policy Option Pre-existing medical conditions that are automatically covered

If you have purchased the Comprehensive Policy Option and your Pre-existing medical condition falls within the terms detailed below then you are automatically covered for the condition. You do not need to contact us for approval if:

- a. you are under the age of 70 years; and
- b. the duration of your Journey is less than 2 months; and
- c. your Pre-existing medical condition is stable and well controlled and your treatment (including medication) has not changed in the last 12 months; and
- d. your condition is not an ongoing or chronic condition for which you have received treatment at a hospital in the last 5 years; and
- e. you have not had surgery or hospital treatment for the medical condition in the past 12 months; and
- f. the Pre-existing medical condition is not detailed in (i) or (ii) above as either a Pre-existing medical condition that you need to contact us about or which cannot be covered under this policy.

If your condition does not meet the above criteria please contact the Medical Hotline on 0800 886 620 if you wish to apply for cover of the medical condition. If cover is approved, you will be required to pay an additional premium and written confirmation will be forwarded to you. If you are in any doubt as to whether a medical condition is covered please call the Medical Hotline.

2a. Overseas medical expenses (Comprehensive and Essentials Policy Options Only)

You are covered for reasonable and customary overseas hospital, medical, surgical, nursing home charges or other remedial attention or treatment given or prescribed by a registered medical practitioner, including medical repatriation expenses, incurred as a result of an illness, injury or disease which occurred on your Journey. This benefit only applies in excess of any amounts you are entitled to from any reciprocal arrangements between your usual country of residence and the country in which the charges or expenses were incurred and in excess of any amounts that are recoverable by or on behalf of you from any other source.

Please note that New Zealand has reciprocal health arrangements with Australia and the United Kingdom. Unless you have purchased a Private Hospital cover extension, and this is noted on your Policy Certificate, you will be required to seek treatment in these countries from their public health system.

If you have Comprehensive cover we will also pay reasonable expenses incurred by you, related to your Injury or illness including emergency telephone calls and taxi fares up to an amount of NZ\$100 per person. Receipts must be provided.

In all cases:

1. We will only pay costs incurred within 12 months of the illness or Injury;
2. You, or someone acting on your behalf, must wherever possible contact Vero Global Assistance prior to treatment or hospitalisation. Failure to obtain our prior approval before any hospitalisation or treatment may result in your medical expenses claim being declined;
3. We have the option of returning you to your Country of Origin for further treatment if you are medically fit to travel and we will cover the costs for your repatriation. If you decline to return we will not pay for any ongoing overseas medical expenses;
4. If you choose not to return to your Country of Origin on or prior to the expiry date shown on your Policy Certificate, we will not pay for any

ongoing medical expenses, including medication, that you incur after the expiry date in connection with any Injury, illness or disease that occurred during the period of insurance;

5. Follow on medical expenses in New Zealand (Comprehensive only) - on your repatriation or return to New Zealand we will pay up to NZ\$2,000 per insured person for continuing follow on treatment provided these expenses are necessarily and reasonably incurred within a 12-month period following the date of the illness or Injury. The cover provided excludes dental expenses as these are covered under Section 2c. Emergency dental expenses;
6. The cover provided under this section will be extended to cover reasonable costs incurred to treat you and/or return you to your Country of Origin upon diagnosis of any psychosomatic, psychological, psychiatric disorder, anxiety or depression up to a maximum policy limit of NZ\$10,000 - unless this condition existed prior to your departure from your Country of Origin.

2b. Terrorism overseas medical expenses (Comprehensive Policy Option Only)

Section 2a. is extended to provide cover for overseas medical expenses and repatriation costs, incurred directly from or in connection with any Act of Terrorism, subject to the Policy Option's Maximum Benefit for Overseas medical expenses.

2c. Emergency dental expenses

Emergency Dental Treatment - Pain Relief Only (Comprehensive Policy Option Only)

We will reimburse you for emergency dental expenses up to the Policy Options Maximum Benefit to relieve sudden and acute dental pain first manifesting itself during the journey, provided:

1. the treatment is to a sound natural tooth. Sound natural teeth does not include dentures or any tooth which has a filling or been subject to restoration work, capping or crowning; and
2. you have been to a dentist in the last 24 months as part of your routine dental maintenance and received all recommended treatment.

Emergency Dental Treatment as a result of an Injury (Comprehensive and Essentials Policy Options Only)

We will pay for dental expenses up to the Policy Option's Maximum Benefit for emergency treatment as a result of an Injury to sound natural teeth during the Journey.

2d. Incidental hospital expenses (Comprehensive Policy Option Only)

If you are confined to a hospital overseas as a result of an injury, illness or disease we will pay you NZ\$150 for each 24 hour period you are hospitalised, providing the period of confinement exceeds at least 48 hours and limited to the Policy Option's Maximum Benefit per insured person. This cover is for reimbursement of incidental non-medical expenses.

2e. Accompanying person (Comprehensive Policy Option Only)

We will pay the necessary overseas travel and accommodation expenses of one relative or friend, who on the advice of our registered medical practitioner, travels to or remains with you and accompanies you because of the severity of any injury, illness or disease suffered. You must contact us for approval before any expense is incurred.

2f. Search and Rescue - Natural Disaster (Comprehensive Policy Option Only)

We will pay up to NZ\$20,000 towards the costs of a private search if you are declared missing following a natural disaster, during the period of insurance. Provided that:

- i. one of your close family members requests the search;
- ii. the search is approved by local authorities; and
- iii. the search commences within 72 hours of the official notification that you are missing.

Exclusions - applying to all Policy Options under Section 2

1. We will not pay claims directly or indirectly caused by or arising out of:
 - a. Pre-existing medical conditions that are not described as being covered under this policy or confirmed as being covered by us in

writing prior to the commencement of your Journey;

- b. active participation in:
 - i. competitive snow and ice sports, but not leisure skiing and snowboarding on-piste on a regular ski field;
 - ii. diving using breathing apparatus if you do not hold a NAUI or PADI diving ticket;
 - iii. flying hang or tow gliding, microlite flying, parachuting, sky diving and other aerial activities other than the following;
 - hot air ballooning;
 - paragliding;
 - parasailing;
 - bungee jumping; or
 - as a fare-paying passenger in a power driven aircraft licensed to carry passengers flown by a pilot licensed to carry passengers;
 - iv. mountain and rock climbing;
 - v. professional sport;
 - vi. individual and team sport competitions;
 - vii. contact sports;
 - viii. racing of any kind (other than on foot) including training;
 - ix. ocean yachting 25 nautical miles or more from the mainland;
 - x. white water rafting, white water kayaking or black water rafting in grade 5 or more rivers;
 - xi. pot holing;
 - xii. rodeo activities;
 - xiii. hunting;
 - xiv. any activity at an altitude above 2500 metres;
 - xv. any activity in remote areas except as part of an organised tour group;
 - xvi. extreme versions of any sport.
 - c. depression, anxiety, psychological, mental, nervous or stress disorders, unless cover is provided under Section 2a. Overseas medical expenses;
 - d. Acquired Immune Deficiency Syndrome or Human Immunodeficiency Virus or any variant or their complications, unless applied for and approved by us in writing;
 - e. the use of alcohol or drugs not prescribed or not used as prescribed by a registered medical practitioner;
 - f. you engaging in any activity associating with prostitution or any illegal or criminal act;
 - g. sexually transmitted diseases; or
 - h. any complications arising from a medical condition where you are travelling against medical advice.
2. We will not pay any medical expenses relating to hospitalisation or surgical treatment where our prior approval has not been sought and obtained, unless notification is not possible.
 3. Cover will cease under this section if you fail to follow our requirements as per Section 2a.
 4. We will not pay any medical expenses incurred for continuing treatment including medication which commenced prior to this journey.
 5. We will not pay for private medical treatment when public treatment is available, unless you have paid for the Private Medical Care policy extension and this is shown on your Policy Certificate.
 6. We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:
 - a. the extraction of wisdom teeth unless these have become impacted;
 - b. dental expenses incurred in your Country of Origin;
 - c. normal dental health maintenance, or any treatment resulting from a lack of regular dental health maintenance or hygiene including dentures, fillings, root canals, polishing and scaling, replacement due

to the loss of dental bridges, restoration work, caps or crowns;

- d. precious metal cost or pins and fittings, titanium implants in relation to dental treatment.

Section 3. Life Benefits

Based on the Policy Option shown on your Policy Certificate, you will be eligible up to the Maximum Benefit shown in the above table for each Life Benefit.

If you have purchased an Essentials Policy there are a number of instances under this section where cover is either reduced or unavailable. Please note there are no benefits under this section if you have purchased the Loss of Deposits Policy Option.

3a. Funeral expenses (Comprehensive and Essentials Policy Options Only)

Where your death occurs we will pay up to the Policy Option's Maximum Benefit for the reasonable funeral and cremation or burial expenses in the area where death occurred, or for the costs of returning your body or ashes to your Country of Origin excluding funeral and interment costs.

3b. Accidental death or permanent disablement (Comprehensive Policy Option Only)

If during the period of insurance you sustain an injury which within 12 months of such injury results in your death, we will pay to your estate the Policy Option's Maximum Benefit as stated in the above schedule of benefits.

Alternatively, if due to an injury during the period of insurance, you are permanently disabled, we will pay you the Policy Option's Maximum Benefit. Permanent disablement means an injury which within 12 months of the accident results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, loss of hearing or speech.

3c. Accidental death or permanent disablement as a result of Terrorism (Comprehensive Policy Option Only)

Section 3b. is extended for the Comprehensive Policy Option to provide cover where death or permanent disablement results directly from or in connection with any Act of Terrorism. Provided that any payment under this section will be limited to a maximum of NZ\$25,000 per insured person per period of insurance.

Exclusions - applying to all Policy Options under Section 3

1. We will not pay for Funeral Expenses under Section 3a, where death occurs as a result of Pre-existing medical conditions that are not described as being covered under this policy or confirmed as being covered by us in writing prior to the commencement of your Journey.
2. We will not pay claims arising from:
 - a. Act of Terrorism under Section 3b;
 - b. manual or hazardous work;
 - c. deliberate exposure to danger unless in the attempt to save a human life;
 - d. disease, illness or any natural causes; (under Sections 3b and 3c);
 - e. accidental death or permanent disability or injury incurred as a result of your participation in:
 - i. competitive snow and ice sports, but not leisure skiing and snowboarding on-piste on a regular ski field;
 - ii. diving using breathing apparatus if you do not hold a NAUI or PADI diving ticket;
 - iii. flying hang or tow gliding, microlite flying, parachuting, sky diving and other aerial activities other than the following;
 - hot air ballooning;
 - paragliding;
 - parasailing;
 - bungee jumping; or
 - as a fare-paying passenger in a power driven aircraft licensed to carry passengers flown by a pilot licensed to carry passengers;
 - iv. mountain and rock climbing;
 - v. professional sport;
 - vi. individual and team sport competitions;
 - vii. contact sports;

viii. racing of any kind (other than on foot) including training;

- ix. ocean yachting 25 nautical miles or more from the mainland;
 - x. white water rafting, white water kayaking or black water rafting in grade 5 or more rivers;
 - xi. pot holing;
 - xii. rodeo activities;
 - xiii. hunting;
 - xiv. any activity at an altitude above 2500 metres;
 - xv. any activity in remote areas except as part of an organised tour group;
 - xvi. extreme versions of any sport.
- f. the accidental death or permanent disablement of persons under the age of 16 years.
3. If you fail to follow our requirements under Section 2, anywhere such failure causes or contributes to a claim under Section 3, no claim benefit under Section 3 shall be payable.

Section 4. Baggage, Personal Effects And Money Benefits

Based on the Policy Option shown on your Policy Certificate, you will be eligible up to the Maximum Benefit shown in the above table for each Baggage, Personal Effects and Money Benefit.

If you have purchased an Essentials Policy there are a number of instances under this section where cover is either reduced or unavailable. Please note there are no benefits under this section if you have purchased the Loss of Deposits Policy Option.

If your baggage or personal effects are stolen, you must notify the local police or local government authority within 24 hours and you must obtain a copy of their incident report. Any loss or damage to personal baggage whilst in the custody of the carriers (airline, bus company etc) must be notified to them immediately and a property irregularity report obtained. You must take all reasonable precautions to protect the property insured by this policy and to prevent any claim arising.

4a. Personal baggage (Comprehensive and Essentials Policy Options Only)

We will pay up to the Policy Option's Maximum Benefits for accidental loss or damage to your personal baggage, which has been taken or purchased on your Journey. The loss or damage must occur in the course of the Journey and during the period of insurance.

At our discretion we may elect to repair or replace the property or we will pay the Present Day Value of the lost or damaged item in cash, after making an allowance for depreciation and wear and tear. Proof of purchase and ownership will be required to support any claim over \$500.

The special item limit per item for camera and video equipment includes attached or unattached lenses or accessories.

Items Under 2 years of age

For items that are less than 2 years old, Present Day Value means the lesser of the purchase price or the replacement price of the item(s).

Items Over 2 years of age

If an item is more than 2 years old, Present Day Value is calculated by applying a minimum 20% depreciation per annum (from the date of purchase) to the lesser of the purchase price or current replacement price of the item. Depreciation may be measured by using the current second hand value of the lost or damaged item.

Items where the age of the item cannot be determined

If you cannot establish the purchase date of any item, Present Day Value is calculated by applying a minimum of 50% depreciation, (which may be increased further based upon our assessment of the age of the item) to the lesser of the purchase price or current replacement price of the item.

4b. Emergency baggage (Comprehensive and Essentials Policy Options Only)

If your baggage is temporarily lost in transit, and is not restored to you within 12 hours of the discovery of the loss, we will reimburse you for the emergency purchase of essential replacement items. We will reimburse you up to NZ\$500 after the first 12 hours under the Comprehensive Policy Option and \$250 under the Essentials Policy Option. If the baggage is still missing after a further 48 hours then an additional amount of NZ\$500 is claimable under the Comprehensive Policy Option. After a further 72 hours then a further amount of

NZ\$500 is also claimable under the Comprehensive Policy Option, if you are still deprived of your luggage.

Receipts of purchases must be produced to support any claim.

This section does not apply if your baggage is temporarily lost when you are returning to your normal place of residence.

Please note that where the mislaid luggage is not found and a claim is made under Section 4a, the costs of the items purchased under this policy section will be deducted from the claim amount paid under Section 4a.

4c. Specified high value items (Comprehensive Policy Only)

If you wish to include items of baggage or personal effects that have a Present Day Value more than the applicable policy limit per item, you can specify them on the application form. You will be required to provide a receipt of purchase and/or valuation certificate for each specified item in the event of a claim and pay an additional premium prior to the commencement of your policy. Total Limit per item is NZ\$10,000 with an overall total limit for all specified items of NZ\$20,000 per policy.

4d. Travel documents (Comprehensive and Essentials Policy Options)

We will pay up to the Policy Option's Maximum Policy Benefit per insured person, for the cost of replacing your personal travel documents including passports and entry visas, credit cards and travellers cheques, carried with you on your Journey arising out of accidental loss or theft, and the cost of subsequent unauthorised use by other persons, provided that you have observed all terms and conditions as set down by the issuing authority and you cannot recover your loss from any other source.

As soon as the loss is discovered you must notify the police and the issuing authority to ensure that the appropriate cancellation measures are taken.

4e. Personal money (Comprehensive Policy Only)

We will pay up to the Policy Option's Maximum Policy Benefit for the accidental loss or theft from your person or from a locked safe or from your accommodation when you are present in the room of cash, coupons or vouchers taken on your Journey for personal use.

4f. Additional expenses as a result of an Act of Terrorism (Comprehensive Policy Option Only)

Sections 4a. to 4e. are extended to provide cover for the reasonable additional costs incurred, when your travel arrangements or your belongings are affected directly or in connection with any Act of Terrorism. Provided that any payment for an Act of Terrorism will be limited to a maximum of NZ\$3,000 per insured person.

Exclusions - applying to all Policy Options under Section 4

1. We will not pay for loss or damage to:
 - a. household furniture (other than soft goods);
 - b. fragile or brittle articles unless damage is caused by fire or accident to the conveyance in which they are being carried;
 - c. tools of trade, bicycles, skis/snowboards and/or bindings, surfboards, windsurfers or similar water equipment other than when they are damaged in transit on a licensed commercial transporter or resulting from fire in or burglary from locked accommodation premises;
 - d. any other sporting equipment whilst in use;
 - e. stock or samples of any kind related to business or trade;
 - f. personal baggage sent in advance or articles mailed, sent or shipped by freight or cargo separately;
 - g. personal baggage left unattended by you or your travelling companion in a public place. This includes where an item is at a distance from you that you cannot prevent it from being taken;
 - h. personal baggage left in a motor vehicle unless stored in a locked luggage compartment of the motor vehicle and forced entry is gained. If there is no lockable luggage compartment in the motor vehicle the items must be unable to be seen from outside the locked vehicle;
 - i. travel documents not reported within 24 hours to the police or the issuer of any credit card or travellers cheque(s) or travel documents where you have not complied with the conditions under which they have been issued and done everything to minimise the loss;
 - j. jewellery - except when at the time of the loss or damage the item is being worn by you, or was in your bedroom while you are present in the

same room, or in a locked safe;

- k. any electronic device caused by the malfunction of that device;
 - l. any electronic data or software.
2. We will not pay for loss or damage arising from:
 - a. delay, detention or confiscation by Customs Officers or other officials; or
 - b. scratching, denting, grazing, staining, wear and tear, rot, mould, mildew, rust, corrosion, the action of insects or vermin, or clothing and personal effects being cleaned, dyed, altered or repaired.
3. We will not pay for loss of personal money except when at the time of the loss or damage the money was on your person, or was in your bedroom while you are present in the same room, or in a locked safe.

Section 5. Personal Liability Benefits

Based on the Policy Option shown on your Policy Certificate, you will be eligible up to the Maximum Benefit shown in the above table for each Policy Benefit.

If you have purchased an Essentials Policy there are a number of instances under this section where cover is either reduced or unavailable. Please note there are no benefits under this section if you have purchased the Loss of Deposits Policy Option.

5a. Rental vehicle excess (Comprehensive and Essentials Policy Options Only)

You are covered for the insurance excess you are required to pay, as a result of loss or damage to a rental vehicle you have hired, up to the Policy Option's Maximum Benefit, provided that:

- a. you were the driver of the vehicle at the time of the accident or if the vehicle was not being driven it was under your custody and control when stolen or damaged;
- b. you have observed all local driving license rules and regulations;
- c. your vehicle was rented from a licensed rental agency;
- d. you have not breached your rental vehicle hire contract;
- e. the excess is not recoverable from any other source; and
- f. you have made a claim with the motor vehicle's insurer which has been accepted, or would have been accepted except for the application of the excess.

5b. Personal liability (Comprehensive and Essentials Policy Options Only)

We will indemnify you up to the Policy Option's Maximum Benefit for all sums that you become legally liable to pay as direct compensation consequent on:

- a. accidental injury, death or illness to persons; or
- b. accidental loss or damage to tangible property; occurring during the course of your Journey and during the period of insurance.

In respect of a claim to which the above indemnity applies we will pay any costs of litigation legally recovered by any claimant from you and all other costs and expenses incurred with our written consent.

5c. Defence Costs - including wrongful arrest (Comprehensive Policy Option only)

We will pay for defence costs incurred by you with our consent in defending claims made against you, including such costs incurred which are the direct result of your false arrest or wrongful detention by any government or government agency, up to the Policy Option's Maximum Benefit.

Exclusions - applying to all Policy Options under Section 5

1. We will not be liable in respect of your legal liability for injury or damage caused by or arising in connection with:
 - i. land or buildings owned, or held in trust by you or in your custody and control;
 - ii. your business or occupation; or
 - iii. the ownership or use of any land or building, aircraft or aerial device other than model aircraft, mechanically propelled vehicles, watercraft other than a rowboat, surfboard, sailboard, bodyboard, water-ski or model boat.
2. We will not pay claims arising from:
 - a. damage to property belonging to you or any employee or member of

your family or under your or their control;

- b. Injury, death or illness to you, your employee or members of your family;
- c. damage to any structure or land due to vibration or to the withdrawal or weakening of support;
- d. fines, penalties and punitive, exemplary, aggravated or liquidated damages imposed upon or awarded against you;
- e. your liability under a contract;
- f. your unlawful, malicious, deliberate or intentional acts; or
- g. transmission of any communicable disease.

General Terms

Each section of this policy is subject to all the terms and exclusions of the relevant section, and all the general terms of this section.

Definitions used in this policy

When the words below are used in this insurance policy they shall have the meanings detailed below.

1. Act of Terrorism

Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism also includes any act that is verified or recognised by the local Government as an Act of Terrorism.

2. Close Relative

Means spouse, de facto partner, civil union partner, parent, step parent, son, daughter, brother, sister, half or step brother or sister, fiancé(e), grandparent, great grandparent or grandchild of either the insured person, spouse or partner providing the close relative is living in your Country of Origin.

3. Country of Origin

Means the country in which you principally resided prior to applying for cover.

4. Injury

Means an external or internal bodily injury caused solely and directly by violent, accidental, external and visible means.

5. Journey

Means from when you leave your normal place of residence in your Country of Origin until you return to your normal place of residence in your Country of Origin, or for one way travellers the expiry date as shown on your Policy Certificate of Insurance. If you have paid a frequent flyer policy premium the number of journeys per annum is unlimited but each journey is limited to a maximum of 60 days.

6. Pre-existing medical condition

Means any physical defect, infirmity, existing or recurring illness, Injury or disability of which you, or the person due to whom you are claiming, are aware of or for which you, or the person due to whom you are claiming have had or received a medical examination, consultation, treatment, investigation and/or medication in the 12 months prior to the date your policy is issued.

7. Public Place

Means any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.

General Conditions

- applying to all sections

1. You must tell us everything that may be material to our decision to issue or alter this policy.
2. You must tell us of any changes to any circumstances relevant to this policy as soon as you know about them.
3. We may at our own expense take proceedings in your name to recover compensation, damages or otherwise from any third party for loss or damage covered under this policy. Any amount recovered will belong to us.
4. This policy will not provide cover for any loss or expense covered under any other insurance policy, compensation scheme or legislation. You must first seek settlement of your cost under that policy or scheme. We will then only consider payment of any difference between the amount settled and the payment you would have been entitled to under this insurance. (This condition does not apply to claims under Section 3b. Accidental Death or Permanent Disablement.)
5. You must provide us with all receipts, certificates, information and proof we reasonably require to help substantiate your claim. This will include a doctor's certificate or letter if your trip was curtailed or cancelled due to illness or injury and you must provide at your own expense any medical certificate or report that we may require to consider any claim further. A medical report and blood test will also need to be provided if you have been drugged involuntarily.
6. All statements made by you or on your behalf either in the application or otherwise in support of this policy or any claim must be correct in all respects. If any claim under this policy is supported by any incorrect information or statement or is in any respect fraudulent, then your claim is not payable and this entire policy automatically terminates from the date that the incorrect statement or fraudulent claim was made to us.
7. You must not make any offer, promise or payment regarding admission or liability for any loss.
8. No claim will be payable where any person entitled to indemnity under this policy breaches any policy terms and conditions.
9. Where this policy is in joint names, then this policy is a joint policy. This means that if one insured person does or fails to do anything so that there is no cover there will be no cover for any insured person, not just the insured person responsible.
10. You must advise us if you are permanently migrating from your Country of Origin or applying for permanent residence in a country when on your Journey. The period of insurance will expire 21 days after your arrival in the country where you will be permanently migrating to or applying for permanent residence.
11. You must comply with all our requests relating to your claim including providing all co-operation, information and assistance requested.
12. You must at all times act in a prudent manner and take all reasonable steps to prevent loss and minimise any claim made under your policy.
13. You must immediately consult and follow the advice of a registered medical practitioner if you have suffered an injury or illness.

General exclusions

- applying to all sections

- a. This policy does not cover any loss, damage, liability, death or incapacity directly or indirectly caused by or arising from:
 1. war, invasion, act of foreign enemy, warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power. (In respect of civil unrest only, this exclusion does not apply to Section 1i. Evacuation - Civil Unrest Pacific Islands);
 2. Act of Terrorism (refer to 'General terms' for full details) unless cover is otherwise provided under individual sections of this policy. If we allege that by reason of this clause, any loss or damage, cost or expense is not covered by this insurance the burden of proving the contrary will be upon the insured;
 3. nuclear weapons material;
 4. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. (For the purpose of this exclusion, combustion includes any self sustaining process of nuclear fission);
 5. your deliberate or reckless acts or your criminal activities;
 6. any person lawfully in your accommodation premises;
 7. any travel within New Zealand unless this forms part of your international journey;
 8. the New Zealand Government's recommendation that travel not be taken to any country, territory or region, if the warning has been issued prior to the purchase of this insurance, whether this relates to essential or non-essential travel or both;
 9. occupations involving unusual or dangerous work;
 10. medical treatment where you are travelling to obtain the medical treatment;
 11. elective or cosmetic surgery;
 12. active participation in:
 - i. competitive snow and ice sports, but not leisure skiing and snow-boarding on-piste on a regular ski field;
 - ii. diving using breathing apparatus if you do not hold a NAUI or PADI diving ticket;
 - iii. flying hang or tow gliding, microlite flying, parachuting, sky diving and other aerial activities other than the following:
 - hot air ballooning;
 - paragliding;
 - parasailing;
 - bungee jumping; or
 - asafare-payingpassengerinapowerdrivenaircraftlicensed to carry passengers flown by a pilot licensed to carry passengers;
 - iv. mountain and rock climbing;
 - v. professional sport;
 - vi. individual and team sport competitions;
 - vii. contact sports;
 - viii. racing of any kind (other than on foot) including training;
 - ix. ocean yachting 25 nautical miles or more from the mainland;
 - x. white water rafting, white water kayaking or black water rafting in grade 5 or more rivers;
 - xi. pot holing;
 - xii. rodeo activities;
 - xiii. hunting;
 - xiv. any activity at an altitude above 2500 metres;
 - xv. any activity in remote areas except as part of an organised tour group;
 - xvi. extreme versions of any sport.

13. pregnancy known to exist at the time of the purchase of your policy or childbirth (except for unforeseen medical complications or emergencies within the first 20 weeks/140 days of your pregnancy). There is no cover for a child born overseas unless, after birth, cover is applied for and we agree in writing to include the child in this cover;

- b. Any consequential loss, loss of enjoyment or loss of income.

Cancelling this policy

You may cancel this policy at any time prior to your departure by returning the Policy Certificate to your issuing agent. If no claim has been made or is pending we will refund your premium less the Loss of Deposits premium amount.

You may cancel this policy after your departure by writing to our office and returning your Policy Certificate. If no claim has been made or is pending, a premium refund will be calculated by deducting the set premium applicable for the duration used on your Journey, less the administration fee of NZ\$40.00 for early cancellation.

We may cancel or amend this insurance at any time by writing to your last known postal address in New Zealand or your current overseas address if known to us. You will be given 14 days notice and a refund of the unused part of your premium will be paid to you if we cancel the policy, provided you have not lodged a claim.

Reinstatement of amounts of insurance

In the event of a loss for which a claim is payable under this policy, and in the absence of written notice by us or you to the contrary, the amount of insurance cancelled by such a loss will be automatically reinstated from the date of loss. In this case you undertake to pay such a pro-rata premium at the rate applicable to the item concerned as may be required for reinstatement.

Free extension of the period of cover

If there is a delay outside of your control:

1. where you are required to suspend your Journey on the advice of a registered medical practitioner; or
2. to any vehicle, vessel or aircraft in which you are travelling as a ticket holding passenger which results in your homeward Journey not being completed during the period of insurance;

this policy is extended by up to 6 months to allow you to complete your Journey by the next available and convenient transportation.

Fair Insurance Code

As members of the Insurance Council of New Zealand, we are committed to complying with the Council's Fair Insurance Code.

This includes requirements for us to:

1. provide insurance contracts, setting out in plain English what is insured, what is not and what your obligations are;
2. settle all valid claims fairly and promptly;
3. where a claim is declined, clearly explain the reason(s) for this;
4. fully investigate complaints, advise you of the outcome and, when necessary, tell you about the Insurance and Savings Ombudsman Scheme.

Note: The Insurance and Savings Ombudsman Scheme applies to the Personal insurance sections of this Policy and extends to some Farming Business sections where the enterprise has no more than 5 staff and an annual turnover not exceeding \$400,000.

If you would like a brochure detailing the Fair Insurance Code or the Insurance and Savings Ombudsman Scheme, please contact us.

Money back guarantee

If you are not completely satisfied with the extent of cover provided by this policy, just return it to your issuing agent within 48 hours of its receipt and if you have not had a claim in the meantime or commenced your travel your money will be refunded in full.

Privacy Act and the Insurance Claims Register (ICR)

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Limited (ICR Ltd), PO Box 474, Wellington.

This policy is issued to you on the condition that you authorise us to place details of any claims made against this policy on the database of ICR Ltd, where they will be retained and be available for other insurance companies to inspect. You also authorise us to obtain from ICR Ltd personal information about you that is (in our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of the Privacy Act 1993.