



# Summary of Cover



## TRAVEL INSURANCE

### PLAN A - COMPREHENSIVE

Plan A is designed for persons travelling overseas and includes cancellation, luggage, medical/repatriation and personal liability cover (note that there is no cover for certain benefits while travelling in New Zealand, including medical costs incurred in New Zealand). This Plan is suitable for leisure or business travel.

The table below lists the benefits and their maximum limits. Refer to the 'Your Policy Cover' section of the Policy Wording for details of what *We will pay* and what *We will not pay*, and which types of cover are provided under each Plan. Importantly, please note that exclusions do apply, as well as limits to the cover. All benefit limits and excesses are in New Zealand Dollars (NZD).



**TRAVEL WITH CONFIDENCE**  
**0800 383 331**



# Summary of Cover

TABLE OF BENEFITS			
POLICY SECTION & BENEFIT		PLAN A COMPREHENSIVE	
		SINGLE	FAMILY
*1	<b>Cancellation Fees &amp; Lost Deposits</b> <b>Sub-limits:</b> Travel Agent's Cancellation Fees Relatives with a Pre-existing Medical Condition	unlimited  \$1,500 \$2,000	unlimited  \$3,000 \$4,000
*2	<b>Overseas Emergency Medical Assistance^</b> <b>Sub-limits:</b> Funeral/cremation Overseas and/or bringing your remains home (per person)	unlimited  \$15,000	unlimited  \$15,000
*3	<b>Overseas Emergency Medical &amp; Hospital Expenses^</b> <b>Sub-limits:</b> Dental Expenses (per person)	unlimited  \$4,000	unlimited  \$4,000
*4	<b>Additional Expenses</b> <b>Sub-limits:</b> Resumption of Journey Relatives with a Pre-existing Medical Condition	\$50,000  \$3,000 \$2,000	\$100,000  \$6,000 \$4,000
*5	<b>Hospital Cash Allowance^</b> <b>Sub-limits:</b> Daily Limit (per person)	\$6,000  \$100	\$12,000  \$100
*6	<b>Accidental Death</b> <b>Sub-limits:</b> Death of Dependant (per Dependant)	\$25,000  \$5,000	\$50,000  \$5,000
*7	<b>Permanent Disability^</b> <b>Sub-limits:</b> Permanent Disability of Dependant (per Dependant)	\$25,000  \$5,000	\$50,000  \$5,000



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<b>*8</b>	<b>Loss of Income<sup>^</sup></b> <b>Sub-limits:</b> Weekly Limit (per person) – up to 26 weeks	\$10,400 \$400	\$20,800 \$400
<b>9</b>	<b>Travel Documents, Credit Cards &amp; Travellers Cheques<sup>^</sup></b>	\$5,000	\$10,000
<b>10</b>	<b>Theft of Cash<sup>^+</sup></b>	\$250	\$500
<b>*11</b>	<b>Luggage &amp; Personal Effects up to the replacement value (New for Old)</b> <b>Sub-limits:</b> - Video recorders or cameras (per item) - Personal computers (per item) - Mobile phones (including PDAs and any items with phone capabilities) (per item) - Paintings, pictures, works of art, curios or antiques (per item) - Hand woven carpets or rugs (per item) - Stamp collections, collectors pins, memorabilia and collectors non-negotiable currency (per item) - All other unspecified items (per item) - Luggage and Personal Effects stolen from a Locked Storage Compartment of an unoccupied vehicle during daylight hours (limit of \$200 per item applies)	\$15,000 \$4,000 \$6,000 \$1,500 \$1,000 \$1,000 \$1,000 \$1,000 \$2,000	\$30,000 \$4,000 \$6,000 \$1,500 \$1,000 \$1,000 \$1,000 \$1,000 \$2,000
<b>*12</b>	<b>Luggage &amp; Personal Effects Delay Expenses<sup>^</sup></b>	\$500	\$1000
<b>*13</b>	<b>Travel Delay Expenses</b> <b>Sub-limits:</b> Daily Limit	\$2,000 \$375	\$4,000 \$375
<b>14</b>	<b>Alternative Transport Expenses<sup>^</sup></b>	\$5,000	\$10,000
<b>15</b>	<b>Personal Liability</b>	\$3,000,000	\$3,000,000
<b>*16</b>	<b>Rental Vehicle Excess</b> <b>Sub-limits:</b> Return of rental vehicle to nearest depot	--- --	--- --

\* refer to the “Your Policy Cover” section of the Policy Wording for details on sub-limits

<sup>^</sup> there is no cover under these Policy Sections while travelling in New Zealand - refer to the “Geographical Regions” section of the Policy Wording for details

+Under this Policy Section, the benefit limit for Family policies is \$250 per person, up to the maximum amount shown in the Table above.



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# Summary of Cover

## OPTIONAL COVER

### Specified Luggage & Personal Effects Cover

PLEASE NOTE:

- “specified items” refers to Luggage and Personal Effects that have been listed as covered on your Certificate of Insurance with a nominated sum insured.
- “unspecified items” refers to Luggage and Personal Effects that have not been listed as covered on your Certificate of Insurance with a nominated sum insured

The maximum amount *we will pay* for all claims combined under Policy Section 11 (*Luggage & Personal Effects up to the replacement value (New for Old)*) is shown under the Table of Benefits above.

Additional cover can be purchased for specified items up to a total amount of \$5,000 by paying an additional premium. You cannot purchase increased cover for jewellery, Snow Sport Equipment or golf equipment. There is no cover for bicycles or watercraft (other than surfboards) under the policy. These items must not be specified and cover will not be provided for them.

The standard item limits under Policy Section 11.1(b) will not apply to specified items. Your nominated limit for “Specified Luggage & Personal Effects Cover” will be shown on your Certificate of Insurance. Receipts and/or valuations must be provided in the event of a claim.

### Rental Vehicle Excess Cover

You can purchase “Rental Vehicle Excess Cover” (Policy Section 16) by paying an additional premium. The benefit limit is \$6,000.

Refer to Policy Section 16 (Rental Vehicle Excess) under the “**Your Policy Cover**” section of the Policy Wording for details of what “*We will pay*” and what “*We will not pay*” in relation to this Optional Cover.



# Summary of Cover

## Snow Cover

You can purchase “Snow Cover” (Policy Sections 17-22) by paying an additional premium. You cannot purchase the Policy Sections individually.

Following is a table of the benefits and their maximum limits. These benefits apply to Plan A where this Optional Cover has been purchased. Refer to Policy Sections 17-22 under the “**Your Policy Cover**” section of the Policy Wording for details of what “*We will pay*” and what “*We will not pay*” in relation to this Optional Cover.

SNOW COVER		SINGLE	FAMILY
*17	<b>Emergency Rescue<sup>^</sup></b> <b>Sub-limits:</b> Funeral/cremation Overseas and/or bringing your remains home (per person)	\$100,000  \$15,000	\$200,000  \$15,000
*18	<b>Own Snow Sport Equipment</b> <b>Sub-limits:</b> Own Snow Sport Equipment stolen from the locked boot or a Locked Storage Compartment of an unoccupied vehicle during daylight hours (limit of \$200 per item applies)	\$1,500  \$1,000	\$3,000  \$1,000
19	<b>Snow Sport Equipment Hire</b>	\$1,500	\$3,000
20	<b>Snow Ski Pack</b>	\$750	\$1,500
*21	<b>Piste Closure</b> <b>Sub-limits:</b> Daily Limit	\$1,000  \$100	\$2,000  \$100
22	<b>Bad Weather &amp; Avalanche Closure</b>	\$750	\$750

\* refer to the “Your Policy Cover” section of the Policy Wording for details on sub-limits

<sup>^</sup> there is no cover under these Policy Sections while travelling in New Zealand - refer to the “Geographical Regions” section of the Policy Wording for details



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# Summary of Cover

## Golf Cover

You can purchase “Golf Cover” (Policy Sections 23-25) under Plan A paying an additional premium. You cannot purchase the Policy Sections individually.

Following is a table of the benefits and their maximum limits. These benefits apply to Plan A where this Optional Cover has been purchased. Refer to Policy Sections 23-25 under the “**Your Policy Cover**” section of the Policy Wording for details of what “*We will pay*” and what “*We will not pay*” in relation to this Optional Cover.

GOLF COVER		SINGLE	FAMILY
*23	<b>Own Golf Equipment</b> <b>Sub-limits:</b> Own Golf Equipment stolen from the locked boot or a Locked Storage Compartment of an unoccupied vehicle during daylight hours (limit of \$200 per item applies)	\$1,500  \$1,000	\$3,000  \$1,000
24	<b>Golf Equipment Hire</b>	\$1,500	\$3,000
25	<b>Golf Green Fees</b>	\$500	\$1,000

\* refer to the “Your Policy Cover” section of the Policy Wording for details on sub-limits

Please contact us for details on additional premiums.



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# Summary of Cover

## SUMMARY OF BENEFITS

This is only a summary of the benefits. Please read the Policy Wording carefully for complete details of what *We will pay* and what *We will not pay*, and which of the Policy Sections are provided under each Plan. Importantly, please note that exclusions do apply, as well as limits to the cover.

### SECTION 1 – Cancellation Fees & Lost Deposits

Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you and which are outside your control, such as:

– Sickness – Injuries – Strikes – Collisions – Retrenchment – Natural Disasters

### SECTION 2 – Overseas Emergency Medical Assistance

Cover for emergency medical assistance while you are Overseas, including:

– Ambulance – 24 Hour Emergency Medical Assistance – Medical Evacuations – Funeral Arrangements – Messages to family – Hospital Guarantees

### SECTION 3 – Overseas Emergency Medical & Hospital Expenses

Cover for emergency medical treatment if you are Injured or become Sick Overseas, including:

– Medical – Hospital – Surgical – Nursing – Emergency dental treatment for the relief of sudden and acute pain to sound and natural teeth

### SECTION 4 – Additional Expenses

Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from:

– Sickness – Injury – Death

Also cover for your Travelling Companion's or Relative's accommodation and travel expenses to travel to, stay near or escort you, resulting from:

– Hospitalisation – Medical Evacuation.

### SECTION 5 – Hospital Cash Allowance

An allowance of \$100 per day if you are hospitalised for more than 48 continuous hours while Overseas.

### SECTION 6 – Accidental Death

A death benefit is payable if you die because of an Injury you sustained during your Journey within 12 months of that Injury.



# Summary of Cover

## SECTION 7 – Permanent Disability

A permanent disability benefit is payable for total loss of sight in one or both eyes or loss of use of a hand or foot (for at least 12 months, and which will continue indefinitely) within 12 months of, and because of, an Injury you sustained during your Journey.

## SECTION 8 – Loss of Income

A weekly loss of income benefit is payable if you become disabled within 30 days of an Injury you sustained during your Journey, and you are still unable to work more than 30 days after returning to New Zealand.

## SECTION 9 – Travel Documents, Credit Cards & Travellers Cheques

Cover for the replacement costs of travel documents lost or stolen from you during your Journey, such as:

– Passports – Credit Cards – Travel Documents – Travellers Cheques

## SECTION 10 – Theft of Cash

Cover for the following items stolen from your person:

– Bank Notes – Cash – Currency Notes – Postal Orders – Money Orders

## SECTION 11 – Luggage & Personal Effects

*New for Old cover* for replacing Luggage and Personal Effects stolen or reimbursing repair cost for accidentally damaged items, including:

– Luggage – Spectacles – Personal Effects – Personal Computers – Cameras

## SECTION 12 – Luggage & Personal Effects Delay Expenses

Cover to purchase essential items of clothing and other personal items following your Luggage and Personal Effects being delayed, misdirected or misplaced by your Carrier for more than 12 hours.

## SECTION 13 – Travel Delay Expenses

Cover for additional meals and accommodation expenses if your Journey is disrupted due to circumstances beyond your control after an initial 6 hour delay.

## SECTION 14 – Alternative Transport Expenses

Cover for additional travel expenses following transport delays to reach events such as:

– Weddings – Funerals – Conferences – Sporting Events – Pre-paid travel/tour arrangements.





# Summary of Cover

## SECTION 15 – Personal Liability

Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you.

## SECTION 16 – Rental Vehicle Excess

*(you only have this cover if you purchase the Optional Cover 'Rental Vehicle Excess Cover')*

Cover for the excess payable on your Rental Vehicle's motor vehicle insurance resulting from the Rental Vehicle being:

– Stolen – Crashed – Damaged

and/or:

– the cost of returning the Rental Vehicle due to you being unfit to do so.

## SECTION 17 – Emergency Rescue

*(you only have this cover if you purchase the Optional Cover 'Snow Cover')*

Cover for emergency medical assistance if you suffer an Injury or become Sick Overseas, and the Injury or Sickness Arises from snow sport activities. Emergency medical assistance includes:

– Ambulance – 24 Hour Emergency Medical Assistance – Medical Evacuations – Funeral Arrangements – Messages to family – Hospital Guarantees

## SECTION 18 – Own Snow Sport Equipment

*(you only have this cover if you purchase the Optional Cover 'Snow Cover')*

Cover for accidental loss, theft of, or damage to, Snow Sport Equipment owned by you.

## SECTION 19 – Snow Sport Equipment Hire

*(you only have this cover if you purchase the Optional Cover 'Snow Cover')*

Cover for the hire of alternative Snow Sport Equipment following the accidental loss, theft of, damage to, misdirection or delay of Snow Sport Equipment owned by you.

## SECTION 20 – Snow Ski Pack

*(you only have this cover if you purchase the Optional Cover 'Snow Cover')*

Cover for the value of any unused ski pass, ski hire, tuition fees or lift passes due to you being unable to utilise these benefits following your Injury or Sickness.



# Summary of Cover

## SECTION 21 – Piste Closure

*(you only have this cover if you purchase the Optional Cover 'Snow Cover')*

Cover for travel to an alternative resort or the purchase of additional ski passes if you are unable to ski at your pre-booked resort due to piste closure.

## SECTION 22 – Bad Weather & Avalanche Closure

*(you only have this cover if you purchase the Optional Cover 'Snow Cover')*

Extra travel and accommodation expenses if your pre-booked outward or return Journey Home is delayed for more than 12 hours because of an avalanche or bad weather.

## SECTION 23 – Own Golf Equipment

*(you only have this cover if you purchase the Optional Cover 'Golf Cover')*

Cover for accidental loss, theft of, or damage to, golf equipment owned by you.

## SECTION 24 – Golf Equipment Hire

*(you only have this cover if you purchase the Optional Cover 'Golf Cover')*

Cover for the hire of alternative golf equipment following the accidental loss, theft of, damage to, misdirection or delay of golf equipment owned by you.

## SECTION 25 – Golf Green Fees

*(you only have this cover if you purchase the Optional Cover 'Golf Cover')*

Cover for the value of any non-refundable, pre-paid green fees which are not used due to you being Injured or becoming Sick.



# Summary of Cover

## PLAN B - FREQUENT TRAVELLER

Plan B is a renewable 12 month policy for frequent leisure and/or business travellers, and provides the same benefits offered under Plan A, plus Rental Vehicle Excess cover. The Frequent Traveller Plan allows an unlimited number of journeys within the 12 month policy period, with benefit limits and sub-limits being reinstated on the completion of each Journey (except for Policy Section 15 - *Personal Liability*).

The maximum period for any one Journey is 37 days for leisure travel or 90 days for business travel. A Journey can be made up of business and/or leisure travel (with the leisure component being up to 37 days), however, the whole Journey cannot exceed a total of 90 days.

Your accompanying\* spouse (or legally-recognised defacto) and Dependants are covered for free under this Plan, however, the benefit limits shown in the Table of Benefits apply to the total of all claims combined, regardless of the number of persons the claims relate to.

\*"Accompanying" is defined as travelling with the insured person for 100% of the Journey.

We will send you a notice of renewal no later than 30 days prior to your policy ending. If you continue to pay the premium then, unless we advise prior to your policy ending that we will not be renewing, a new policy with the same terms and conditions automatically comes into existence for a period of one year as set out in your new Certificate of Insurance. If a new version of the Policy Wording is to apply to your policy on renewal, we will send you a copy with the notice of renewal.

Your policy will not be renewed once you are over the age of 65 years.

The table below lists the benefits and their maximum limits. Refer to the 'Your Policy Cover' section of the Policy Wording for details of what *We will pay* and what *We will not pay*, and which types of cover are provided under each Plan. Importantly, please note that exclusions do apply, as well as limits to the cover. All benefit limits and excesses are in New Zealand Dollars (NZD).



# Summary of Cover

TABLE OF BENEFITS		
POLICY SECTION & BENEFIT		PLAN B FREQUENT TRAVELLER#
		POLICY LIMIT
*1	<b>Cancellation Fees &amp; Lost Deposits</b> <b>Sub-limits:</b> Travel Agent's Cancellation Fees Relatives with a Pre-existing Medical Condition	unlimited  \$1,500 \$2,000
*2	<b>Overseas Emergency Medical Assistance^</b> <b>Sub-limits:</b> Funeral/cremation Overseas and/or bringing your remains home (per person)	unlimited  \$15,000
*3	<b>Overseas Emergency Medical &amp; Hospital Expenses^</b> <b>Sub-limits:</b> Dental Expenses (per person)	unlimited  \$4,000
*4	<b>Additional Expenses</b> <b>Sub-limits:</b> Resumption of Journey Relatives with a Pre-existing Medical Condition	\$50,000  \$3,000 \$2,000
*5	<b>Hospital Cash Allowance^</b> <b>Sub-limits:</b> Daily Limit (per person)	\$6,000  \$100
*6	<b>Accidental Death</b> <b>Sub-limits:</b> Death of Dependant (per Dependant)	\$25,000  \$5,000
*7	<b>Permanent Disability^</b> <b>Sub-limits:</b> Permanent Disability of Dependant (per Dependant)	\$25,000  \$5,000



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<b>*8</b>	<b>Loss of Income<sup>^</sup></b> <b>Sub-limits:</b> Weekly Limit (per person) – up to 26 weeks	\$10,400 \$400
<b>9</b>	<b>Travel Documents, Credit Cards &amp; Travellers Cheques<sup>^</sup></b>	\$5,000
<b>10</b>	<b>Theft of Cash<sup>^+</sup></b>	\$250
<b>*11</b>	<b>Luggage &amp; Personal Effects up to the replacement value (New for Old)</b> <b>Sub-limits:</b> - Video recorders or cameras (per item) - Personal computers (per item) - Mobile phones (including PDAs and any items with phone capabilities) (per item) - Paintings, pictures, works of art, curios or antiques (per item) - Hand woven carpets or rugs (per item) - Stamp collections, collectors pins, memorabilia and collectors non-negotiable currency (per item) - All other unspecified items (per item) - Luggage and Personal Effects stolen from a Locked Storage Compartment of an unoccupied vehicle during daylight hours (limit of \$200 per item applies)	\$15,000 \$4,000 \$6,000 \$1,500 \$1,000 \$1,000 \$1,000 \$1,000 \$2,000
<b>*12</b>	<b>Luggage &amp; Personal Effects Delay Expenses<sup>^</sup></b>	\$500
<b>*13</b>	<b>Travel Delay Expenses</b> <b>Sub-limits:</b> Daily Limit	\$2,000 \$375
<b>14</b>	<b>Alternative Transport Expenses<sup>^</sup></b>	\$5,000
<b>15</b>	<b>Personal Liability</b>	\$3,000,000
<b>*16</b>	<b>Rental Vehicle Excess</b> <b>Sub-limits:</b> Return of rental vehicle to nearest depot	\$6,000 \$500

\* refer to the “Your Policy Cover” section of the Policy Wording for details on sub-limits

<sup>^</sup> there is no cover under these Policy Sections while travelling in New Zealand - refer to the “Geographical Regions” section of the Policy Wording for details

+Under this Policy Section, the benefit limit for Family policies is \$250 per person, up to the maximum amount shown in the Table above.



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# Summary of Cover

## OPTIONAL COVER

There are no Optional Covers available under this Plan.

## SUMMARY OF BENEFITS

This is only a summary of the benefits. Please read the Policy Wording carefully for complete details of what *We will pay* and what *We will not pay*, and which of the Policy Sections are provided under each Plan. Importantly, please note that exclusions do apply, as well as limits to the cover.

### SECTION 1 – Cancellation Fees & Lost Deposits

Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you and which are outside your control, such as:

– Sickness – Injuries – Strikes – Collisions – Retrenchment – Natural Disasters

### SECTION 2 – Overseas Emergency Medical Assistance

Cover for emergency medical assistance while you are Overseas, including:

– Ambulance – 24 Hour Emergency Medical Assistance – Medical Evacuations – Funeral Arrangements – Messages to family – Hospital Guarantees

### SECTION 3 – Overseas Emergency Medical & Hospital Expenses

Cover for emergency medical treatment if you are Injured or become Sick Overseas, including:

– Medical – Hospital – Surgical – Nursing – Emergency dental treatment for the relief of sudden and acute pain to sound and natural teeth

### SECTION 4 – Additional Expenses

Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from:

– Sickness – Injury – Death

Also cover for your Travelling Companion's or Relative's accommodation and travel expenses to travel to, stay near or escort you, resulting from:

– Hospitalisation – Medical Evacuation.

### SECTION 5 – Hospital Cash Allowance

An allowance of \$100 per day if you are hospitalised for more than 48 continuous hours while Overseas.



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# Summary of Cover

## SECTION 6 – Accidental Death

A death benefit is payable if you die because of an Injury you sustained during your Journey within 12 months of that Injury.

## SECTION 7 – Permanent Disability

A permanent disability benefit is payable for total loss of sight in one or both eyes or loss of use of a hand or foot (for at least 12 months, and which will continue indefinitely) within 12 months of, and because of, an Injury you sustained during your Journey.

## SECTION 8 – Loss of Income

A weekly loss of income benefit is payable if you become disabled within 30 days of an Injury you sustained during your Journey, and you are still unable to work more than 30 days after returning to New Zealand.

## SECTION 9 – Travel Documents, Credit Cards & Travellers Cheques

Cover for the replacement costs of travel documents lost or stolen from you during your Journey, such as:

– Passports – Credit Cards – Travel Documents – Travellers Cheques

## SECTION 10 – Theft of Cash

Cover for the following items stolen from your person:

– Bank Notes – Cash – Currency Notes – Postal Orders – Money Orders

## SECTION 11 – Luggage & Personal Effects

New for Old cover for replacing Luggage and Personal Effects stolen or reimbursing repair cost for accidentally damaged items, including:

– Luggage – Spectacles – Personal Effects – Personal Computers – Cameras

## SECTION 12 – Luggage & Personal Effects Delay Expenses

Cover to purchase essential items of clothing and other personal items following your Luggage and Personal Effects being delayed, misdirected or misplaced by your Carrier for more than 12 hours.

## SECTION 13 – Travel Delay Expenses

Cover for additional meals and accommodation expenses if your Journey is disrupted due to circumstances beyond your control after an initial 6 hour delay.

## SECTION 14 – Alternative Transport Expenses

Cover for additional travel expenses following transport delays to reach events such as:

– Weddings – Funerals – Conferences – Sporting Events – Pre-paid travel/tour arrangements.



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## SECTION 15 – Personal Liability

Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you.

## SECTION 16 – Rental Vehicle Excess

Cover for the excess payable on your Rental Vehicle's motor vehicle insurance resulting from the Rental Vehicle being:

– Stolen – Crashed – Damaged

and/or:

– the cost of returning the Rental Vehicle due to you being unfit to do so.



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