

TRAVEL INSURANCE

BASIC COVER



POLICY WORDING

Effective 01 March 2020

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Part 1: About your Cover

Policy Wording

This Policy Wording sets out the cover available and the terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs. Parts 1 and 2 of this document make up the Policy Wording.

This Policy Wording, together with the Certificate of Insurance and any written endorsements by us, make up your contract with Allianz Partners. Please keep these documents in a safe place for future reference.

Who is your Insurer?

This policy is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Ave, Takapuna, Auckland 0622 and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia), ("Hollard"), Level 26, 188 Quay Street, Auckland 1010 (referred to as "us", "we" or "our").

Contact us

Sales & Medical Assessments

Phone: 0800 400 132

Email: stasupport@allianz-assistance.co.nz

Claims

Phone: 0800 400 132

Email: travelclaims@allianz-assistance.co.nz

Mail: PO Box 112316, Penrose, Auckland 1642, New Zealand

24 Hour Emergency Assistance

Phone: 0800 778 103 (within New Zealand)

Phone: +61 7 3305 7499 (reverse charge from Overseas)

24 Hour Emergency Assistance - see page 11

Policy Benefits		Per Adult	Per Adult
		Plan A International	Plan B Domestic
This table sets out a summary only of the cover that is provided under each plan and the most we will pay in total for all claims under each section. Where used, 'unlimited' only means that there is no capped dollar sum insured and all costs and expenses must be reasonable. Terms, conditions, limits and exclusions apply as set out in the Policy Wording.		Single Trip maximum limits or Annual Multi-Trip maximum limits	
1	Overseas Medical and Dental	\$10 million	\$1,500
2	Continuing Medical Expenses on Return to New Zealand^^	\$1,500	\$Nil
* 3	Additional Expenses	\$10 million	\$10,000
* 4	Amendment or Cancellation Costs	unlimited	\$10,000
* 5	Luggage and Travel Documents	\$3,000	\$3,000
6	Delayed Luggage Allowance^	\$200	\$Nil
* 7	Travel Delay^^	\$Nil	\$750
8	Special Events^^	\$Nil	\$2,000
* 9	Hospital Incidentals^	\$1,000	\$Nil
*10	Hijacking^	\$2,000	\$Nil
*11	Loss of Income^^	\$Nil	\$1,500
12	Disability^^	\$Nil	\$10,000
*13	Accidental Death	\$10,000	\$10,000
14	Personal Liability	\$1 million	\$200,000
15	Medical and Dental Expenses in New Zealand	\$1,000,000 - only for Area 9	\$Nil
16	Rental Vehicle Insurance Excess ⁺	optional	optional

* sub-limits apply - refer to "The Benefits" section pages 23 to 40 for details.

^ you do not have cover under these Sections while travelling in New Zealand.

^^ you do not have cover under these Sections while travelling outside New Zealand.

Summary of the Benefits

This is only a summary of the benefits provided and does not form part of the terms of insurance. Please read this Policy Wording carefully to understand what this policy covers. Importantly, please note that exclusions and limits apply.

Cover for medical treatment (including Hospital, surgical, nursing, ambulance and emergency dental expenses) if you are Injured or become Sick while on a Trip.

Cover for continuing registered medical, surgical and Hospital treatment in a public Hospital, upon return to New Zealand, if you are Injured or become Sick Overseas.

Cover for Additional accommodation and travel expenses as a result of certain events including Sickness, natural disasters, loss of travel documents and strikes.

Cover if your Trip has to be re-arranged or cancelled due to unforeseen circumstances outside your control including Sickness, Injury, extreme weather conditions, exam re-sit or retrenchment.

New for old cover for accidental loss, damage to, or theft of, your Luggage and Personal Effects. Also cover for replacement cost of lost or stolen travel documents.

Cover to purchase essential emergency items Overseas if all your luggage is delayed by a Carrier for more than 24 hours.

Cover for Additional accommodation expenses if your scheduled transport is temporarily delayed for more than 6 hours.

Cover for Additional travel expenses for you to reach a special event (as defined) if you would miss it due to unforeseen circumstances outside your control.

Cover up to \$20 per night for the cost of miscellaneous expenses if you are hospitalised Overseas for at least 48 hours.

Benefit payable of \$200 for each 24 hour period you are forcibly detained if your public transport vehicle is hijacked.

Benefit payable if you are unable to attend your usual work upon return to New Zealand, due to an Injury you sustained during your Trip.

Benefit payable for total loss of sight in one or both eyes, or total loss of the use of a limb, within 12 months of, and because of, an Injury you sustained during your Trip.

Benefit payable to your estate if you die, within 12 months of, and because of, an Injury sustained during your Trip.

Cover for legal liability if your negligent act or omission during the Trip causes bodily injury or damage to property of other persons.

Cover for Hospital, medical and emergency dental expenses incurred by non-residents of New Zealand while travelling in New Zealand.

Cover for the excess payable on your Rental Vehicle's motor vehicle insurance as a result of the Rental Vehicle being stolen, crashed or damaged while in your custody.

you can choose \$200, \$400, \$600, \$800 or \$1,500 cover.

+ available as an option - refer to "Options to Vary Cover" on pages 7 & 8.

Policy Benefits This table sets out a summary only of the cover that is provided under each plan and the most we will pay in total for all claims under each section. Terms, conditions, limits and exclusions apply as set out in the Policy Wording.		Per Person	Per Person
		Plan C Domestic Cancellation Cover	Plan D Non-Medical Cover
		Single Trip maximum limits	
1	Overseas Medical and Dental	\$Nil	\$Nil
2	Continuing Medical Expenses on Return to New Zealand ^{^^}	\$Nil	\$Nil
* 3	Additional Expenses ^{<}	Variable up to maximum of \$1,500 [#]	\$10 million
* 4	Amendment or Cancellation Costs ^{<}		unlimited
* 5	Luggage and Travel Documents	\$3,000	\$3,000
6	Delayed Luggage Allowance [^]	\$200	\$200
* 7	Travel Delay ^{^^}	\$Nil	\$Nil
8	Special Events ^{^^}	\$Nil	\$Nil
* 9	Hospital Incidentals [^]	\$1,000	\$Nil
*10	Hijacking [^]	\$2,000	\$2,000
*11	Loss of Income ^{^^}	\$Nil	\$Nil
12	Disability ^{^^}	\$Nil	\$Nil
*13	Accidental Death	\$10,000	\$10,000
14	Personal Liability	\$1 million	\$1 million
15	Medical and Dental Expenses in New Zealand	\$1,000,000 - only for Area 9	\$Nil
16	Rental Vehicle Insurance Excess ⁺	optional	optional

* sub-limits apply - refer to "The Benefits" section pages 23 to 40 for details.

< For Plan D, you do not have cover under these Sections for claims arising from, related to or associated with any Injury or Sickness suffered by you.

Summary of the Benefits

This is only a summary of the benefits provided and does not form part of the terms of insurance. Please read this Policy Wording carefully to understand what this policy covers. Importantly, please note that exclusions and limits apply.

Cover for medical treatment (including Hospital, surgical, nursing, ambulance and emergency dental expenses) if you are Injured or become Sick while on a Trip.

Cover for continuing registered medical, surgical and Hospital treatment in a public Hospital, upon return to New Zealand, if you are Injured or become Sick Overseas.

Cover for Additional accommodation and travel expenses as a result of certain events including Sickness, natural disasters, loss of travel documents and strikes.

Cover if your Trip has to be re-arranged or cancelled due to unforeseen circumstances outside your control including Sickness, Injury, extreme weather conditions, exam re-sit or retrenchment.

New for old cover for accidental loss, damage to, or theft of, your Luggage and Personal Effects. Also cover for replacement cost of lost or stolen travel documents.

Cover to purchase essential emergency items Overseas if all your luggage is delayed by a Carrier for more than 24 hours.

Cover for Additional accommodation expenses if your scheduled transport is temporarily delayed for more than 6 hours.

Cover for Additional travel expenses for you to reach a special event (as defined) if you would miss it due to unforeseen circumstances outside your control.

Cover up to \$20 per night for the cost of miscellaneous expenses if you are hospitalised Overseas for at least 48 hours.

Benefit payable of \$200 for each 24 hour period you are forcibly detained if your public transport vehicle is hijacked.

Benefit payable if you are unable to attend your usual work upon return to New Zealand, due to an Injury you sustained during your Trip.

Benefit payable for total loss of sight in one or both eyes, or total loss of the use of a limb, within 12 months of, and because of, an Injury you sustained during your Trip.

Benefit payable to your estate if you die, within 12 months of, and because of, an Injury sustained during your Trip.

Cover for legal liability if your negligent act or omission during the Trip causes bodily injury or damage to property of other persons.

Cover for Hospital, medical and emergency dental expenses incurred by non-residents of New Zealand while travelling in New Zealand.

Cover for the excess payable on your Rental Vehicle's motor vehicle insurance as a result of the Rental Vehicle being stolen, crashed or damaged while in your custody.

^ you do not have cover under these Sections while travelling in New Zealand.

^^ you do not have cover under these Sections while travelling outside New Zealand.

+ available as an option - refer to "Options to Vary Cover" on pages 5 & 6.

Non-Medical Plan

It is also important to note that under a Non-Medical Plan, there is no provision for you to claim under the following sections of your policy if the claim arises from, is related to or associated with any Injury or Sickness suffered by you:

SECTION 3: Additional expenses

SECTION 4: Amendment or cancellation costs

Policy Options

You can choose one of these plans:

Plan A - International

(includes Sections* 1 to 6, 9, 10, 13 and 14 - if you have selected Region 9, then Section 15 is also included)

Plan B - Domestic

(includes Sections 1, 3, 4, 5, 7, 8, and 11 to 14)

Plan C - Domestic Cancellation Cover

(includes Sections 3 and 4)

Single Trip

Cover is provided for one Trip of up to 12 months* in duration.

Plans available:

- **International (Plan A)**
- **Domestic (Plan B)**
- **Domestic Cancellation Cover (Plan C)**

* Restrictions may apply depending on your age / duration / destination.

Annual Multi-Trip

A 12 month policy that covers any number of Trips undertaken during this period, where your destination is more than 250kms from your Home.

All benefit limits and sub-limits reinstated on the completion of each Trip except for Section 14 (*Personal Liability*) - the amount shown in the "**Benefits Table**" is the most we will pay for all claims combined for the Period of Insurance.

Plans available:

- **International (Plan A)** Includes cover for travel within New Zealand. Choose a maximum of 31, 45 or 62 days per Trip. Your maximum number of days is a factor in determining your premium.
- **Domestic (Plan B)** Choose a maximum of 15 or 31 days per Trip. Your maximum number of days is a factor in determining your premium.

Options to Vary Cover

The following options to vary cover are only available if you choose Plan A (*International*), Plan B (*Domestic*) or Plan D (*Non-Medical Cover*):

- choose your Excess
- increased luggage item limits
- cover for Rental Vehicle insurance excess

Excess choices (Plan A – International only)

If you purchase Plan A (*International*), you can choose your Excess. The Excess options available are \$Nil, \$100 and \$250. The higher the Excess you choose, the lower your premium will be. Your Excess will be shown on your Certificate of Insurance.

Increased luggage item limits

'*Specified Items*' means Luggage and Personal Effects that are listed as covered in your Certificate of Insurance with a sum insured nominated by you.

'*Unspecified Items*' means luggage and personal effects that are not specifically listed in your Certificate of Insurance.

'*Electronic Items*' means personal computers, video cameras, cameras, tablets, mobile phones (including PDAs and any items with phone capabilities), GPS, electronic book readers, and portable audio and gaming equipment. However, it does not mean any business samples or items that you intend to trade.

The maximum amount we will pay under Section 5 (*Luggage and travel documents*) for any one item, set or pair of items (including accessories – see pages 30 to 32 for more information) is:

Item limit – Plans A, B & D	
Electronic Items (including tablets and mobile phones)	\$1,000 per item
All other Unspecified Items	\$500 per item

If you want cover under Section 5 for items with a replacement value of more than the limits shown above, you can increase the item limit by paying an additional premium.

For a single item, set or pair of items (including accessories), you can increase the item limit by up to \$4,500. For multiple items, the overall total increase in limits cannot exceed \$7,000. If you make a claim, then you will need to give us receipts or valuations (less than 12 months old), or both, as proof of the value of the items. Please ask your STA Travel Adviser for a quote.

Rental Vehicle insurance excess

The policy does not automatically provide Rental Vehicle insurance excess cover (Section 16).

You can purchase \$5,000 of cover by paying an additional premium. Please ask your STA Travel Adviser for a quote.

Extending your trip

You may extend your cover free of charge if you find that your return to New Zealand has been delayed because of one or more of the following:

- a bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or Luggage and Personal Effects, is delayed; or
- the delay is due to a reason for which you can claim under your policy (subject to Allianz Partners written approval).

However, if you would simply like to be insured for longer than the original Period of Insurance, you must purchase a new policy through STA Travel prior to the expiry of your original policy.

Please note that if you purchase such a policy, it will not be an extension of the previous policy. If STA Travel accepts your application for the new policy, a new Period of Insurance will commence and you will be issued with a new Certificate of Insurance. The Period of Insurance on any Certificate cannot be longer than 12 months.

Cover cannot be extended:

- under **Section 13 Accidental Death** for any period in excess of 365 days from the start date shown on your Certificate of Insurance, in any circumstances;
- for any Pre-existing Medical Condition, unless it is listed under the heading '*Pre-existing Medical Conditions which we may cover with no additional premium payable*' on pages 9 & 10, and you have not been hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to application for the extension. This applies even if cover for your Pre-existing Medical Condition was provided under the original policy;
- for any medical conditions you suffered during the term of your original policy;
- where you have not advised Allianz Partners of any circumstances that have given (or may give) rise to a claim under your original policy.

Cooling-off period

If you decide that you do not want the policy, you may cancel it within 15 business days after you are issued your Certificate of Insurance and Policy Wording, provided you have not started your Trip and you do not want to make a claim or to exercise any other right under the policy. You will be given a full refund of the premium you paid when exercising your cooling-off right.

After this period, you can still cancel your policy but we will not refund any part of your premium if you do.

Pre-existing Medical Conditions

Please read this section carefully.

The meaning of Pre-existing Medical Condition is defined in the section headed Words with Special Meanings. It is important that you read and understand this and all other definitions used in this product.

There is no cover under this policy for any claims arising from, related to or associated with, your Pre-existing Medical Condition(s) unless:

- a] Allianz Partners has agreed in writing to provide cover to you for the Pre-existing Medical Condition causing your claim; or
- b] the Pre-existing Medical Condition meets the requirements set out under the heading **PRE-EXISTING MEDICAL CONDITIONS WHICH WE MAY COVER WITH NO ADDITIONAL PREMIUM PAYABLE.**

Except as provided under General Exclusion 13 b), no cover is provided under this policy for any claims arising from, related to or associated with, a Pre-existing Medical Condition of any person who is not named on your Certificate of Insurance.

PRE-EXISTING MEDICAL CONDITIONS WHICH WE MAY COVER WITH NO ADDITIONAL PREMIUM PAYABLE

No application for cover or any further information is required from you if:

- a] your Pre-existing Medical Condition is described in the list below, and
- b] it has not caused your hospitalisation (including day surgery or emergency department attendance) in the 24 months prior to the time of the policy being issued.

Conditions

1. acne;
2. asthma, provided:
 - you are under 60 years of age, and
 - you have no other lung disease;
3. bunions;
4. carpal tunnel syndrome;
5. cataracts;
6. cleft palate;
7. cochlear implant;
8. coeliac disease;
9. congenital adrenal hyperplasia;
10. congenital blindness;
11. congenital deafness;
12. conjunctivitis;
13. dengue fever;
14. diabetes (type 1 or type 2), or glucose intolerance provided:

- you were first diagnosed over 6 months ago; and
 - you had no complications in the last 12 months; and
 - you had no kidney, eye or neuropathy complications or cardiovascular disease; and
 - you are under 50 years of age;
15. dry eye syndrome;
 16. Dupuytren's contracture;
 17. ear grommets, if no current infection;
 18. eczema;
 19. gastric reflux (GORD);
 20. glaucoma;
 21. gout;
 22. hay fever;
 23. hiatus hernia, if no surgery planned;
 24. hormone replacement therapy;
 25. hypercholesterolaemia (high cholesterol), provided no cardiovascular disease and/or no diabetes;
 26. hyperlipidaemia (high blood lipids), provided no cardiovascular disease and/or no diabetes;
 27. hypertension, provided no cardiovascular disease and/or no diabetes;
 28. hypothyroidism, including Hashimoto's disease;
 29. lipoma;
 30. macular degeneration;
 31. Meniere's disease;
 32. rhinitis;
 33. rosacea;
 34. sinusitis;
 35. tinnitus; or
 36. single uncomplicated pregnancy, up to and including 23 weeks, not arising from services or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

OTHER PRE-EXISTING MEDICAL CONDITIONS

You will need to apply for any Pre-existing Medical Condition that does not meet the requirements set out under the heading **PRE-EXISTING MEDICAL CONDITIONS WHICH WE MAY COVER WITH NO ADDITIONAL PREMIUM PAYABLE**. Please apply by calling the contact number shown on the back cover of this policy wording.

Depending on your Pre-existing Medical Condition, Allianz Partners may be unable to offer you a policy which provides cover for any medical or Hospital expenses, or for any other expenses arising from, related to or associated with any Injury or Sickness suffered by you. If that is the case, you may be able to purchase a **Non-Medical Plan**. Please refer to the table appearing under **Non-Medical Plan D** in the **Table of Benefits** section for details of the benefits which are available under this type of plan. If you have any questions about Pre-existing Medical Conditions, please call the contact number shown on the back cover of this policy wording.

24 Hour Emergency Assistance

For emergency assistance anywhere in the world at any time, Allianz Partners is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, your evacuation Home, locating nearest embassies and consulates, as well as keeping you in touch with your family and work in an emergency.

If you are hospitalised, you or a member of your travelling party, **MUST** contact Allianz Partners as soon as possible. If you do not, then to the extent permissible by law, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by Allianz Partners.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such treatment will exceed \$4,000, you **MUST** contact Allianz Partners.

You can choose your own doctor

You are free to choose your own Medical Adviser or we can appoint an approved Medical Adviser to see you. You must, however, advise Allianz Partners as soon as possible of your admittance to Hospital or your early return to New Zealand based on written medical advice.

Please note that if you do not get the medical treatment you expect, Allianz Partners can assist you but neither Hollard nor Allianz Partners are liable for anything that results from that.

In the event of a claim

Immediate notice of an event giving rise to a claim should be given to Allianz Partners. Please advise your policy number and contact phone number when you call.

24 Hour Emergency Assistance

- 0800 778 103 (within New Zealand); or
- the telephone number listed inside your Emergency Assistance Card corresponding to the country you are in; or
- +61 7 3305 7499 (reverse charge from Overseas for all countries not listed inside your Emergency Assistance Card).

Email: stasupport@allianz-assistance.co.nz

For claims purposes, evidence of the value of the property insured or the amount of any loss must be kept.



IMPORTANT

When travelling, remember to have this policy document, your policy number and Emergency Assistance Card with you at all times.

Claims

If you are admitted to Hospital or you anticipate you will incur medical expenses, you must immediately contact Allianz Partners on the relevant 24 hour emergency assistance number.

If you need to make a claim, please follow the instructions on pages 20 to 22. Allianz Partners will process your claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification will be sent to you within 10 business days.

The amount you pay towards a claim (Excess)

In the event of a claim, you may be required to pay an amount towards that claim. This amount is called an Excess. The amount you pay may vary depending on the plan purchased, and whether you have chosen the option to vary the level of Excess - refer to the section **"Options to Vary Cover"** on pages 5 & 6 (Plan A - International only).

The Excess which applies to your policy will be shown on your Certificate of Insurance.

In some circumstances, we may require you to pay an additional Excess for some medical conditions. We will inform you in writing if this Excess applies.

This is only a summary of how Excesses will be applied and does not form part of the policy conditions. Please see **"Policy Conditions"** on pages 19 to 22 for further details.

Important Information

Understanding your policy and its important terms and conditions

To properly understand the policy's significant features, benefits and risks you need to carefully read:

- **Part 1 - About your Cover** (pages 1 to 15) which contains:
 - the benefit limits provided under each plan in the **"Benefits Table"** (pages 2 to 5);
 - any endorsements under **"Options to Vary Cover"** (pages 7 & 8);
 - when you can choose your own doctor, when you should contact Allianz Partners concerning 24 hour medical assistance, Overseas hospitalisation or medical evacuation, and more;
 - information on your Duty of Disclosure (including how the duty applies to you and what happens if you breach the duty), our privacy notice and dispute resolution process.
- **Part 2 - Policy Wording** (pages 16 to 43) which sets out:
 - important information on applicable Excesses;
 - the **"Words with Special Meanings"** (pages 16 to 19);
 - the benefits provided under each Section of the policy;
 - when *We will pay* a claim under each Section applicable to the cover you choose, certain obligations that you and we have when you are making a claim - if you do not meet them we may refuse to pay a claim;
 - **"General Exclusions that apply to all Claims"** which provides details of the general exclusions that apply to all covers and benefits (pages 40 to 43).
- **The Certificate of Insurance** and any endorsements or other written changes to the policy.

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 the 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.

Your 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 Convictions (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 a 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.

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 to us.

Fair Insurance Code

Hollard are a member of the Insurance Council of New Zealand and adhere to the Fair Insurance Code, 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: <http://www.icnz.org.nz/fair-insurance-code>

Limitation of cover

Notwithstanding anything contained in this policy wording 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.

About your premium

You will be told the premium payable for your policy when you apply. It is based on a number of factors such as your destination(s), length of Trip, number of persons covered, your age, the plan and any additional cover selected. The higher the risk, the higher the premium is.

Your premium also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. GST) in relation to your policy. These amounts are included in your Certificate of Insurance as part of the total premium.

Below is a guide on how these factors combine together and may impact on the assessment of risk, and therefore your premium.

- Plan – Plan A (*International*), which provides more cover, costs more than the domestic plans.
- Destination – higher risk regions cost more.
- Age – higher age groups cost more.
- Excess – the higher the Excess the lower the premium.
- Duration – the longer your Trip and Period of Insurance, the more your policy usually costs.
- Extra cover options – additional premiums apply.
- Extra cover for Pre-existing Medical Conditions - an additional premium may apply.

Privacy notice

To arrange and manage your insurance and provide you with our services, we (in this Privacy Notice “we”, “our” and “us” means AWP Services New Zealand Limited trading as Allianz Partners of Level 3, 1 Byron Avenue, Takapuna, Auckland, and our agents) collect, store, use and disclose your personal information including sensitive information. We usually collect it directly from you but also 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, 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.

Any personal information provided to us 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 and investigating claims. 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 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 the insurer. Some of these third parties may be located in other countries including in Australia, Europe, Asia, Canada or the USA. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of New Zealand privacy laws.

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, electronic messages (including email) online or via other means. 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 Contact Centre 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 policy, 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 Contact Centre 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.

Dispute resolution process

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Partners or its representatives, please call Allianz Partners on 0800 800 048 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33-133, Takapuna, Auckland 0740 or email Your complaint to DisputeResolution@allianz-assistance.co.nz.

Allianz Partners New Zealand will attempt to resolve the matter in accordance with its Internal Dispute Resolution procedures. 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.

Part 2: Policy wording

The Policy Wording tells you what you are covered for. We set out what *We will pay* and what *We will not pay* under each Section in the event of a claim.

You must also check “**General Exclusions that apply to all Claims**” on pages 40 to 43 for other reasons why we will not pay.

In some cases, the Certificate of Insurance and/or endorsements issued by us may vary the terms, limits, exclusions and conditions of this document.

See “**Words with Special Meanings**” on pages 16 to 19 for the meanings of words that apply to all Sections.

You only have cover under a Section if the “**Benefits Table**” on pages 2 to 5 shows that there is cover for the Section under the plan you have selected as specified in your Certificate of Insurance.

The most we will pay for all claims under each Section, in total, is shown in the “**Benefits Table**” for the plan you have selected. Sub-limits may also apply to particular types of losses or claims.

The cover provided is subject to terms, limits, exclusions and conditions of your policy.

It is a condition of this policy that at the time of purchasing the policy:

- you are not aware of any circumstance which is likely to give rise to a claim.
- you are either a permanent resident of New Zealand or a non-resident of New Zealand travelling on Plan A (*International*) - Region 9 cover, and will be returning to your country of residence at the completion of the Period of Insurance and within 12 months of the Trip commencing.
- where an Annual Multi-Trip plan is purchased, you will only have cover for Trips that involve travel to a destination which is more than 250kms from your Home.

Words with Special Meanings

Some words and phrases used in the policy have a special meaning. When these words and phrases are used, they have the meaning set out below:

“**Additional**” means the actual accommodation or transport expenses incurred less the accommodation or transport expenses you expected to incur had the Trip proceeded as planned.

“**Certificate of Insurance**” means the document we give you which confirms that we have issued a policy to you and sets out the details of your policy.

“**Dependants**” means your children or grandchildren listed on your Certificate of Insurance who are not in full time employment, are under the age of 21 and travelling with you on the Trip.

“**Epidemic**” means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

“Excess” means the first amount of a claim that we will not pay for. If you make more than one claim under your policy, the Excess will apply to each claim arising from each separate event.

“Home” means your usual place of residence in New Zealand.

“Hospital” means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

“Injure”, “Injured” or “Injury” means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your Period of Insurance and does not result from any illness, Sickness or disease.

“Insolvency” or “Insolvent” means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

“Luggage and Personal Effects” means any personal items owned by you and that you take with you or buy on your Trip and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, watches and Electronic Items. However it does not mean any bicycles, watercraft of any type (other than a surfboard), business samples or items that you intend to trade.

“Medical Adviser” means a qualified doctor of medicine or dentist registered to provide the relevant service in the place you receive the services.

“Mental Illness” means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders, except for alcohol or substance abuse disorders.

“Moped” or “Scooter” means any 2-wheeled or 3-wheeled motor vehicle with an engine displacement of not greater than 50cc.

“Motorcycle” means any 2-wheeled or 3-wheeled motor vehicle with an engine displacement greater than 50cc.

“Overseas” means any country other than New Zealand. For cover under Plan A (excluding Region 9), “Overseas” will also include, to the extent permitted by law, a cruise ship with foreign registry in New Zealand waters.

Refer to page 22 for the definition of “Overseas” if you have purchased Plan A (International) – Region 9.

“Pandemic” means an Epidemic in 2 or more countries.

“Period of Insurance” means the time when you are insured under your policy. Cover under Section 3 begins from the time your policy is issued (as set out in the Certificate of Insurance).

Cover for all other sections:

- a) if you have a single Trip policy – starts from the time you commence your Trip or the start date shown on your Certificate of Insurance (whichever is later) and ends when you complete your Trip or the end date shown on your Certificate of Insurance (whichever is the earlier).

- b) if you have an Annual Multi-Trip policy – starts from the time you commence each Trip or the start date shown on your Certificate of Insurance (whichever happens last) and ends at the earliest of the following times:
- i) you complete your Trip; or
 - ii) expiry of the maximum Trip period shown on your Certificate of Insurance; or
 - iii) 12 months from the start date shown on your Certificate of Insurance.

“Pre-existing Medical Condition” means a medical condition which you were aware of:

- 1. prior to the time of the policy being issued that involves:**
 - a) your heart, brain or circulatory system/blood vessels, or
 - b) your lungs or a Chronic Airways Disease, or
 - c) cancer, or
 - d) back pain requiring prescribed pain relief medication, or
 - e) surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital, or
 - f) Diabetes Mellitus (Type 1 or Type 2); or
 - g) Mental Illness; OR
- 2. in the 2 years prior to the time of the policy being issued:**
 - a) for which you have been in Hospital or Emergency Department or day surgery, or
 - b) for which you have been prescribed a new medication or had a change to your medication regime, or
 - c) requiring prescription pain relief medication; OR
- 3. prior to the time of the policy being issued that is:**
 - a) Pregnancy; or
 - b) connected with your current pregnancy or participation in an IVF program; OR
- 4. for which, prior to the time of the policy being issued:**
 - a) you have not yet sought a medical opinion regarding the cause; or
 - b) you are currently under investigation to define a diagnosis; or
 - c) you are awaiting specialist opinion.

For the purposes of this clause medical condition includes a dental condition.

“Public Place” means any place that the public has access to, including but not limited to planes, trains, trams, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

“Relative” means your spouse, defacto, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, sister, brother, sister-in-law, brother-in-law, grandchild, grandparent, step-parent, fiance(e), first cousin, aunt, uncle, niece or nephew.

“Relevant Time” means:

- a) a single Trip policy – the time of issue of the policy.
- b) an Annual Multi-Trip policy – the first time any part of the relevant Trip is paid for, or the time of issue of the policy, whichever happens last.

“Rental Vehicle” means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, hatchback or station-wagon, 4WD’s or mini bus/people mover rented from a licensed motor vehicle rental company. A Rental Vehicle does not include a leased vehicle, or a motorcycle, moped, scooter or watercraft .

“Sick” or **“Sickness”** means a physical medical condition or Mental Illness, not being an Injury, which first manifests itself during the Period of Insurance.

“Travel Services Provider” means a scheduled services airline, hotel, accommodation provider, car rental agency, bus, shipping line or railway company.

“Trip” means your travel during the Period of Insurance. Your Trip starts at the time when you leave your Home and ends when you return to your Home.

“we”, “our”, “us” means the Hollard Insurance Company Pty Ltd acting through AWP Services New Zealand Limited trading as Allianz Partners.

“you” and **“your”** means any person whose name is set out in your Certificate of Insurance and includes Dependants, except under Plans C and D for which cover applies on a per person basis only. Where more than one adult is listed on your Certificate of Insurance all benefits, limits, conditions and exclusions apply as if you are each insured under separate policies, except for:

- if a claim arising out of the one event is made, any Excess that applies will only be applied once.
- for any organised groups, each child not travelling with their usual guardian must purchase a separate policy.

Policy Conditions

1. Excess

If an Excess applies to your policy, it will be shown on your Certificate of Insurance. The Excess, if applicable, applies to any claim arising from a separate event under the following Sections*:

- Section 1 - Overseas Medical and Dental
- Section 2 - Continuing Medical Expenses on Return to New Zealand
- Section 3 - Additional Expenses
- Section 4 - Amendment or Cancellation Costs
- Section 5 - Luggage and Travel Documents
- Section 6 - Delayed Luggage Allowance
- Section 8 - Special Events
- Section 15 - Medical and Dental Expenses in New Zealand

* Refer to the **“Benefits Table”** (pages 2 to 5) for details of which Sections are available under each plan.

If any additional Excess applies to your policy, the amount will be shown on your Certificate of Insurance, or advised to you in writing before the Certificate is issued to you.

2. Limits of liability

The limits of our liability for each Section of the policy are the amounts shown in the “**Benefits Table**” for the plan selected (see pages 2 to 5) except:

- a) where additional luggage cover has been taken out; or
- b) where you have paid the additional premium to purchase cover under Section 16 (*Rental Vehicle insurance excess cover*); or
- c) under Plan C where the maximum liability collectively shall not exceed in total the sum insured stated on your Certificate of Insurance for Sections 3 and 4, or
- d) where we have notified you in writing of different limits.

3. Claims

You must give Allianz Partners notice of your claim as soon as possible by completing a claim form (available online or supplied by us - refer to the contact details on the back cover of this Policy Wording), and posting it to the address shown on the claim form. If the claim form is not fully completed by you, Allianz Partners cannot process your claim and we can reduce your claim by the amount of prejudice suffered because of the delay.

You must give Allianz Partners any information they 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 ownership. If required, Allianz Partners may ask you to provide them with translations into English of such documents to enable them to carry out their assessment of your claim.

You must co-operate with Allianz Partners at all times in relation to the provision of supporting evidence and such other information as they may reasonably require.

- For medical, Hospital or dental claims, contact Allianz Partners as soon as practicable.
- For loss or theft of your Luggage and Personal Effects, report it immediately to the police and obtain a written notice of your report.
- For damage or misplacement of your Luggage and Personal Effects caused by the Travel Services 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.

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.

You must not admit fault or liability

In relation to any claim under the policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without the approval of Allianz Partners.

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 have paid under the 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 Allianz Partners of such third party.

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 you do not get paid 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 the policy is covered by another insurance policy, you must give us details of such insurance. We will only make any payment under the 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

Allianz Partners may, at their discretion, undertake in your name and on your behalf, control and settlement of proceedings for our own benefit, to recover compensation or secure indemnity from any party in respect of anything covered by the policy.

You are to assist and permit to be done, all acts and things as required by Allianz Partners 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 the 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 whether your claim is paid under a non-indemnity or an indemnity clause of the policy.

Recovery

Allianz Partners will apply any money they recover from someone else under a right of subrogation in the following order:

1. to Allianz Partners, their administration and legal costs arising from the recovery
2. to us, an amount equal to the amount that we paid to you under the policy
3. to you, your uninsured loss (less your Excess)
4. to you, any 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 +61 7 3305 8871. All information will be treated as confidential and protected to the full extent under law.

4. Jurisdiction and choice of law

The 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.

5. Automatic reinstatement of sums insured

If you purchase the Annual Multi-Trip policy, we will reinstate the benefit limits and sub-limits on the completion of each Trip for all Sections except for Section 14 (*Personal Liability*) - the amount shown in the "**Benefits Table**" is the most we will pay for all claims combined under Section 14 for the 12 month Period of Insurance).

In addition, we will also reinstate the benefit limits and sub-limits under Section 5 (*Luggage and Travel Documents*) once on each Trip.

6. Non-residents of New Zealand travelling to New Zealand - Region 9 Plan A (*International*)

If you are a non-resident of New Zealand and have purchased Plan A (*International*) - Region 9, the word 'New Zealand' or 'Overseas' should be read throughout this policy wording as stated below (apart from in this policy condition, the second bullet point on page 16, Section 1 and Section 15):

- a) the word 'New Zealand' should be replaced with your country of residence; and
- b) the definition under "**Words with Special Meanings**" (page 17) for 'Overseas' should be substituted as follows:

"Overseas" means any place outside your country of residence.



The Benefits

SECTION 1: Overseas medical and dental expenses

Cover under this Section is provided subject to the following:

Notify Allianz Partners if you're hospitalised: If you suffer an Injury or Sickness while Overseas and are hospitalised, then you, or a member of your travelling party, must contact Allianz Partners as soon as possible.

Notify Allianz Partners if your care will exceed \$4,000 (and you're not hospitalised): If you are not hospitalised but you are being treated Overseas as an outpatient and you become aware that the total cost of your treatment is likely to exceed \$4,000, you must contact Allianz Partners as soon as possible and obtain approval before you incur any treatment expenses. If you do not, then we will not pay for treatment expenses that have not been approved by Allianz Partners.

1.1 WE WILL PAY:

Overseas emergency medical assistance

If you are Injured or become Sick while Overseas during your Trip and you require emergency medical treatment, we will pay for the following assistance services Allianz Partners can arrange:

- a) **Medical Adviser:** access to a Medical Adviser for emergency medical treatment while Overseas.
- b) **Getting you to a Hospital, or Home:** your medical transfer or evacuation if Allianz Partners determines that you must be transported to the nearest Hospital for emergency medical treatment Overseas or be brought back to New Zealand with appropriate medical supervision.
- c) **Getting your Dependants Home:** the return to New Zealand of your Dependants if they are left without supervision after you are hospitalised or evacuated.

No liability if Allianz Partners is unable to provide assistance services: Neither Allianz Partners nor us will be liable if Allianz Partners is unable to provide emergency assistance services due to unforeseeable and insurmountable events such as sabotage, terrorism, or restrictions to free circulation (including but not limited to the closure of territorial borders, curfew, natural disaster or government decision to restrict the use of planes, trains or other vehicles).

Overseas emergency medical and dental treatment

If you are Injured or become Sick while Overseas during your Trip and you require emergency medical and emergency dental treatment:

- d) **Emergency medical, Hospital, dental and ambulance:**
We will pay your reasonable emergency medical, Hospital, emergency dental and ambulance transportation expenses incurred Overseas for the first 12 months after you get Sick or Injured Overseas until you get back to New Zealand.

If you are hospitalised

If you are admitted to a Hospital due to a Sickness or Injury suffered while on a Trip Overseas, we will pay for a share room. If a share room is not available or on advice from Allianz Partners, we will at our discretion pay to upgrade you to a single room.

If we determine that you need to be brought back to New Zealand or evacuated for treatment

If, while on a Trip Overseas, you are Injured or become Sick we have the option of bringing you back to New Zealand or evacuating you to another country. We will only pay the cost of bringing you back to New Zealand or evacuating you if it was arranged by and determined to be necessary by Allianz Partners.

If you decline to promptly follow the medical advice Allianz Partners has provided, or refuse to be brought back to New Zealand for treatment when it is determined by Allianz Partners that you should do so, then we will not pay for subsequent medical, Hospital or evacuation expenses. We will only pay you the amount which we have determined covers the Overseas medical expenses and related costs we would have spent had you agreed with Allianz Partners recommendation or determination. At that point, you will be responsible for all further costs.

If we determine that you need to return to New Zealand because you are Injured or Sick but you do not have a return ticket

If you do not have a return ticket booked to New Zealand before becoming Sick or Injured while on a Trip Overseas, then we will reduce the amount we pay by the price of an economy fare to New Zealand from the place from which you return to New Zealand.

The maximum amount we will pay for all claims combined under this Section is:

Plan A	Plan B	Plan C	Plan D
\$10 million	\$1,500	No cover	No cover

1.2 WE WILL NOT PAY:

We will not pay for expenses:

- Incurred in New Zealand:** for medical, Hospital or dental treatment or ambulance transportation incurred in New Zealand which exceeds \$1,500.
- Certain dental claims and treatment:** arising directly or indirectly from, or in any way connected with, the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
- Treatment started before your Trip:** for the continuation or follow-up of treatment (including medication) you started before you commenced your Trip.
- Not taking Allianz Partners advice:** if you do not take the advice of Allianz Partners.
- Incurred after 12 months:** incurred more than 12 months after the date of the Injury or Sickness.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 2: Continuing medical expenses on return to New Zealand

Cover under this Section is provided subject to the following:

Notify Allianz Partners if you're hospitalised: If you suffer an Injury or Sickness while Overseas and are hospitalised, then you, or a member of your travelling party, must contact Allianz Partners as soon as possible.

2.1 WE WILL PAY:

If you are Injured or become Sick while Overseas during your Trip:

- a) **Continuing medical, surgical and Hospital treatment upon return to New Zealand:** We will reimburse up to \$1,500 for continuing registered medical, surgical and Hospital treatment upon your return to New Zealand. This treatment must be provided in a public Hospital, where available.
- b) **No treatment prior to returning to New Zealand:** If you did not receive any medical, surgical and/or Hospital treatment prior to your return to New Zealand, you must seek your treatment within 72 hours of your arrival in New Zealand.

In the event of an Injury, you must register with ACC (Accident & Compensation Corporation) on your return to New Zealand.

The maximum amount we will pay for all claims combined under this Section is:

Plan A	Plan B	Plan C	Plan D
\$1,500	No cover	No cover	No cover

2.2 WE WILL NOT PAY:

We will not pay for expenses:

- a) **Not taking Allianz Partners advice:** if you do not take the advice of Allianz Partners.
- b) **Private medical care:** if you have received private medical care in New Zealand when public care or treatment is available.

Also check "**General Exclusions that apply to all Claims**" (pages 40 to 43).

SECTION 3: Additional expenses

Cover under this Section is provided subject to the following:

You must call Allianz Partners and obtain approval before you incur Additional expenses covered under this Section in excess of \$4,000 (Australian). If you do not, then we will not pay for expenses that have not been approved by Allianz Partners.

3.1 WE WILL PAY:

If you are Injured or become Sick during your Trip while Overseas

- a) **Getting a travelling companion to you:** If you cannot travel during your Trip because of an Injury or Sickness which needs emergency medical treatment, then we will pay the reasonable Additional accommodation and Additional transport expenses

incurred by your travelling companion to stay with you or escort you on the written advice of an Overseas Medical Adviser. Cover under this benefit ends when you are able to resume your Trip, travel Home or the Period of Insurance ends (whichever happens first).

- b) **Getting a Relative to you:** If during your Trip you are admitted to Hospital as an inpatient, then we will pay the reasonable Additional accommodation and Additional transport expenses incurred by your Relative who travels to and stays with you on the written advice of an Overseas Medical Adviser and agreement of Allianz Partners. Cover under this benefit ends when you are able to resume your Trip, travel Home or the Period of Insurance ends (whichever happens first).
- c) **You are too Sick to travel:** If you cannot travel during your Trip because of an Injury or Sickness which needs emergency treatment from an Overseas Medical Adviser who certifies in writing that you are unfit to travel, then we will pay your reasonable Additional accommodation and Additional travel expenses incurred by you. We will only pay for the same or similar standard of accommodation and travel expenses as was originally booked.
- d) **Cost of returning a Rental Vehicle if you are medically unfit to do so:** If during your Trip an Overseas Medical Adviser certifies in writing that you are unfit to drive a motor vehicle you have rented from a rental company to the nearest depot, then we will pay for the reasonable cost of returning your Rental Vehicle.

If you die as a result of an Injury or a Sickness during your Trip

- e) **Funeral/cremation or bringing your remains back Home:** If you die as a result of an Injury or Sickness during your Trip, then we will pay for the reasonable cost of either:
- a funeral or cremation Overseas, or
 - bringing your remains back to your Home.

The most we will pay for the cost of either a funeral or cremation Overseas, or bringing your remains back to your Home is \$20,000 for all claims under this benefit in total.

If you return to New Zealand or your Home due to the death or serious Injury/Sickness of a Relative or business partner

- f) **You return to your Home when your Relative or business partner dies or is seriously Injured/Sick:** If during your Trip (whether Overseas or within New Zealand), your Relative or business partner in New Zealand:
- dies unexpectedly,
 - is disabled by an Injury, or
 - becomes seriously Sick and requires hospitalisation,
- and you are required to return to your Home, then we will pay your reasonable Additional transport expenses for your return Home.

If you do not have a return ticket booked to New Zealand or your Home before your Relative or business partner dies or is

Injured or becomes Sick, then we will reduce the amount we pay by the price of an economy fare to New Zealand or your Home from the place from which you return to New Zealand or your Home.

If your Home is destroyed by fire, earthquake or flood

g) **Your Home is destroyed by fire/earthquake/flood:** If your Home is destroyed by fire, earthquake or flood while you are on your Trip (whether Overseas or within New Zealand), then we will pay the reasonable Additional transport expenses for your early return to your Home.

If you do not have a return ticket booked to New Zealand before your Home is destroyed by fire, earthquake or flood, then we will reduce the amount we pay by the price of an economy fare to New Zealand or your Home from the place from which you return to New Zealand or your Home.

Additional expenses arising from other circumstances

h) If a disruption to your Trip (whether Overseas or within New Zealand), arises directly or indirectly from, or is in any way connected with, any of the following reasons, then we will pay your Additional accommodation and Additional transport expenses:

- **Strike, riot or civil protest:** Your scheduled or connecting transport is cancelled, delayed, shortened, rescheduled or diverted because of a strike, riot or civil protest.
- **Breaking quarantine rules:** You unknowingly break any quarantine rule.
- **Lost/stolen items:** Your passport or other travel documents are lost or stolen except as a result of government confiscation or loss of item sent through the mail.
- **Transport accident:** An accident involving the motor vehicle, watercraft, aircraft or train in which you are travelling. For us to pay, you must have written confirmation of the accident from an official body in the country where the accident happened.
- **Natural disaster:** Where your pre-booked accommodation or transport is affected by a natural disaster and cannot be utilised.

The maximum amount we will pay for all claims combined under this Section is:

Plan A	Plan B	Plan C	Plan D
\$10 million	\$10,000	Cover chosen [#]	\$10 million

[^] Combined limit of Section 3 and 4

[#] Shown on your Certificate of Insurance

3.2 WE WILL NOT PAY:

We will not pay for:

a) **Costs/expenses incurred before you were unfit to travel:** any costs or expenses incurred before a Medical Adviser certified that you were unfit to travel.

- b) **Epidemic or Pandemic:** claims arising directly or indirectly from, or in any way connected with:
- an actual or likely Epidemic or Pandemic, or
 - the threat of an Epidemic or Pandemic.
- See www.who.int and www.smartraveller.gov.au for further information on Epidemics and Pandemics.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 4: Amendment or cancellation costs

4.1 WE WILL PAY:

If due to circumstances that are outside your control and neither expected nor intended by you at the Relevant Time:

- a) **Rearranging your Trip:** you have to rearrange your Trip before leaving Home, then we will pay the reasonable costs of rearranging your Trip. The most we will pay for rearranging your Trip is the cost that would have been payable had your Trip been cancelled.
- b) **Cancelling your Trip:** you have to cancel your Trip (where you cannot rearrange it before leaving Home), then we will pay the unused portion of all travel or accommodation costs that you have paid in advance, less any refunds due to you.

Travel agent’s cancellation fees

- c) We will pay the travel agent’s cancellation fees in the following circumstances:
- where the travel arrangements have been arranged through STA Travel, for each itinerary item, we will pay cancellation fees up to \$350 per item, or the cost of the item, whichever is lesser; or for lost commission, up to \$1,500 per person; or
 - where the travel arrangements have not been arranged through STA Travel, we will pay cancellation fees up to \$1,500 per person when all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. However, we will not pay more than the level of commission or services fees normally earned by the agent, had the Trip not been cancelled.

We will only pay these costs if:

- at the time the circumstances giving rise to the cancellation happened, you had already paid all monies or at least the full deposit;
- we receive written evidence of the travel agent’s fees, and
- the cancellation was made during the Period of Insurance.

Loss of frequent flyer points

- d) We will pay for frequent flyer or similar air travel reward points lost by you as a result of cancelling your airline ticket that was paid for with those points, but only if you cannot recover your lost points in any other way.

We calculate the amount we pay you as follows:

- the cost of an equivalent class airline ticket based on the best available advance purchase airfare at the time your claim is processed, less your financial contribution toward the airline ticket,

multiplied by

- the total number of points lost,
divided by the total number of points used to obtain the ticket.

The maximum amount we will pay for all claims combined under this Section is:

Plan A	Plan B	Plan C	Plan D
Unlimited	\$10,000	Cover chosen [^] #	Unlimited

[^] Combined limit of Section 3 and 4

Shown on your Certificate of Insurance

4.2 WE WILL NOT PAY:

We will not pay for claims caused by:

- Travel Services Provider:** cancellations, delays or rescheduling by a Travel Services Provider other than when caused by strike.
- Change of plans:** you or any other person changing plans or being disinclined to proceed with the Trip.
- Contractual/business obligation or financial situation:** any contractual or business obligation or your financial situation.
- Failure by travel agent or representative:** the failure of your travel agent or our representative who issues the policy to pass on monies to operators or to deliver promised services.
- Request by Relative/employer:** a request by your Relative or employer unless you are a member of the police force and your leave is revoked.
- Insufficient numbers:** a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour, where the cost exceeds \$500 per person.
- Negligence of wholesaler/operator:** the negligence of a wholesaler or operator.
- Government action:** any government regulation, prohibition or restriction.
- Death, Injury or Sickness of a non-resident of New Zealand:** the death, Injury, Sickness or disease of any person living outside New Zealand.
- Costs/expenses incurred before you were unfit to travel:** any costs or expenses incurred before a Medical Adviser certified that you were unfit to travel.

We will also not pay for any claims arising directly or indirectly from, or in any way connected with:

- Act of terrorism:** an act of terrorism or the threat or perceived threat of an act of terrorism.

i) Epidemic or Pandemic:

- an actual or likely Epidemic or Pandemic, or
- the threat of an Epidemic or Pandemic.

See www.who.int and www.safetravel.govt.nz for further information on Epidemics and Pandemics.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 5: Luggage and travel documents

Cover under this Section is provided subject to the following:

Notify police/Travel Services Provider within 24 hours and

get a report: If your Luggage and Personal Effects or travel documents are lost or stolen during your Trip, you must report the loss or theft within 24 hours to the police or the Travel Services Provider you were travelling with when the loss or theft occurred. You must prove that you made such a report by providing us with a written statement from whoever you reported it to.

In this Section 5:

'Specified Items' means Luggage and Personal Effects that are listed as covered in your Certificate of Insurance with a sum insured nominated by you.

'Unspecified Items' means Luggage and Personal Effects that are not specifically listed in your Certificate of Insurance.

5.1 WE WILL PAY:

Repair costs or replacement value of lost/stolen/damaged Luggage and Personal Effects

If your Luggage and Personal Effects are permanently lost, stolen or accidentally damaged during your Trip, then we will (at our choice):

- pay for the repair cost,
- pay the replacement value, or
- pay you what it would cost us to repair or replace the item.

We will not pay more than the original purchase price of the individual item.

a) Item limits: The most we will pay for any item (the item limit) is:

- \$1,000 for Electronic Items
- \$500 for all other Unspecified Items.

A pair or related set of items is considered as only one item under the policy, and the appropriate single item limit will be applied.

For example:

- a camera, lenses (attached or not), tripod and accessories is one item.
- a matched or unmatched set of golf clubs, golf bag and buggy is one item.
- a matching pair of earrings is one item.

- b) **Luggage and Personal Effects stolen from a motor vehicle:** We will only cover Luggage and Personal effects stolen from a motor vehicle if:
- the theft occurred during daylight hours between sunrise and sunset, and
 - the Luggage and Personal Effects were stored in the boot, and
 - there is evidence of forced entry to get to them.
- The most we will pay is \$1,000 in total for all items left unattended in a motor vehicle. This limit applies even if you have purchased '*Increased luggage item limits cover*'.
- c) **Jewellery placed in the care of a Travel Services Provider:** The most we will pay for loss or theft of jewellery in the care of a Travel Services Provider you were travelling with when the loss or theft occurred is \$1,000.
- d) **Automatic reinstatement of sum insured:** If we agree to pay your claim for loss or damage to your Luggage and Personal Effects, we will provide one automatic reinstatement of the sum insured that applies to the plan you have chosen while on your Trip.
- e) **Lost/stolen travel documents or credit cards:** If any travel documents (including passports) or credit cards are lost by you or stolen from you during your Trip, then we will:
- pay the issuer's fees for the replacement costs (including communication costs) of the items.
- You must comply with all the conditions of use of the travel documents or credit cards prior to and after the loss or theft.
- f) **Fraudulent use of lost/stolen travel document or credit card:** If during your Trip, any of your travel documents or credit cards are lost or stolen, then we will:
- pay for any loss resulting from the fraudulent use of the travel documents or credit cards.

The maximum amount we will pay for all claims combined under this Section is:

Plan A	Plan B	Plan C	Plan D
\$3,000	\$3,000	No cover	\$3,000

We will also pay up to the limits shown in your Certificate of Insurance for any additional cover purchased under "**Options to Vary Cover**" - '*Increased luggage item limits cover*', up to a maximum of \$4,500 for a single item, and \$7,000 in total for all items.

5.2 WE WILL NOT PAY:

We will not pay a claim in relation to your Luggage and Personal Effects, travel documents or credit cards if:

- a) **Unsupervised in a Public Place:** the items were left unattended in a Public Place.
- b) **Failing to promptly notify authorities:** you do not report the loss or theft within 24 hours to the police or the Travel

Services Provider you were travelling with when the loss or theft occurred.

- c) **Stolen from a motor vehicle:** the items were left unattended in any motor vehicle unless stored in the boot and forced entry was gained, or the items were left unattended in any motor vehicle overnight (even if stored in the boot).
- d) **Certain items left unattended in a motor vehicle:** the stolen item is jewellery, camera and video equipment, sound equipment, a mobile phone or laptop computer equipment left unattended in any motor vehicle at any time (even if stored in the boot).
- e) **Unaccompanied:** the items were forwarded in advance or were being sent unaccompanied or under a freight contract.
- f) **Surfboards/waterborne craft:** the loss, theft or damage is to surfboards or waterborne craft of any description. This exclusion does not apply if the item is lost, stolen or damaged while in the care of a Travel Services Provider you were travelling with when the loss, theft or damage occurred.
- g) **Fragile/brittle items:** the damage is to items that are fragile or brittle unless it is to spectacles or the lens of a camera, video camera, laptop computer or binoculars.
- h) **Ordinary wear and tear, etc:** the loss or damage is caused by ordinary wear and tear, atmospheric or climatic conditions or vermin.
- i) **Cleaning/repair/alteration:** the damage is caused by any process of cleaning, repair, restoration or alteration.
- j) **Electrical/ mechanical breakdown:** the Luggage and Personal Effects have an electrical or mechanical breakdown that does not result from an external influence.
- k) **Negotiable instruments etc:** the items are negotiable instruments including cash, bank or currency notes, or postal or money orders.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 6: Delayed luggage allowance

Cover under this Section is provided subject to the following:

Notify Travel Services Provider within 24 hours and get a report: If your Luggage and Personal Effects are delayed during your Trip, you must report it within 24 hours to the Travel Services Provider you were travelling with when the delay occurred. You must prove that you made such a report by providing us with a written statement from the Travel Services Provider.

6.1 WE WILL PAY:

If any of your items of clothing and toiletries are delayed by a Travel Services Provider for more than 24 hours during your Trip, then we will pay:

- for the essential items of clothing and toiletries you purchased, up to \$200 on Plans A and D.

You must provide the original receipts for the items and written proof from the Travel Services Provider that your Luggage and Personal Effects were delayed.

We will deduct any amount we pay you under this Section from any subsequent Luggage and Personal Effects claim under Section 5 (*Luggage and travel documents*) for the same items.

The maximum amount we will pay for all claims combined under this Section is:

Plan A \$200	Plan B No cover	Plan C No cover	Plan D \$200
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6.2 WE WILL NOT PAY:

Failing to promptly notify authorities: you do not report the delay to the Travel Services Provider you were travelling with when the delay occurred.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 7: Travel delay expenses

7.1 WE WILL PAY:

- a) **Additional meal and accommodation expenses:** If there is a temporary delay to your pre-booked transport during your Trip for at least 6 hours arising directly from unforeseeable circumstances outside your control, then we will pay:
- the reasonable Additional meal and accommodation expenses you incur during the period in which you are delayed.

We will pay:

- up to \$150 for Plan B at the end of the initial 6 hour period, and
- up to \$150 for Plan B for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

You must claim from the Travel Services Provider first. You must provide us with written confirmation from the Travel Services Provider of the cause and period of the delay and the amount of compensation offered by the Travel Services Provider. You must also provide us with receipts for the meal and accommodation expenses incurred.

- b) **Delay due to severe weather conditions:** If there is a temporary delay to your pre-booked transport during your Trip for at least 12 hours due to severe weather conditions, then we will also pay:
- up to \$250.

The maximum amount we will pay for all claims combined under this Section is:

Plan A No cover	Plan B \$750	Plan C No cover	Plan D No cover
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7.2 WE WILL NOT PAY:

We will not pay if the delay to your Trip arises directly or indirectly from, or is in any way connected with:

- a) **Act of terrorism:** an act of terrorism or the threat or perceived threat of an act of terrorism.
- b) **Epidemic or Pandemic:**
 - an actual or likely Epidemic or Pandemic, or
 - the threat of an Epidemic or Pandemic.See www.who.int and www.safetravel.govt.nz for further information on Epidemics and Pandemics.

We will also not pay if:

- c) **Claim recoverable elsewhere:** you can claim your Additional meals and accommodation expenses from the Travel Services Provider.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 8: Special events

8.1 WE WILL PAY:

If during your Trip your scheduled transport to reach a wedding, a funeral, a pre-paid conference, wedding anniversary or a sporting event, or your prepaid travel or tour arrangements, on time is delayed, then we will pay:

- for the reasonable Additional cost of using alternative transport.

We will only pay if the alternative transport is needed to get you there on time and the event cannot be delayed due to your later arrival.

The maximum amount we will pay for all claims combined under this Section is:

Plan A	Plan B	Plan C	Plan D
No cover	\$2,000	No cover	No cover

8.2 WE WILL NOT PAY:

We will not pay if the delay to your Trip arises directly or indirectly from, or is in any way connected with:

- a) **Act of terrorism:** an act of terrorism or the threat or perceived threat of an act of terrorism.
- b) **Epidemic or Pandemic:**
 - an actual or likely Epidemic or Pandemic, or
 - the threat of an Epidemic or Pandemic.See www.who.int and www.safetravel.govt.nz for further information on Epidemics and Pandemics.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 9: Hospital incidentals

9.1 WE WILL PAY:

If, while on a Trip Overseas, you suffer an Injury or Sickness and you are in Hospital for more than 48 continuous hours while you are Overseas, then we will pay you:

- \$20 for each additional night you are in Hospital.

You must provide original receipts for these expenses in support of your claim.

The maximum amount we will pay for all claims combined under this Section is:

Plan A \$1,000	Plan B No cover	Plan C No cover	Plan D No cover
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9.2 WE WILL NOT PAY:

Check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 10: Hijacking

10.1 WE WILL PAY:

If you are detained on public transport due to it being hijacked by persons using violence or a threat of violence during your Trip, then we will pay:

- \$200 for each 24 hour period you are forcibly detained by the hijackers.

The maximum amount we will pay for all claims combined under this Section is:

Plan A \$2,000	Plan B No cover	Plan C No cover	Plan D \$2,000
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10.2 WE WILL NOT PAY:

Check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 11: Loss of income

11.1 WE WILL PAY:

If you are Injured during your Trip and:

- because of the Injury, you become disabled within 30 days, and
- the disablement continues for more than 30 days from the date you originally planned to return to work in New Zealand, and
- the disablement means you are unable to do your usual work in New Zealand as certified by an appropriate medical specialist,

then we will pay the following amounts until you are able to return to work, starting from the 31st day after you originally planned to return to work in New Zealand:

- your monthly net income up to \$250 per month under Plan B

The maximum amount we will pay for all claims combined under this Section is:

Plan A No cover	Plan B \$1,500	Plan C No cover	Plan D No cover
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11.2 WE WILL NOT PAY:

First 30 days: We will not pay for the first 30 days after the date you originally planned to return to work in New Zealand.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 12: Disability

For the purposes of Section 11, ‘*Permanently Disabled*’ means:

- a) you have totally lost either:
 - all of the sight in one or both eyes, or
 - the use of a hand at or above the wrist or a foot at or above the ankle, and
- b) the total loss is for at least 12 months, and
- c) in our opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.

12.1 WE WILL PAY:

If you are Injured during your Trip, and because of the Injury, you become Permanently Disabled within 12 months of the Injury, then we will pay for the Permanent Disability of persons (other than a Dependant) the amount shown below for the plan you have selected.

The maximum amount we will pay for all claims combined under this Section is:

Plan A No cover	Plan B \$10,000	Plan C No cover	Plan D No cover
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12.2 WE WILL NOT PAY:

Check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 13: Accidental death

13.1 WE WILL PAY:

- a) If you are Injured during your Trip and you die because of that Injury within 12 months of the Injury, or
- b) during your Trip, the conveyance you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months,

then we will pay to your estate:

- for the accidental death of a Dependant - \$1,000, and
- for the accidental death of persons (other than a Dependant) – the amount shown below for the plan you have selected.

The maximum amount we will pay for all claims combined under this Section is:

Plan A	Plan B	Plan C	Plan D
\$10,000	\$10,000	No cover	\$10,000

13.2 WE WILL NOT PAY:

Check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 14: Personal liability

14.1 WE WILL PAY:

If you become legally liable to pay compensation for:

- death or bodily injury to someone else, or
- physical loss of, or damage to, someone else’s property as a result of An Incident that happens during your Trip, then we will cover you for:

- the compensation (including legal costs awarded against you), and
- any reasonable legal costs incurred by you for settling or defending the claim made against you, providing you have our approval in writing before incurring these costs.

For the purposes of Section 14:

‘An Incident’ means a single accident, or a series of accidents, arising out of the one event.

If someone is making a liability claim against you, you must not:

- admit responsibility for the claim, or
- pay or promise to pay for the claim.

The maximum amount we will pay for all claims combined under this Section is:

Plan A	Plan B	Plan C	Plan D
\$1 million	\$200,000	No cover	\$1 million

14.2 WE WILL NOT PAY:

We will not pay for any amount you become legally liable to pay if the claim arises directly or indirectly from, or is in any way connected with, or is for:

- Bodily injury to you, etc:** death of or bodily injury to:
 - you,
 - your Relative, or
 - an employee of you or someone deemed to be in your employ.
- Damage to property, etc:** damage to property belonging to, or in the care, custody or control of you.
- Excluded craft/vehicles:** the ownership of or use by you of any firearm, aircraft, waterborne craft or mechanically propelled vehicle.
- Any business, occupation, etc:** any business, profession or trade.

- e) **Land/buildings/immobile property:** occupation or ownership of any land, buildings or immobile property.
- f) **Wilful/malicious act:** any wilful or malicious act.
- g) **Transmission of any illness/Sickness/disease:** the transmission of an illness, Sickness or disease.
- h) **Fines, penalties, etc:** any fine, penalty or aggravated, punitive, or exemplary damages.
- i) **Contractually assumed liability:** liability arising from any contract or agreement, unless you would have the same liability without the contract or agreement.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 15: Medical and dental expenses In New Zealand

This section only applies if you are a non-resident of New Zealand and have purchased Plan A (*International*) - Region 9.

Cover under this section is provided subject to the following:

Notify Allianz Partners if you're hospitalised: If you suffer an Injury or Sickness while in New Zealand and are hospitalised, then you, or a member of your travelling party, must contact Allianz Partners as soon as possible.

Notify Allianz Partners if your care will exceed \$4,000 (and you're not hospitalised): If you are not hospitalised but you are being treated in New Zealand as an outpatient and you become aware that the total cost of your treatment is likely to exceed \$4,000, you must contact Allianz Partners as soon as possible and obtain approval before you incur any treatment expenses. If you do not, then we will not pay for treatment expenses that have not been approved by Allianz Partners.

15.1 WE WILL PAY:

If you are Injured in New Zealand or become Sick while in New Zealand during your Trip and you require emergency medical and emergency dental treatment:

Emergency medical, Hospital, dental and ambulance: we will pay your reasonable emergency medical, Hospital, emergency dental and ambulance transportation expenses incurred in New Zealand for the first 12 months after you get Sick or Injured while in New Zealand until you return to your country of residence.

If you are hospitalised

If you are admitted to a Hospital due to a Sickness or Injury suffered while on a Trip in New Zealand, we will pay for a share room. If a share room is not available or on advice from Allianz Partners, we will at our discretion pay to upgrade you to a single room.

The maximum amount we will pay for all claims combined under this Section is:

Plan A	Plan B	Plan C	Plan D
\$1 million	No cover	No cover	No cover

15.2 WE WILL NOT PAY:

We will not pay for expenses:

- a) **Certain dental claims and treatment:** arising directly or indirectly from, or in any way connected with, the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
- b) **Treatment started before your Trip:** for the continuation or follow-up of treatment (including medication) you started before you commenced your Trip.
- c) **Not taking Allianz Partners advice:** if you do not take the advice of Allianz Partners.
- d) **Incurred after 12 months:** incurred more than 12 months after the date of the Injury or Sickness.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

SECTION 16: Rental Vehicle insurance excess

This Section only applies if you purchased ‘*Rental Vehicle insurance excess cover*’ under Plan A, B or D.

Cover under this Section is provided subject to the following:

The Rental Vehicle has comprehensive motor vehicle insurance for the rental period: There is no cover for an uninsured Rental Vehicle, or for any part of, or accessories or modifications to, the vehicle (such as tyres or windscreen) not covered by Rental Vehicle insurance.

This cover is not in place of motor vehicle insurance for the Rental Vehicle and only provides cover for the excess component up to \$5,000.

16.1 WE WILL PAY:

Excess/repair costs of Rental Vehicle: If, while on a Trip, a Rental Vehicle you have rented is:

- a) involved in a motor vehicle accident while you are driving it, or
- b) damaged or stolen while in your custody, then we will pay the lesser of:
 - i) the Rental Vehicle insurance excess you are required to pay, or
 - ii) the cost of repairing the Rental Vehicle.

You must provide a copy of:

- your Rental Vehicle agreement,
- an incident report where one was generated,
- repair account, and
- an itemised list of the value of the damage.

The maximum amount we will pay for all claims combined under this Section is:

Plan A	Plan B	Plan C	Plan D
\$5,000	\$5,000	No cover	\$5,000

15.2 WE WILL NOT PAY:

We will not pay a claim involving the theft or damage to your Rental Vehicle if the claim arises directly or indirectly from, or is in any way connected with, or is for:

- a) **Breaching the rental agreement:** you using a Rental Vehicle in breach of the rental agreement.
- b) **Unlicensed:** you using a Rental Vehicle without a licence for the purpose that you were using it.
- c) **Administrative charges:** administrative charges of the rental company.

Also check “**General Exclusions that apply to all Claims**” (pages 40 to 43).

General Exclusions that apply to all Claims:

Headings are for reference only and do not affect interpretation.

WE WILL NOT PAY UNDER ANY CIRCUMSTANCES IF:

GENERAL

1. **Costs/expenses incurred outside Period of Insurance:** Your claim is for costs or expenses incurred outside the Period of Insurance.
2. **Unlawful conduct by you:** Your claim arises from any unlawful act committed by you or if you have not been honest and frank with all answers, statements and submissions made in connection with your insurance application or claim.
3. **Failing to take reasonable care/precautions:** You do not take reasonable care or precautions to protect yourself and your property and to avoid loss or damage or Injury or death.
4. **Consequential loss:** Your claim is for consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the policy.
5. **Losses that cannot be covered by insurance:** Your claim is for a loss for which insurance is prohibited by law.
6. **GST liability:** Your claim is for any Goods and Services Tax (GST) liability or any fine, charge or penalty you are liable for because of a failure to fully disclose to us your input tax credit entitlement for the amount payable shown on your Certificate of Insurance.
7. **Government action:** Your claim arises directly or indirectly from, or is in any way connected with, a government authority (including but not limited to customs) confiscating, detaining or destroying anything.
8. **Government prohibition etc:** Your claim arises from any government prohibition, regulation or intervention.

9. **Act of war, insurrection, etc:** Your claim arises out of any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
10. **Nuclear:** Your claim arises directly or indirectly from a nuclear reaction or contamination from nuclear material, nuclear weapons or radioactivity.
11. **Insolvency of Travel Services Provider:** Your claim arises from the failure of a Travel Services Provider to provide accommodation or travel services due to their Insolvency or that of any person, company or organisation they deal with.
12. **Recoverable under any compensation scheme:** Your claim is for a loss which is recoverable by compensation under the Accident Compensation scheme, any other workers compensation or transport accident laws, or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.

MEDICAL

13. **Pre-existing Medical Condition:** Your claim arises directly or indirectly from, or is in any way connected with, any Pre-existing Medical Condition:
 - a) of you or your travelling companion. This exclusion will not apply:
 - i) if you satisfy the provisions as set out under the heading "*Pre-existing Medical Conditions which we may cover with no additional premium payable*" (pages 9 & 10), or
 - ii) as provided in your Medical Terms of Cover letter and from the time any additional premium that applies has been received by us for Pre-existing Medical Conditions for which you must apply for cover and for which approval has been given by us. Special conditions, limits and excesses may apply if we notify you in writing.
 - b) of a Relative, business partner or any other person who is known to you prior to the Relevant Time, unless the person is hospitalised or dies in New Zealand after the Relevant Time and at the Relevant Time the chance of a claim occurring is highly unlikely. In any event, we will not pay more than \$4,000 under all sections of the policy in total.
14. **Signs or symptoms:** Your claim arises directly or indirectly from, or is in any way connected with, any signs or symptoms that you were aware of before your Period of Insurance commenced, but:
 - a) you had not yet sought a medical opinion regarding the cause; or
 - b) you were currently under investigation to define a diagnosis; or
 - c) you were awaiting specialist opinion.

15. **Travelling against medical advice:** Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser or after your Terminal Illness has been diagnosed. This exclusion will not apply from the time the appropriate additional amount has been received by us if cover is separately applied for and accepted by us in respect of your Terminal Illness. 'Terminal Illness' means any medical condition which is likely to result in death.
16. **Pregnancy:** Your claim arises directly or indirectly out of pregnancy, childbirth or related complications, unless it is a single uncomplicated pregnancy (up to and including 23 weeks), or we have agreed in writing to provide cover. In any event, we will not pay medical expenses for:
 - regular antenatal care;
 - childbirth at any gestation; or
 - care of the newborn child.
17. **Mental illness:** Your claim arises directly or indirectly from, or is in any way connected with, your depression, dementia, anxiety, stress, mental or nervous conditions unless we have agreed in writing to provide cover as set out in your Medical Terms of Cover letter and you have paid any additional premium that applies.
18. **Suicide/attempted suicide:** Your claim arises directly or indirectly from, or is in any way connected with, your self inflicted illness or injury, or your suicide.
19. **Sexually transmitted disease:** Your claim arises directly or indirectly from, or is in any way connected with, a sexually transmitted disease or virus, unless we have agreed in writing to provide cover as set out in your Medical Terms of Cover letter and you have paid any additional premium that applies.
20. **Intoxicating liquor or drugs:** Your claim arises directly or indirectly from, or is in any way connected with, you being under the influence or effect of alcohol or drugs, or the chronic use of alcohol or drugs.
21. **Elective surgery:** Your claim arises from, or is in any way connected with, complications following elective surgery.

SPORTS AND LEISURE

22. **Professional sports:** Your claim involves participation by you or your travelling companion participating in professional sport of any kind.
23. **Racing, speed, or endurance events:** Your claim involves participation by you or your travelling companion participating in any race, speed or time trial, except for racing on foot.
24. **Motorcycles:** Your claim arises directly or indirectly from, or is in any way connected with, you being in control of a Motorcycle without holding a motorcycle licence valid in the country you are riding, or you are a pillion passenger on a Motorcycle and the person in control does not hold a motorcycle licence valid in the country you are travelling in.

25. **Mopeds or Scooters:** Your claim arises directly or indirectly from, or is in any way connected with, you being in control of a Moped or Scooter without holding a motor cycle or drivers licence valid in the country you are riding, or you are a pillion passenger on a Moped or Scooter and the person in control does not hold a motorcycle or drivers licence valid in the country you are travelling in.
26. **No helmet:** Your claim arises directly or indirectly from, or is in any way connected with, you not wearing a helmet while riding or being a pillion passenger on a Motorcycle or Moped or Scooter.
27. **Flying:** Your claim involves air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or charter company, except:
- for regulated or licensed ballooning, or
 - as provided for under the list of automatically covered activities (see inside back cover of this policy document).
28. **Diving involving artificial breathing apparatus:** Your claim arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence/certificate or are diving with a licensed instructor.
29. **Skiing/snowboarding off-piste:** Your claim involves participation by you or your travelling companion skiing or snowboarding off-piste. 'Off-piste' means any skiing or snowboarding within a short distance from designated areas of ski resort boundaries on groomed terrain or marked slopes or trails that are open, maintained, monitored and patrolled by the ski resort.
30. **Certain other sports/activities:** Your claim involves participation by you or your travelling companion participating in hunting, polo playing, hang gliding, rodeo riding, BASE jumping, mountaineering or rock climbing using ropes or guides or any sport or recreational activity not listed as automatically covered on the inside back cover of this policy document.
31. **Travelling in international waters:** Your claim involves you travelling in international waters in a private sailing vessel or a privately registered vessel.



List of automatically covered activities

Your policy provides cover for claims involving participation by you in the activities listed below. Cover is subject to the terms, conditions, limits and exclusions that apply to the Section under which your claim is made and the “General Exclusions that apply to all Claims” on pages 40 to 43.

- Abseiling
 - Archery
 - Australian rules football
 - Bungy jumping
 - Canoeing/sea canoeing
 - Caving / potholing
 - Cycling
 - Deep sea fishing
 - Dog sledding
 - Flying fox
 - Football (soccer)
 - Go karting
 - Golfing
 - Hiking/tramping
 - Horse riding
 - Hot air ballooning
 - Jet boating
 - Jet skiing
 - Kayaking
 - Kite surfing
- 



- **Motorcycling or moped riding (restrictions apply)**
- **Mountain biking**
- **Paragliding**
- **Parasailing**
- **Quad biking**
- **Rugby**
- **Rugby league**
- **Safariing**
- **Scuba diving (restrictions apply)**
- **Shark cage diving**
- **Shooting (at a range)**
- **Skiing and snowboarding (on-piste) / cross country skiing**
- **Skydiving**
- **Snorkelling**
- **Snowmobiling**
- **Surfing**
- **Wake boarding / wake skating**
- **White water rafting**
- **Windsurfing**
- **Working holidays**



**STA TRAVEL (NZ) LIMITED, COMPANY NO. 296025
ARRANGES THIS INSURANCE AS AGENT OF
ALLIANZ PARTNERS**

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