

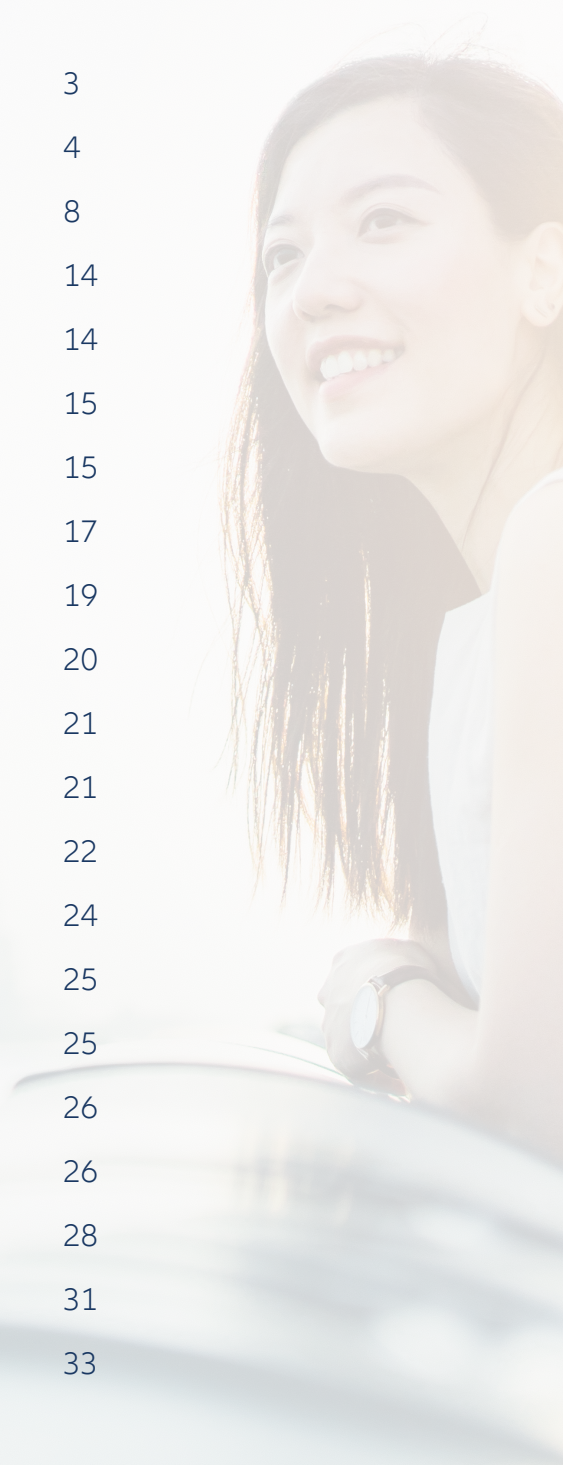


Singapore Airlines Travel Insurance

effective 1 April 2025

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Coverage summary

This Coverage Summary sets out a brief description only of the coverage provided under each section and the most we will pay in total for all claims under each section.

The KrisFlyer Comprehensive plan is only available to individuals who:

- have been accepted by Singapore Airlines as a member under their frequent flyer program; and
- hold a current and valid KrisFlyer digital or physical membership card which was issued prior to the *departure date* for the insured *trip*.

Important: Sub-limits apply to some benefits. Terms, conditions, limits and exclusions apply as set out in the Policy Wording. All costs and expenses must be *reasonable and customary costs*. The definitions of the words and phrases in the **DEFINITIONS** section of the Policy Wording also apply in this Coverage Summary.

Coverage	When It Applies	Maximum Benefit in NZ\$	
		Comprehensive	KrisFlyer Comprehensive
Trip Cancellation Coverage	You have to cancel your trip before you depart.	\$10,000	\$10,000
Trip Interruption Coverage	Your travel plans are interrupted while you are on your trip.	\$10,000	\$10,000
Travel Delay Coverage	Your travel plans are delayed while you are on your trip. Maximum reimbursement per 24-hour period of delay:	\$1,500	\$1,500
	No receipts daily limit: (Min. required delay - 6 hours)	\$200	\$200
	With receipts daily limit: (Min. required delay - 6 hours)	\$400	\$400
Baggage Coverage	Your baggage is lost, damaged, or stolen while on your trip.	\$4,000	\$5,000
	Maximum benefit for all high value items:	\$1,000	\$1,000
Baggage Delay Coverage	Your baggage is delayed by an airline, cruise line, or other travel carrier while on your trip.	\$1,400	\$1,400
	No receipts sublimit:	\$200	\$200
	Minimum required delay – 6 hours	(Outbound only)	(Outbound only)
Overseas Emergency Medical and Dental Coverage	You have to pay for emergency medical or dental treatment while on your trip.	\$500,000	\$1,000,000
	Dental care maximum sublimit:	\$500	\$500
	Hospital cash (\$200 per 24 hours hospital confinement)	Nil	\$10,000
	Continuation of medical treatment in New Zealand (14 days maximum)	Nil	\$10,000
Emergency Transportation Coverage	Transportation is needed following a medical emergency while on your trip.	\$300,000	\$500,000
	Search & Rescue sublimit:	\$10,000	\$10,000
Personal Liability Coverage	You are financially liable for damage you cause to a third party or their property while on your trip.	Nil	\$1,000,000

Travel Accident Coverage	You suffer a death or disability as a result of a travel accident during your trip.	\$150,000	\$150,000
	Loss of sight or limb(s):	\$50,000	\$50,000
Rental Car Excess Coverage	Your rental car is damaged or stolen while on your trip.	Nil	\$750
Personal Money Coverage	Your means of payment is lost or stolen or your cash is stolen while on your trip.	Nil	\$650
Loss of Travel Documents	Your ID or travel document is stolen, lost or damaged while on your trip.	Nil	\$650

Important matters

Who We Are

This *policy* is issued and managed by **AWP Services New Zealand Limited** trading as **Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622** and underwritten by **Mitsui Sumitomo Insurance Company, Limited (NZBN 9429039809810, FSP Number 20661) (Incorporated in Japan), ("MSI"), Level 8, 139 Quay Street, Auckland Central, Auckland, 1010, New Zealand** (referred to as "*us*", "*we*" or "*our*").

This document is *our* International Travel Insurance Policy Wording for Singapore Airlines.

2. The Certificate of Insurance; and
3. Any other document we tell *you* forms part of *your policy*.

Please retain these documents in a safe place.

IMPORTANT: We provide the cover specified in this Policy Wording subject to its terms, conditions, limits, sub-limits and exclusions. Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Please refer to the **GENERAL EXCLUSIONS** section of this document for exclusions applicable to all coverages under *your policy*.

What This Policy Includes

This travel insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the terms and conditions described. *You* need to read this *policy* carefully and note the exclusions in each section along with the General Exclusions to make sure *you* understand it and ensure that it meets *your* needs.

If *you* need any clarification on *your* coverage or *our* Policy Wording please contact *our* Customer Care Team on Toll Free **0800 800 048**.

Your policy consists of three parts:

1. The Policy Wording (including the Coverage Summary); and

Who This Policy Covers

Who is eligible to be insured on this policy?

You are eligible for this *policy* if *you* meet the following criteria.

You ordinarily reside in New Zealand and *you*:

- a) are a *New Zealand resident* or *temporary resident*; and
- b) *you* will purchase *your policy* in New Zealand before *you* start *your trip*; and
- c) *you* intend to return to New Zealand after *your trip*, even if *your* insurance is purchased with a one-way booking; and

d) the *departure date* on your *policy* reflects the date you are originally scheduled to begin your travel, as shown on your travel itinerary.

If requested by us, you will need to prove your eligibility by providing us with documentation including but not limited to:

- i) a copy of your passport; or
- ii) New Zealand residency documents; or
- iii) a copy of your current visa; or
- iv) other official documents confirming your right to reside in New Zealand; and
- v) a copy of your travel itinerary.

Cooling-Off Period

If you are not completely satisfied with the extent of cover provided by this *policy*, you may cancel this *policy* within 14 days after you are issued with your Certificate of Insurance. You will be given a full refund of the premium you have paid, provided you have not started your *trip* and you do not wish to make a claim or exercise any other right under the *policy*.

After the cooling-off period you can still cancel your *policy* but we will not refund any part of your premium if you do.

Emergency Assistance

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

We provide our customers with easy access to our 24-hour emergency assistance service. A phone call will put you directly in touch with a medical or travel specialist who will be able to assist you and confirm the 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.

EMERGENCY PHONE NUMBER

Reverse charge call through telephone operator:
+64 9 486 6868

OTHER CONTACT DETAILS

Email: help@allianz-assistance.co.nz
Phone: **0800 800 048**

AWP Services New Zealand Limited
trading as Allianz Partners,
Level 3, 1 Byron Ave, Takapuna, Auckland 0622
www.allianzpartners.co.nz

When We May Cancel This Policy

We may cancel this *policy* in the following circumstances only, by giving you 14 days prior notice by email sent to your last known email address supplied to us:

- a) If you fail to comply with your duty of utmost good faith;
- b) If you fail to comply with a provision of this *policy*, including a provision relating to the payment of the premium;
- c) If you make a fraudulent claim under this *policy*.

Correctness Of Statements And Fraud

If any claim under this *policy* is in any respect fraudulent, or if any false declaration is made or false or incorrect information is used in support of any claim, then we can, at our sole discretion, not pay your claim and cancel your cover under this *policy* from the date that the incorrect statement or fraudulent claim was made.

Duty Of Disclosure

When you apply for insurance or alter this *policy*, you have a duty at law, to disclose to us all material facts. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information you may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal conviction subject to the Criminal Records (Clean Slate) Act 2004;

- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past.

These examples are a guide only. If there is any doubt as to whether any particular piece of information needs to be disclosed, this should be referred to *us*. If *you* fail to comply with *your* duty of disclosure it may result in:

- this *policy* being avoided retrospectively with the effect that the *policy* never existed;
- this *policy* being cancelled;
- the amount *we* pay if *you* make a claim being reduced; or
- *us* refusing to pay a claim.

Change Of Circumstances

During the period of insurance, *you* must tell *us* immediately of any material change in the circumstances surrounding the subject matter of this insurance that:

- increases the risk *we* are insuring, or
- alters the nature of the risk *we* are insuring.

Once *you* have told *us*, *we* may immediately change the terms of this *policy* or cancel it. If *you* fail to tell *us*, *we* may apply these changes retrospectively from the date *you* ought to have reasonably told *us*.

Jurisdiction And Choice Of Law

This *policy* is governed by and construed in accordance with the laws of New Zealand and *you* agree to submit to the exclusive jurisdiction of the courts of New Zealand. *You* agree that it is *your* intention that this Jurisdiction and Choice of Law clause applies.

Sanctions Regulation

Notwithstanding anything contained in this *policy* *we* will not provide cover nor will *we* make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would expose *us* to or violate any applicable trade or economic sanction or any law or regulation.

Fair Insurance Code

Mitsui Sumitomo Insurance Company, Limited is a member of the Insurance Council of New Zealand and adheres to the Fair InsuranceCode, which provides *you* with assurance that *we* have high standards of service to our customers. A copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website: www.icnz.org.nz/fair-insurance-code.

Dispute Resolution Process

If *you* have a complaint or dispute in relation to this insurance, or the services of Allianz Partners or *our* representatives, please call *us* on **0800 800 048** or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33–313, Takapuna, Auckland 0740, New Zealand, or email *your* complaint to DisputeResolution@allianz-assistance.co.nz. *We* will attempt to resolve the matter in accordance with *our* Internal Dispute Resolution procedure.

We are registered by law with an independent, external dispute resolution scheme. To obtain a copy of *our* External Dispute Resolution process, please contact *us*.

If *your* complaint or dispute is not satisfactorily resolved, *we* will provide *you* with information on *our* External Dispute Resolution provider.

Privacy Notice

To arrange and manage your insurance and provide you with our services, *we* (in this Privacy Notice section “*we*”, “*our*” and “*us*” means Allianz Partners, and our agents) collect, store, use and disclose your personal information including sensitive information. *We* will usually collect it directly from you but may also collect it from others (including those authorised by you such as your family members, travelling companions, your doctors, hospitals, and other persons whom *we* consider necessary including our agents). *We* are the “data controller” and are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations. Personal information *we* collect includes, for example, your name, address, date of birth, phone number, email address, medical information, passport details, bank account details, as well as other information *we* collect when you

visit our website such as your IP address and online preferences, where that information is necessary for us to provide insurance and our services to you. Any personal information we collect is used by us and our agents to evaluate and arrange your insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing, investigating claims and screening to comply with economic sanctions obligations. We may also collect, use and disclose it for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations and for other purposes with your consent or where authorised or required by law. We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

You authorise us to disclose your personal information to recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage (including "cloud storage") and data handling providers, transportation providers, legal and other professional advisers, your agents, broker and travelling companions, your travel group leader if you travel in a group, your employer if you have a corporate travel policy, your bank if you have bank credit card insurance, the Insurance Claims Register and our related and group companies and Mitsui Sumitomo Insurance Company, Limited. Some of these third parties may be located in other countries including in Australia, Europe, United Kingdom and Ireland, Asia, Canada or the USA. We will use reasonable endeavours to ensure people we disclose your personal information to outside New Zealand are required to protect it in a way that provides comparable safeguards to those set out under New Zealand privacy law, such as via contractual data protection obligations, our group binding corporate rules or because they are subject to laws of another country with comparable protections. However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law.

Where permitted by law or with your consent, we may contact you with offers of products or services (from us, our related companies, as well as offers from our business partners) that we consider may be relevant and of interest to you (including insurance products). This could be via telephone, post, email, electronic messages online or via other means such as SMS. You can withdraw your consent at any time if you no longer wish to receive marketing material or promotional offers from us or our related companies and business partners by calling our Customer Care Team on **0800 800 048**.

The collection of information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory. If you do not agree with the matters set out in our Privacy Notice or will not provide us with personal information, we may not be able to provide you with our services or products, process your application, issue you with a policy or process your claims. We will not retain your personal data for longer than is necessary for the purposes for which it may be lawfully used.

You can: (1) seek access to your personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor and the parties to whom it may be disclosed; (2) correct and update your personal information (subject to the provisions of applicable privacy legislation), and (3) ask for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted. Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may withdraw your consent at any time.

In cases where we cannot comply with your request concerning your personal information, we will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law. When you provide personal information to us about other individuals, we rely on you to have first obtained each of those individuals' consent, and have made them aware of the matters set out in this Privacy Notice.

If you have a request or complaint concerning your personal information or about our Privacy Notice, please contact: Privacy Officer Allianz Partners, P.O. Box 33 313, Takapuna, Auckland 0740 or email us at AzPNZ.Privacy@allianz-assistance.co.nz. For urgent assistance please call our Customer Care Team on 0800 800 048. You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint.

For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at www.allianzpartners.co.nz and click on the Privacy Policy link.

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 Ltd (ICR), 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, where they will be retained and be available for other insurance companies to inspect.

You also authorise us to obtain from ICR 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 applicable privacy legislation.

Definitions

Throughout this *policy*, words and any form of the word appearing in *italics* have the meaning detailed in this section.

Accident	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
Accommodation	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
Adoption proceeding	A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> as a prospective adoptive parent(s) in order to legally adopt a minor child.
Baggage	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> . Refer to the Baggage Coverage Section for details about any items that are not covered.
Climbing sports	An activity utilising harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Computer System	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

Covered reasons	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
Cyber Risk	<p>Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following:</p> <ol style="list-style-type: none"> 1. any unauthorised, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>; 2. any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>; 3. any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or <p>Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.</p>
Departure date	The date on which <i>you</i> are originally scheduled to begin <i>your</i> travel, as shown on <i>your</i> travel itinerary.
Doctor	Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>travelling companion</i> , <i>your family member</i> , a <i>travelling companion's family member</i> , the sick or <i>injured</i> person, or that person's <i>family member</i> .
Epidemic	A contagious disease recognized or referred to as an <i>epidemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
Family member	<p><i>Your</i>:</p> <ol style="list-style-type: none"> 1. spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>cohabitants</i>; 3. parents and stepparents; 4. children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. siblings; 6. grandparents and grandchildren; 7. the following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. aunts, uncles, nieces, and nephews; 9. legal guardians and wards; 10. paid, live-in caregivers; and 11. <i>service animals</i>.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
High-altitude activity	An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.

High value items	Collectibles, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, <i>sporting equipment</i> , hearing aids, prescription eyewear, contact lenses, artificial teeth, prosthetics, orthopaedic devices, wheelchairs, mobility devices, medical equipment, mobile devices, smartphones, computers, radios, drones, robots, , and other electronics, including parts and accessories for the aforementioned items.
Hospital	<p>An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i>. It must:</p> <ol style="list-style-type: none"> 1. be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. have organised departments of medicine and major surgery; and 3. be licensed where required.
Illegal act	An act that violates the law where it is committed.
Injury	External or internal bodily <i>injury</i> caused solely and directly by violent, accidental, external and discernible means.
KrisFlyer member	<p>An individual who:</p> <ul style="list-style-type: none"> • has been accepted by Singapore Airlines as a member under their frequent flyer program; and • holds a current and valid KrisFlyer digital or physical membership card which was issued prior to the <i>departure date</i> for the insured <i>trip</i>.
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>travelling companion</i> less than 150 kilometers.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tyre, or running out of fluids (except fuel).
Medical escort	A professional person contracted by <i>our</i> medical team to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>travelling companion</i> , or <i>family member</i> .
Medically necessary	Treatment that is required for <i>your</i> illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
Mental illness	Means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognised or referred to as a <i>pandemic</i> by a representative of the World Health Organization (WHO) or an official government authority.

Permanent disablement	An <i>injury</i> which within 90 days from the <i>accident</i> , results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, loss of hearing in both ears, or total loss of speech.
Personal money	Any of the following that are held for personal and not business purposes: cash, bank cards, credit cards, postal or money orders, current postage stamps, traveller's cheques, admission tickets, travel tickets, coupons, gift cards or vouchers which have a monetary value.
Policy	This travel insurance contract. This Policy Wording, <i>your</i> Certificate of Insurance and any other document <i>we tell you</i> forms part of <i>your policy</i> .
Political risk	<p>Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:</p> <ul style="list-style-type: none"> • Nationalization; • Confiscation; • Expropriation (including Selective Discrimination and Forced Abandonment); • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Civil commotion assuming to proportion of or amounting to an uprising; • Military and usurped power.
Primary residence	<i>Your</i> permanent, fixed home address in New Zealand for legal and tax purposes.
Pre-existing medical condition	<p>Any medical or physical conditions, <i>injuries</i>, signs, symptoms or circumstances:</p> <ul style="list-style-type: none"> a) which <i>you</i> are aware of, or ought to have been aware of; or b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or c) which have been diagnosed as a medical condition or illness, or which are indicative of an illness; or d) which are of such a nature to require, or which potentially may require medical attention; and e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the start date of cover under this <i>policy</i>. <p>The illness, <i>injury</i>, or medical condition does not need to be formally diagnosed in order to be considered a <i>pre-existing medical condition</i>.</p> <p>This definition applies to <i>you</i>, <i>your family members</i> and <i>your travelling companions</i>.</p>
Public place	Any area to which the public has access (whether authorised or not) including but not limited to <i>accommodation</i> foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.

Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>travelling companion</i> has been exposed.
Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately skilled and licensed service providers.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your employer</i> , another insurance company, a credit card issuer, or any other entity.
Rental car	An automobile or other vehicle designed for use on public roads that <i>you</i> have rented for the period of time shown in a <i>rental car agreement</i> for use on <i>your trip</i> . Refer to the Rental Car Excess Coverage section for details of vehicles which are not covered.
Rental car agreement	The contract issued to <i>you</i> by the <i>rental car</i> company that describes all of the terms and conditions of renting a <i>rental car</i> , including <i>your</i> responsibilities and the responsibilities of the <i>rental car</i> company.
Resident	Someone who is a New Zealand citizen or someone who holds a valid New Zealand residence class visa.
Return date	The date on which <i>you</i> are originally scheduled to end <i>your</i> travel, as shown on <i>your</i> travel itinerary
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Severe weather	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
Sporting equipment	Equipment or goods used to participate in a sport.
Temporary resident	Someone who holds a temporary visa or permit which allows them to access all publicly funded health and disability services in New Zealand.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognized by the government authority or under the laws of New Zealand and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, <i>political risk</i> , or acts of war.

Traffic Accident	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel carrier	<p>A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include:</p> <ol style="list-style-type: none"> 1. rental vehicle companies; 2. private or non-commercial transportation carriers; 3. chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>local public transportation</i>.
Travel supplier	A travel agent, tour operator, airline, cruise line, <i>accommodation</i> , railway company, or other travel service provider.
Travelling companion	A person with whom <i>you</i> have made arrangements before <i>your policy</i> was issued, to travel with <i>you</i> for at least 75% of the duration of <i>your trip</i> . A group or tour leader is not considered a <i>travelling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
Trip	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> , which is originally scheduled to begin on <i>your departure date</i> and end on the coverage end date listed on <i>your</i> Certificate of Insurance. The maximum duration of <i>your trip</i> cannot exceed 90 days.
Unattended	<p>Leaving <i>your baggage</i> and any personal effects including money and identity documents:</p> <ol style="list-style-type: none"> 1. with a person who is not named on <i>your</i> Certificate of Insurance or who is not a travelling companion or who is not a <i>family member</i>; or 2. with a person who is named on <i>your</i> Certificate of Insurance or who is a <i>travelling companion</i> or who is a <i>family member</i> but who fails to keep <i>your baggage</i> and effects under close supervision; or 3. where they can be taken without <i>your</i> knowledge; or 4. at such a distance from <i>you</i> or outside of <i>your</i> line of sight, that <i>you</i> are unable to prevent them from being taken.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
We, Us, or Our	Means Mitsui Sumitomo Insurance Company, Limited acting through AWP Services New Zealand Limited trading as Allianz Partners.
You or Your	All persons named on the Certificate of Insurance.

Pre-existing medical conditions

Important information about pre-existing medical conditions

When used in this Policy Wording or in any other documents which form part of *your policy*, the phrase *pre-existing medical condition* has a special meaning:

Pre-existing medical condition(s) means any medical or physical conditions, *injuries*, signs, symptoms or circumstances:

- a) which *you* are aware of, or ought to have been aware of; or
- b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or
- c) which have been diagnosed as a medical condition or illness, or which are indicative of an illness; or
- d) which are of such a nature to require, or which potentially may require medical attention; and
- e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the start date of cover under this *policy*.

The illness, *injury*, or medical condition does not need to be formally diagnosed in order to be considered a *pre-existing medical condition*.

This definition applies to *you*, *your family members* and *your travelling companions*.

You can also find this definition of '*pre-existing medical condition*' in the **DEFINITIONS** section of this Policy Wording.

General exclusion for pre-existing medical conditions

It is important to know that this *policy* does not provide coverage for any loss that results directly or indirectly from, or that is related to:

- a) *your pre-existing medical condition(s)*; or
- b) *pre-existing medical condition(s)* of *your travelling companion*; or
- c) *pre-existing medical condition(s)* of *your family members*.

Please also refer to the **GENERAL EXCLUSIONS** if:

- *you* are travelling against the medical advice of a *doctor*;
- *you* are travelling with the intention of obtaining medical treatment.

When your coverage begins and ends

Coverage start and end dates:

Your policy's coverage effective date and coverage end date are shown on *your* Certificate of Insurance.

Your policy is effective once the required premium is paid and a Certificate of Insurance has been issued to *you*.

Cover is only provided for losses that occur while *your policy* is in effect.

Your policy ends on the coverage end date listed in *your* Certificate of Insurance.

However, there are situations where *your policy* may end on a different date. If *your policy* was purchased

with a one-way booking, *your* coverage end date will be the scheduled *return date* for *your trip*, as shown on *your* travel documents (not exceeding 30 days from the *departure date* shown on *your* travel documents).

Additionally, *your policy* will end on the earliest of:

1. the coverage end date listed on *your* Certificate of Insurance;
2. the day *you* end *your trip* and arrive back to *your primary residence*, if *you* end *your trip* early;
3. the day *you* arrive at a medical facility in New Zealand for further care if *you* end *your trip* due to a medical reason;
4. the date and time *you* cancel *your policy*;
5. the day *you* make a *trip* cancellation claim with *us*.

Automatic policy extensions:

If *your* return travel is delayed beyond the end of *your policy* due to a *covered reason* under this *policy*, *we will* extend *your* coverage period until the earliest of when *you*:

1. reach *your* final *trip* destination or *your primary residence*;
2. decline to continue on to *your* final *trip* destination or *primary residence* once *you* are able;
3. decline medical repatriation after *your* treating *doctor* and *we* confirm *you* are medically stable to travel; or
4. arrive at a medical facility in New Zealand for further care following a medical evacuation or medical repatriation.

Description of coverages

In this section, we will describe the different insurance coverages which are included in *your policy*. We explain each type of coverage and the conditions that must be met for the coverage to apply. If the conditions of coverage are not met, *your* claim will not be paid.

Specific exclusions may apply to individual coverages, and *you* must check the GENERAL EXCLUSIONS for exclusions applying to all coverages under *this policy*.

We will only provide cover under *this policy* for events and *covered reasons* that are sudden, unforeseeable and outside of *your* control occurring during *your* coverage period.

A. Trip Cancellation Coverage

Trip Cancellation Coverage only applies before *you* have left for *your trip*.

If *your trip* is cancelled or rescheduled for a covered reason listed below, *we will* reimburse *you* for *your* non-refundable *trip* payments, deposits, cancellation fees, and change fees (less available *refunds*), up to

the maximum benefit for Trip Cancellation Coverage listed in *your* Coverage Summary.

If *you* prepaid for shared *accommodation* and *your travelling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, *we will* reimburse any additional *accommodation* fees *you* are required to pay.

Important: *You* must notify all of *your* travel suppliers within 72 hours of discovering that *you* will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *doctor*). If *you* notify any travel suppliers later than that and get a smaller refund as a result, *we will* not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your* travel suppliers within that 72 hour period, *you* must notify them as soon as *you* are able.

You must check the **GENERAL EXCLUSIONS** section for exclusions which may apply.

Covered reasons:

1. *You* or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

A doctor advises you or a *travelling companion* to cancel *your trip* before you cancel it.

2. A *family member* who is not travelling with you becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalisation.

3. You, a *travelling companion* or *family member* who is not travelling with you dies on or after your *policy's* coverage effective date and before your *trip*.
4. You or a *travelling companion* is *quarantined* before your *trip* due to having been exposed to:
 - a. a contagious disease other than an *epidemic* or *pandemic*; or
 - b. an *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. the *quarantine* is specific to you or a *travelling companion*, meaning that you or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. the *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates you or a *travelling companion* by name to be *quarantined*.
5. You or a *travelling companion* is in a *traffic accident* on the *departure date* and either:
 - a. you or a *travelling companion* need medical attention; or

- b. *your* or a *travelling companion's* vehicle needs to be repaired because it is not safe to operate.

6. You are legally required to attend a legal proceeding during your *trip*.

The following condition applies:

The attendance is not in the course of your occupation (for example, if you are attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

7. Your *primary residence* becomes *uninhabitable*.
8. Your *travel carrier* cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- A. a *natural disaster*;
- B. *severe weather*.

However, if you can get to your original destination another way, we will reimburse you for the following, up to your *policy's* Trip Cancellation Coverage maximum benefit:

- i. the cost of the alternative transportation, less available *refunds*; and
- ii. the cost of any lost prepaid *accommodation* caused by your delayed arrival, less available *refunds*.

The following condition applies:

- a. Alternate transportation arrangements must be in a similar or lower class of service as you were originally booked with your *travel carrier*.
9. You or a *travelling companion* has had employment terminated or been made redundant by a current employer after your *policy's* purchase date.

The following conditions apply:

- a. the termination or redundancy is not your or your *travelling companion's* fault;
- b. the employment must have been permanent (not temporary or contract); and
- c. the employment must have been for at least 12 continuous months on the date you or your *travelling companion* became aware of the termination or redundancy.

10. *You or a travelling companion secures new permanent, paid employment, after your policy's purchase date, that requires presence at work during the originally scheduled trip dates.*
 11. *Your or a travelling companion's primary residence is permanently relocated by at least 150 kilometers due to a transfer by your or a travelling companion's current employer. This coverage includes relocation due to transfer by your spouse's current employer.*
 12. *You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*
 13. *You or a travelling companion receive a legal notice to attend an adoption proceeding during your trip.*
 14. *You, a travelling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.*
 15. *You or a travelling companion is medically unable to receive an immunisation required for entry into a destination.*
 16. *Your or your travelling companion's travel documents required for your trip are stolen.*
- or a package, we will pay on a prorated basis.
- ii. Additional *accommodation* fees *you* are required to pay, if *you* prepaid for shared *accommodation* and *your travelling companion* has to interrupt their *trip*.
 - iii. Necessary transportation expenses *you* incur to continue *your trip* or return to *your* primary residence.
 - We will reimburse *you* either for the return travel carrier ticket to *your primary residence* or for the non-refundable portion of *your* original return ticket, but not both.
 - iv. Additional *accommodation* and transportation expenses if the interruption causes *you* to stay at *your* destination (or the location of the interruption) longer than originally planned. There is a per policy maximum of NZ\$150 per day for 14 days.
- Important:** *You must notify all of your travel suppliers within 72 hours of discovering that you will need to interrupt your trip (this includes being advised to interrupt your trip by a doctor). If you notify any travel suppliers later than that and get a smaller refund as a result, we will not cover the difference. If a serious illness, injury, or medical condition prevents you from being able to notify your travel suppliers within that 72 hour period, you must notify them as soon as you are able.*

Covered reasons:

1. *You or a travelling companion becomes ill or injured, or develops a medical condition disabling enough to make you interrupt your trip (including being diagnosed with an epidemic or pandemic disease such as COVID-19).*

The following conditions apply:

- a. *A doctor must either examine or consult with you or the travelling companion before you make a decision to interrupt the trip.*
- b. *You must not have travelled against your government advice in your country of primary residence or against local authority advice at your trip destination.*

2. *A family member who is not travelling with you becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or a pandemic disease such as COVID-19).*

B. Trip Interruption Coverage

If *you* have to interrupt *your trip* or end it early due to one or more of the covered reasons listed below, we will reimburse *you*, less available *refunds*, up to the maximum benefit listed in *your* Coverage Summary for Trip Interruption:

- i. *Your unused non-refundable trip payments and deposits. Where individual expenses cannot be identified because they are part of a cruise, tour*

The following condition applies:

The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalisation.

3. *You, a travelling companion, or a family member dies during your trip.*
4. *You or a travelling companion is quarantined during your trip due to having been exposed to:*
 - a. a contagious disease other than an *epidemic* or *pandemic*; or
 - b. an *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. the *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. the *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

5. *You or a travelling companion is in a traffic accident.*

One of the following conditions must apply:

- a. *you* or a *travelling companion* needs medical attention; or
 - b. the vehicle needs to be repaired because it is not safe to operate.
6. *You are legally required to attend a legal proceeding during your trip.*

The following condition applies:

The attendance is not in the course of *your*

occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

7. *Your primary residence becomes uninhabitable.*
8. *Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:*
 - A. a *natural disaster*;
 - B. *severe weather*;

However, if *you* can get to *your* original destination another way, we will reimburse *you* for the following, up to *your policy's* Trip Interruption Coverage maximum benefit:

- i. the necessary cost of alternate transportation, less available *refunds*; and
- ii. the cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.

9. *You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*
10. *You or a travelling companion is a traveller on a hijacked aircraft, train, vehicle, or vessel.*
11. *You, a travelling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.*
12. *You miss at least 50% of the length of your trip due to one of the following:*
 - A. A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your departure date*);
 - B. A strike, unless threatened or announced prior to the purchase of *your policy*;
 - C. A *natural disaster*;
 - D. Roads are closed or impassable due to *severe weather*;
 - E. Lost or stolen travel documents that are

required and cannot be replaced in time for continuation of *your trip*;

- i. *you* must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents.

F. Civil disorder, unless it rises to the level of *political risk*.

13. A *travel carrier* denies *you* or a travelling companion boarding based on a suspicion that *you* or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.

C. Travel Delay Coverage

To have this cover, *your* travel delay must be for at least the Minimum Required Delay listed in *your* Coverage Summary.

If *your trip* is delayed for one of the *covered reasons* listed below, we will reimburse *you* for the following expenses, less available *refunds*, up to the maximum benefit shown in *your* Coverage Summary for Travel Delay:

- i. *your* lost prepaid *trip* expenses and additional expenses *you* incur while and where *you* are delayed for meals, *accommodation*, communication, and transportation, subject to a daily (24 hours) limit listed in *your* Coverage Summary, as follows:
 - if *you* provide receipts, the With Receipts Daily Limit listed in *your* Coverage Summary applies; or
 - if *you* do not provide receipts, the No Receipts Daily Limit listed in *your* Coverage Summary applies.
- ii. *local public transportation* expenses to either help *you* rejoin *your* cruise or tour or reach *your* destination if the delay causes *you* to miss the departure of *your* cruise or tour.
- iii. if the delay causes *you* to miss the departure of *your* flight or train due to a *local public transportation* delay on *your* way to the departure airport or train station, transportation expenses to either help *you* reach *your* destination or return to *your primary residence*.

You will also be eligible for this coverage if *your trip* is delayed for the Minimum Required Delay listed in *your* Coverage Summary because *your travelling companion's* pre-booked travel to reach *you* as part of *your trip* has been delayed for any of the below *covered reasons*.

Covered reasons:

1. A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your departure date*);
2. A strike, unless threatened or announced prior to the purchase of *your policy*;
3. *Quarantine* during *your trip* due to having been exposed to:
 - a. a contagious disease other than an *epidemic* or *pandemic*; or
 - b. an *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.
4. A *natural disaster*;
5. Lost or stolen travel documents;
6. Hijacking, except when it is a *terrorist event*;
7. Civil disorder, unless it rises to the level of *political risk*;
8. A *traffic accident*; or

9. A *travel carrier* denies you or a *travelling companion* boarding based on a suspicion that you or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to your refusal or failure to comply with rules or requirements to travel or of entry to your destination.

D. Baggage Coverage

If your *baggage* is lost, damaged, or stolen while you are on your *trip*, we will pay you, less available *refunds*, the lesser of the following, up to the maximum benefit listed for Baggage Coverage in your Coverage Summary:

- i. cost to repair the damaged *baggage*; or
 - ii. cost to replace the lost, damaged, or stolen *baggage* with the same or similar item, depreciated by 10% for each full year since the original purchase date, up to the maximum of 50% depreciation.
- The following conditions apply:
- a. You must have taken reasonable steps to keep your *baggage* safe and intact and to recover it;
 - b. You must have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, *travel carrier*, *accommodation*, or tour operator within 24 hours of discovery of the loss;
 - c. You must file and retain a copy of a police report in case of theft of any one or more *high-value items*;
 - d. You must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For items without an original receipt or a proof of purchase, we will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item; and
 - e. You must report theft or loss of a cellular device to your network provider and request to block the device

What is not covered

The following items are not covered under this section:

1. Animals, including remains of animals;
2. Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;
3. Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);
4. Tickets, passports, deeds, blueprints, stamps, and other documents;
5. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion, and keys;
6. Rugs and carpets;
7. Antiques and art objects;
8. Fragile or brittle items;
9. Firearms and other weapons, including ammunition;
10. Intangible property, including software and electronic data;
11. Property for business or trade;
12. Property you do not own;
13. High value items stolen from a car, locked or unlocked;
14. *Baggage* while it is:
 - a. shipped, unless with your *travel carrier*;
 - b. in or on a car trailer;
 - c. unattended in an unlocked motor vehicle; or
 - d. unattended in a locked motor vehicle, unless the *baggage* cannot be seen from the outside;
19. *Baggage* left unattended in a public place.

E. Baggage Delay Coverage

If *your baggage* is delayed by a travel supplier during *your trip*, we will reimburse you for expenses you incur for the essential items you need until *your baggage* arrives, up to the maximum benefit shown in *your Coverage Summary* for Baggage Delay.

The following conditions apply:

- a. *Your baggage* must be delayed for at least the Minimum Required Delay listed under Baggage Delay in *your Coverage Summary*.
- b. If you do not provide receipts, the maximum amount payable is the No Receipts Limit listed in *your Coverage Summary*. The coverage in b) is only available for *your* outbound travel (not *your* return travel).

F. Overseas Emergency Medical And Dental Coverage

Overseas Emergency Medical Care:

We will reimburse the *reasonable and customary* costs for which you are responsible for *your* emergency medical care, if, during *your trip*, you require immediate medical attention *because you* have a sudden, unexpected illness, *injury*, or medical condition.

We will reimburse you up to the maximum benefit listed for Overseas Emergency Medical and Dental Coverage in *your Coverage Summary*.

If you need to be admitted to a *hospital* as an inpatient, we may be able to guarantee or advance payments, where accepted, up to the maximum benefit listed for Overseas Emergency Medical and Dental Coverage in *your Coverage Summary*.

Important: New Zealand has Reciprocal Health Agreements with Australia and the United Kingdom. You will be required to seek treatment in these countries from their public health system.

Emergency Dental Treatment:

We will reimburse the *reasonable and customary* costs of *your* emergency dental treatment, if during *your trip*:

1. *you* develop a dental infection; or

2. *you* break a tooth or experience a dental *injury*; or
3. *you* lose a filling.

We will reimburse you up to the maximum sub-limit listed for Emergency Dental Treatment listed in the Emergency Medical and Dental Coverage section of *your Coverage Summary*.

Krisflyer members only - hospitalisation daily benefit

You only have this cover if you are a Krisflyer member. If you are confined to a *hospital* outside New Zealand because of an unexpected illness, *injury*, or medical condition, we will reimburse you the maximum amount shown in *your Coverage Summary* for each continuous 24 hour period you are hospitalised, provided your period of confinement exceeds at least 48 hours. We will not reimburse you for the first 48 continuous hours you are in *hospital*.

Krisflyer members only - continuation of medical care in New Zealand

You only have this cover if you are a Krisflyer member. We will reimburse you up to the maximum benefit listed for Emergency Medical Coverage in *your Coverage Summary* for your continuing medical care in New Zealand.

The following conditions apply:

- i. The costs must be reasonable and customary costs incurred within 14 days of the date you return to New Zealand; and
- ii. The illness, *injury* or medical condition must have occurred during *your trip*, and you must have sought medical treatment during *your trip* outside New Zealand.

The following conditions of coverage apply to all claims under Overseas Emergency Medical and Dental Coverage:

- a. The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor*, dentist, *hospital*, or other provider authorised to practice medicine or dentistry;

- b. *You*, or someone acting on *your* behalf, must wherever possible contact us prior to treatment or hospitalisation. Failure to obtain our prior approval before any hospitalisation or treatment may result in *your* claim being declined; and
- c. We have the option of returning *you* to New Zealand 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 reimburse *you* for any ongoing overseas medical expenses including medication; and
- d. *You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

What is not covered:

We will not pay for losses arising directly or indirectly from:

- a. private medical care when public health care or treatment is available to *you*, or for any medical care *you* receive under a Reciprocal Healthcare Agreement between New Zealand and the country *you* are in;
- b. any care provided after *your policy* ends whether or not *you* return to New Zealand unless *you* are a *Krisflyer member* and *you* have cover for continuation of medical care in New Zealand as described by this *policy*;
- c. any care for any illness, *injury*, or medical condition that did not originate during *your trip* while outside New Zealand;
- d. hospitalisation or surgical treatment where *our* prior approval has not been sought and obtained, unless notification is not possible;
- e. non-emergency care or services including but not limited to the following care and services:
 - 1. Elective cosmetic surgery or care;
 - 2. Annual or routine exams;
 - 3. Long-term care;
 - 4. Allergy treatments (unless life threatening);
 - 5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
 - 6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilise *you*);

- 7. Experimental treatment; and
- 8. Any other non-emergency medical or dental care.

G. Emergency Transportation Coverage

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- We are not, and shall not be deemed to be, a provider of medical or emergency services.
- We act in compliance with all national and international laws and regulations, and *our* services are subject to approvals by appropriate local authorities and active travel and regulatory restrictions.

Emergency Evacuation (Transporting you to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip*, we will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

1. *Our* Emergency Assistance Team will consult with the local *doctor* to obtain information necessary to make appropriate decisions regarding *your* overall medical condition;
2. We will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. We will arrange and pay for a *medical escort* if we determine one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. *You* or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorise or arrange;

- b. You must comply with the decisions made by our Emergency Assistance Team. If you do not comply, you effectively relieve us from any responsibility and liability for the consequences of your decisions, and we reserve the right to not provide coverage;
- c. One or more emergency transportation providers must be willing and able to transport you from your current location to the identified hospital or facility;
- d. You must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which you are travelling on your trip.

Medical Repatriation (Getting you home after you receive care)

If you become seriously ill or injured or develop a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19) while on your trip and our Emergency Assistance Team confirms with the treating doctor that you are medically stable to travel, we will:

1. Arrange and pay for you to be transported via regularly scheduled service on a common carrier in the same class of service that you originally booked, unless a different class of service is otherwise medically necessary, for the return leg of your trip, less available refunds for unused tickets. The transportation will be to one of the following:
 - a. Your primary residence;
 - b. A location of your choice in your country of primary residence; or
 - c. A medical facility near your primary residence or in a location of your choice in your country of primary residence. In either case, the medical facility must be willing and able to accept you as a patient and must be approved by our medical team as medically appropriate for your continued care.
2. Arrange and pay for a medical escort if our medical team determines that one is necessary.

The following conditions apply:

- a. Special accommodations must be medically necessary for your transportation (for example, if more than one seat is medically necessary for you to travel);
- b. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorise

and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorise or arrange;

- c. You must comply with the decisions made by our Emergency Assistance Team. If you do not comply, you effectively relieve us from any responsibility and liability for the consequences of your decisions, and we reserve the right to not provide coverage;
- d. One or more emergency transportation providers must be willing and able to transport you from your current location to the identified hospital or facility;
- e. You must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which you are travelling on your trip.

Transport to Bedside (Bringing a friend or family member to you)

If you are told by the treating doctor that you will be hospitalised for more than 72 hours during your trip or that your condition is immediately life-threatening, we will arrange and pay for round-trip transportation in economy class on a travel carrier for one friend or family member to stay with you.

The following conditions apply:

- a. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements.
- b. You must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which you are travelling on your trip.

Return of Dependents (Getting minors and dependents home)

If you die or are told by the treating doctor you will be hospitalised for more than 24 hours during your trip, we will arrange and pay to transport your travelling companions who are under the age of 18, or are dependents requiring your full-time supervision and care to one of the following:

1. your primary residence; or

- a location of *your* choice in *your* country of *primary residence*.

We will arrange and pay for an adult *family member* to accompany *your travelling companions* who are under the age of 18 or are dependents requiring *your* full-time supervision and care, if we determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- This benefit is only available while *you* are hospitalised, or if *you* die, and if *you* do not have an adult *family member* traveling with *you* that is capable of caring for the *travelling companions* under the age of 18 or dependents.
- You* or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements.
- You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are travelling on *your trip*.

Repatriation of Remains (Getting your remains home)

We will arrange and pay for the *reasonable and customary costs* to transport *your* remains to one of the following:

- A funeral home near *your primary residence*; or
- A funeral home located in your country of **primary residence**

The following conditions apply:

- Someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements; and
- The death must occur while on *your trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, we will reimburse the necessary expenses up to the amount it would have cost *us* to transport

your remains to a funeral home near *your primary residence*.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for search and rescue coverage in *your* Coverage Summary, if *you* are reported missing during *your trip* or have to be rescued from a physical emergency.

H. Personal Liability Coverage

IMPORTANT: Personal Liability Coverage is only available to *KrisFlyer* members. You do not have this coverage if you are not a *KrisFlyer* member.

If *you* become legally liable to pay compensation for:

- bodily *injury* or death of someone else; or
- physical loss of, or damage to, someone else's property,

as a result of an *accident*, or a series of *accidents* arising out of a single event, that happens during *your trip*, then we will indemnify *you* up to the maximum benefit listed in *your* Coverage Summary for Personal Liability for:

- the compensation (including legal costs) awarded against *you*; and
- any reasonable legal costs incurred by *you* for settling or defending a claim made against *you*, provided that *you* have *our* written approval before *you* incur these costs.

The following conditions apply:

- You* must tell *us* as soon as *you* or *your* personal representatives are aware of a possible prosecution, inquest, fatal *injury*, *accident* or incident, which might lead to a claim against *you*.
- You* must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against *you* without *our* written consent.

If *you* do not meet these conditions, we may reduce or refuse *your* claim to the extent we are prejudiced.

What is not covered:

We will not pay in respect of *your* legal liability for *injury*, death or damage caused by, or arising in connection with:

1. *injury to you, your travelling companion or to a relative or employee of you or your travelling companion;*
2. *loss of or damage to property belonging to, or in the care, custody or control of you, your travelling companion, or a relative or an employee of you or your travelling companion;*
3. *your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;*
4. *your conduct of, or employment in any business, profession, trade or occupation;*
5. *any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance or compensation scheme or fund, or under ACC (Accident Compensation Corporation) or a similar scheme including but not limited to a workers compensation insurance, or an industrial award or agreement;*
6. *any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;*
7. *illness, sickness or disease that you have transmitted;*
8. *any compensation or damages awarded which are not monetary amounts;*
9. *a contract you have agreed to that imposes on you a liability which you would not otherwise have;*
10. *assault and/or battery committed by you or at your direction;*
11. *any act by you or any person acting with your knowledge, connivance or consent which is intended to cause injury, property damage or liability.*

I. Travel Accident Coverage

We will pay up to the maximum benefit for Travel Accident Coverage listed in *your* Coverage Summary if:

- a) *an accident occurs during your trip outside of New Zealand; and*
- b) *you sustain an injury which within 90 days from the date of the accident, causes your death or permanent disablement.*

The following condition applies:

- a. If the *accident* is during a flight, the flight must be operated by a commercial airline company and be between two commercial airports.

What is not covered:

We will not pay claims arising directly or indirectly from:

1. *Your participation in manual or hazardous work;*
2. *Deliberate exposure to danger unless in the attempt to save a human life;*
3. *Disease or any disease process, illness or any natural causes;*
4. *The accidental death or permanent disablement of any person under the age of 16 years;*
5. *You not following our instructions or requirements under any other coverage this policy provides.*

J. Rental Car Excess Coverage

IMPORTANT: Rental Car Excess Coverage is only available to *KrisFlyer* members. You do not have this coverage if you are not a *KrisFlyer* member.

This coverage does not replace any vehicle coverage mandated by law, does not provide bodily *injury* and property damage liability insurance and does not comply with any financial responsibility law or any other law mandating motor vehicle coverage.

If *your rental car* is stolen or damaged during the scheduled rental period, as shown on the *rental car* agreement, and while on *your trip*, we will pay you up to the maximum benefit listed for Rental Car Excess in *your* Coverage Summary:

- i. The specified excess, deductible or damage liability fee you are liable to pay under *your* rental car agreement.

The following conditions apply:

- a. If the *rental car* is damaged while being operated, the driver at the time the damage occurs must be listed on the *rental car* agreement;
- b. This *policy* must have been purchased and become effective prior to you or any driver listed in the *rental car* agreement, or anyone acting on *your* or their behalf, first taking possession of the *rental car* at the beginning of the scheduled rental period as shown on the *rental car* agreement;

- c. You must file a report with the *rental car* company, either within 24 hours of the loss or damage or when you return the *rental car* (whichever comes first); and
- d. If the *rental car* is stolen, you must promptly notify the police.

Rental cars do not include:

1. Vehicles used for peer-to-peer car sharing;
2. Trucks or moving vans;
3. Trailers;
4. Snowmobiles, kit-cars, or all-terrain vehicles;
5. Vehicles when used off-road;
6. Vehicles that are more than 10 years old;
7. Vehicles that seat more than nine persons, including the driver;
8. Vehicles that do not have to be licensed or are not legal where used;
9. Vehicles that are rented for commercial or for-hire purposes, including limousines; and
10. Vehicles that have a manufacturer's suggested retail price of more than NZ\$75,000.

What is not covered

You are not covered for any loss that results directly or indirectly from any of the following specific exclusions:

1. Any obligation you assume under any agreement, (e.g. you pay for the car rental agency's supplemental insurance), except a collision or comprehensive excess or deductible for your primary insurance;
2. Violating the *rental car agreement*;
3. Leases or rentals for 31 consecutive days or longer;
4. *Rental car's* loss of value; or
5. Mechanical breakdown or ordinary wear and tear.

- a. have taken necessary steps to keep *your personal money* safe and to recover it;
- b. file and retain a copy of a police report in the case of theft;
- c. have filed and retained a copy of a report giving the details of the *personal money* and its value with the appropriate local authorities, *travel carrier, accommodation* or tour operator within 24 hours of discovery of a loss; and
- d. provide documentary evidence of the value of the lost or stolen *personal money* as well as the original source for cash.

What is not covered

The following exclusions apply:

1. This *policy* will not pay for *personal money* if one of the following apply:
 - a. it is not being carried by you;
 - b. it is not locked in the secure private *accommodation* you are using on your trip; or
 - c. it is not locked in a safe or security deposit box, if a safe or security deposit box has been provided in your *accommodation*;
2. Reimbursement, unless you can provide evidence of the amount of currency you had, from the place where you got the currency;
3. Losses caused by a drop in exchange rates or any shortage caused by mistakes made when exchanging currency;
4. *Personal money* left in a motor vehicle or left unattended in a public place;
5. Loss or theft of travellers' cheques or other payment means if the issuing agent provides replacements or reimburses you;
6. More than the lowest market value of equivalent *personal money* (except cash), if paid for using frequent-flyer points, loyalty-card points, vouchers or another similar scheme.

K. Personal Money Coverage

IMPORTANT: Personal Money Coverage is only available to KrisFlyer members. You do not have this coverage if you are not a KrisFlyer member.

If your *personal money* is lost or stolen while you are on your trip, we will reimburse you, up to the maximum benefit listed for Personal Money in your Coverage Summary.

The following conditions apply:
You must:

L. Loss Of Travel Documents

IMPORTANT: Loss of Travel Documents Coverage is only available to KrisFlyer members. You do not have this coverage if you are not a KrisFlyer member.

If your passport or visa is lost, stolen or destroyed while you are on your trip, we will reimburse you, up to the maximum benefit listed for Loss of Travel Documents in your Coverage Summary for the following:

- i. The cost of *your* necessary extra travel and *accommodation* expenses as well as administration costs for the issuing of the emergency passport and/or visa *you* need to continue *your trip* or return to *your primary residence*; and
- ii. The equivalent cost (based on the current standard replacement costs) of the period remaining on *your* passport that is lost or has been stolen or destroyed.

The following conditions apply:
You must:

- a. have taken necessary steps to keep *your* passport and/or visa safe and to recover it, where possible;
- b. file and retain a copy of a police report in the case of theft;

- c. have filed and retained a copy of a loss report from the consulate or embassy *you* reported it to; and
- d. provide receipts for all expenses, including from the consulate or embassy confirming the cost of the replacement or emergency passport or visa.

What is not covered

The following exclusions apply:

- 1. Reimbursement, unless *you* can provide receipts for the expenses claimed;
- 2. Losses caused by differences in exchange rates;
- 3. Passports or visas left unattended in a motor vehicle or *unattended* in a *public place*;
- 4. Foreign currency transaction fees imposed by *your* bank or credit card issuer;
- 5. The cost of any upgrades, pre-checking services or postage fees.



General exclusions

The General Exclusions apply to each coverage. An “exclusion” is something that is not covered by this insurance *policy*, and if an exclusion applies to *your* claim, no payment is available to *you*.

This *policy* does not provide coverage for any loss that results directly or indirectly from or that is related to any of the following:

1	Things you were aware of	Any loss, condition, or event that was known, foreseeable, intended, or expected when <i>your policy</i> was purchased.
2	Pre-existing medical conditions	a) <i>Your pre-existing medical condition(s)</i> ; b) <i>Pre-existing medical condition(s) of your travelling companion(s)</i> ; c) <i>Pre-existing medical condition(s) of your family member(s)</i> .
3	Travelling for medical treatment	<i>You</i> travelling with the intention to receive health care, medical treatment, or dental treatment of any kind while on <i>your trip</i> .
4	Travelling against medical advice	<i>You</i> travelling against the medical advice of a <i>doctor</i> regarding <i>your</i> health or medical condition.
5	Self-harm and suicide	<i>Your</i> intentional self-harm or <i>your</i> suicide or attempted suicide.
6	Pregnancy and childbirth	Pregnancy or childbirth except for sudden unforeseen medical complications or emergencies occurring within the first 20 weeks/140 days of <i>your</i> pregnancy.
7	A child born overseas	A child born overseas during <i>your</i> coverage period.
8	Fertility and abortion	Fertility treatments or <i>you</i> undergoing an abortion where it is not deemed <i>medically necessary</i> to do so by a <i>doctor</i> .
9	Alcohol and drugs	The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a <i>doctor</i> and used as prescribed.
10	Intent to cause loss	Acts committed by <i>you</i> , <i>your travelling companion</i> or <i>your family member</i> with the intent to cause loss.
11	Working as a crew member	Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
12	Motorcycles and mopeds	<i>You</i> riding a moped or motorcycle in the following circumstances: i.) without a helmet (whether as a driver or a passenger); or ii.) without a valid driver’s license as required in the country <i>you</i> are in; or iii.) where a valid license is not required in the country <i>you</i> are in, <i>you</i> riding if <i>you</i> do not have a full New Zealand license qualifying <i>you</i> to ride the moped or motorcycle <i>you</i> are riding on, as specified by the New Zealand Transport Agency (www.nzta.govt.nz).
13	Professional sports	Participating in or training for any professional or semi-professional sporting competition.

14	Amateur sports	Participating in or training for any amateur sporting competition while on <i>your trip</i> . This does not include participating in informal recreational sporting competitions and tournaments organized by <i>accommodations</i> , resorts, or cruise lines to entertain their guests.
15	Extreme sports	Participating in extreme, high-risk sports and activities including but not limited to: <ul style="list-style-type: none"> a. Skydiving, BASE jumping, hang gliding, or parachuting; b. Bungee jumping; c. Caving, rappelling, or spelunking; d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter; e. <i>Climbing sports</i> or free climbing; f. Any <i>high-altitude activity</i>; g. Personal combat or fighting sports; h. Racing or practicing to race any motorised vehicle or watercraft; i. Free diving; or j. Scuba diving at a depth greater than 20 meters or without a dive master.
16	Illegal acts	An <i>illegal act</i> resulting in a conviction, except when <i>you</i> , a <i>travelling companion</i> , a <i>family member</i> , or <i>your service animal</i> is the victim of such act.
17	Epidemics and pandemic diseases	An <i>epidemic</i> or <i>pandemic</i> , except when and to the extent that an <i>epidemic</i> or <i>pandemic</i> is expressly referenced in and covered under Trip Cancellation Coverage, Trip Interruption Coverage, Travel Delay Coverage, or Emergency Medical and Dental Coverage.
18	Natural disasters	<i>Natural disaster</i> , except when and to the extent that a <i>natural disaster</i> is expressly referenced in and covered under Trip Cancellation Coverage, or Trip Interruption Coverage, or Travel Delay Coverage.
19	Pollution and contamination	Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
20	Nuclear reaction and radiation	Nuclear reaction, radiation, or radioactive contamination.
21	War	War (declared or undeclared) or acts of war.
22	Military duty	Military duty, except when and to the extent that military duty is expressly referenced and covered under Trip Cancellation Coverage or Trip Interruption Coverage.
23	Political risk	<i>Political risk</i> .
24	Cyber risk	<i>Cyber risk</i> .
25	Civil unrest	Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in and covered under Trip Interruption Coverage or Travel Delay Coverage.
26	Terrorism	<i>Terrorist events</i> . This exclusion does not apply to Overseas Emergency Medical and Dental Coverage or Emergency Transportation Coverage.

27	Government authorities	Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under Trip Cancellation Coverage or Trip Interruption Coverage.
28	Travel supplier restrictions	A <i>travel supplier's</i> restrictions on any <i>baggage</i> , including medical supplies or equipment
29	Damaged property	Ordinary wear and tear or defective materials or workmanship.
30	Gross negligence	An act of gross negligence by <i>you</i> or a <i>travelling companion</i> .
31	Travel against government advice	Travel against the orders or advice of any government or other public authority.
32	Sanctions	Any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.
33	Travel dates	Any claims arising from: A) <i>Your travel carrier</i> tickets not showing travel date(s); or B) The <i>departure date</i> and <i>coverage end date</i> as shown on the Coverage Summary do not match <i>your trip's</i> actual <i>departure date</i> and <i>return date</i> (part B) does not apply to insurance purchased with a one-way booking).



Claims

First check *you* are covered by *your policy* by reading the appropriate coverage section in this *policy* and the **GENERAL EXCLUSIONS** applying to all sections to see exactly what is, and is not covered.

How To Make A Claim And What Is Required

You must give notice of *your* claim as soon as possible. The fastest and easiest way to make a claim is to visit *our* online claims portal:

<https://claimmanager.co.nz>

Alternatively, *you* can call the contact number shown on the back cover of this Policy Wording for assistance. If there is a delay in claim notification, or *you* do not provide sufficient detail to process *your* claim, *we* can reduce *your* claim by the amount of prejudice *we* have suffered because of the delay.

You must give any information *we* reasonably ask for to support *your* claim at *your* expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required *we* may ask *you* to provide *us* with translations into English of any such documents to enable *our* assessment of *your* claim. *You* must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required. If *you* think that *you* may have to cancel *your trip* or shorten *your trip* *you* must tell *us* as soon as possible. Contact *us* using the contact number shown on the back cover of this Policy Wording.

For medical, *hospital* or dental claims, contact *us* as soon as practicable.

For loss or theft of *your baggage*, *personal money* or travel documents, report it immediately to the police and obtain a written notice of *your* report.

For damage or misplacement of *your baggage*, caused by the airline or any other operator or accommodation provider, report the damage or

misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make. Submit full details of any claim in writing within 30 days of *your* return to *your primary residence*.

Claims Are Payable In New Zealand Dollars To You

We will pay all claims in New Zealand dollars. *We* will pay *you* unless *you* tell *us* to pay someone else.

The rate of currency exchange that will apply is the rate at the time *you* incurred the expense.

Payment will be made by direct credit to a New Zealand bank account nominated by *you*.

You Must Not Admit Fault Or Liability

You must not admit that *you* are at fault, for any *accident*, incident or event causing a claim under *your policy*, and *you* must not offer or promise to pay any money, or become involved in legal action, without *our* approval.

You Must Help Us To Recover Any Money We Have Paid

If *we* have a claim against someone in relation to the money *we* have to pay or *we* have paid under *your policy*, *you* must do everything *you* can to help *us* do that in legal proceedings. If *you* are aware of any third party that *you* or *we* may recover money from, *you* must inform *us*.

If You Can Claim From Anyone Else, We Will Only Make Up The Difference

If *you* can make a claim against someone in relation to a loss or expense covered under this *policy* and they do not pay *you* the full amount of *your* claim, we will make up the difference. *You* must claim from them first.

Other Insurance

If any loss, damage or liability covered under this *policy* is covered by another insurance *policy*, *you* must give *us* details of that insurance *policy*. We will only make any payment under this *policy* once the other insurance *policy* is exhausted. If we have paid *your* claim in full first, we may seek contribution from *your* other insurer. *You* must give *us* any information we reasonably ask for to help *us* make a claim from *your* other insurer.

Subrogation

We may, at *our* discretion undertake in *your* name and on *your* behalf, control and settle any proceedings for *our* own benefit in *your* name to recover compensation or secure indemnity from any party in respect of anything covered by this *policy*. *You* are to assist and permit to be done, everything required by *us* for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon *us* paying *your* claim under this *policy* regardless of whether we have yet paid *your* claim and whether or not the amount we pay *you* is less than full compensation for *your* loss. These rights exist regardless of the section of this *policy* under which *your* claim is paid.

Recovery

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To *us*, *our* costs (administration and legal) arising from the recovery.
2. To *us*, an amount equal to the amount that we paid to *you* under *your* *policy*.
3. To *you*, *your* uninsured loss (less *your* excess).
4. To *you*, *your* excess.

Once we pay *your* total loss we will keep all money left over.

If we have paid *your* total loss and *you* receive a payment from someone else for that loss or damage, *you* must pay *us* the amount of that payment up to the amount of the claim we paid *you*.

If we pay *you* for lost or damaged property and *you* later recover the property or it is replaced by a third party, *you* must pay *us* the amount of the claim we paid *you*.

Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud. *You* can help by reporting insurance fraud by calling Allianz Partners on 0800 800 048. All information will be treated as confidential and protected to the full extent under law.

Financial Strength Rating

Mitsui Sumitomo Insurance Company, Limited - Financial Strength Rating.

Mitsui Sumitomo Insurance Company, Limited has a financial strength rating of A+ (Stable) given by S&P Global Ratings.

The S&P Global rating scale in summary form is:

AAA	(Extremely Strong)
AA	(Very Strong)
A	(Strong)
BBB	(Good)
BB	(Marginal)
B	(Weak)
CCC	(Very Weak)
CC	(Extremely Weak)
R	(Under Regulatory Supervision)
SD	(Selective Default)
D	(Default)
NR	(Not Rated)

The rating may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Further information on the S&P Global ratings is available here: <https://www.spglobal.com/ratings/en/products-benefits/products/financial-strength-rating>.

Contact Us

Sales & General Enquiries

FREE PHONE: **0800 800 048**

EMAIL: help@allianz-assistance.co.nz

Claims

PHONE: **0800 800 048**

EMAIL: claims@allianz-assistance.co.nz

24 Hour Emergency Assistance

Reverse charge call through telephone operator:
+64 9 486 6868



This policy is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622 and underwritten by **Mitsui Sumitomo Insurance Company, Limited (NZBN 9429039809810, FSP Number 20661)** (Incorporated in Japan)