



Head into the
unknown knowing
you're prepared
for anything.

House of Travel
Travel Insurance
for Business & Leisure

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houseoftravel.co.nz

HOUSE OF TRAVEL

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Why do you need travel insurance?

Part of the travel experience is heading into the unknown. But it always pays to be prepared for anything. Travel insurance covers you from the moment you purchase your policy, until you come home safely. You're even covered for cancellation before your trip takes off.

Along the way you'll be covered for unexpected events beyond your control, including lost bags and unlimited medical cover. You'll find a summary of our policies to choose from in this booklet. For full details of cover and exclusions, see your House of Travel consultant.



House of Travel Travel Insurance

We're hugely passionate about travel and have teamed up with Allianz Global Assistance, a world leader in assistance services and travel insurance.

Allianz Global Assistance has direct support worldwide, from people who care about people. With 33 centres operating in 28 countries, Allianz Global Assistance Group has 10,000 employees looking out for you.

Together we offer an unparalleled standard of emergency medical assistance to policy holders.

Our "House of Travel Travel Insurance Policy" covers everything we think is important. It includes:

- Unlimited medical cover
- Allianz Global Assistance – helping someone, somewhere in the world, every two seconds!
- Terrorism cover for emergency medical assistance and hospital expenses
- Consultant backup and support – our booking system allows us to track our customers around the world.

There when you need us.

With House of Travel Travel Insurance, Allianz Global Assistance's doctors, registered nurses, logistic professionals and support personnel will be there for you. As world leaders in travel insurance and specialist assistance, Allianz Global Assistance will sort out your problem as well as handle your claim 24/7, worldwide. You'll get answers and actions. Because like us they care about your travel experience, especially when the unexpected happens.

While other policies may offer similar benefits, they can't match the service we provide when you really need it.

What's not covered.

You need to be aware that travel insurance has some exclusions.

For example, travel insurance does not cover you for:

- Change of plans
- Change of financial circumstance
- Luggage and personal effects items left unsupervised in a public place
- If your employer requires you not to travel and cancels prearranged leave (note redundancy is covered if not aware redundancy was going to occur before purchasing policy)
- Financial collapse of a transport, tour or accommodation provider
- Airline schedule changes
- Failing to follow the warning of mass media or government or other official body's warning against travel to a particular country or parts of a country (refer to www.who.int and www.safetravel.govt.nz).



Extra Cover.

As always there's flexibility, and we'll do our best to arrange a policy specifically for you where it is available, including:

- Cover for pre-existing medical conditions
- Specified Items of luggage and personal effects over \$1,500
- If you are a non-resident of New Zealand.

Your travel consultant is there to help you. We'll ensure you get the best possible care, right through to when you return home safely from your trip. So talk to us as much as you need to.



Policy Wording

About this 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.

This Policy Wording, together with the Certificate of Insurance, your Medical Terms of Cover letter (if applicable) and any written endorsements by us, make up your contract with Allianz. Please retain these documents in a safe place.

About the available covers

YOU CAN CHOOSE ONE OF THESE EIGHT (8) PLANS:

- **Plan A** – Essentials Plus (international travel) includes Sections* 1 to 3C, 4A, 5 to 7, and 9 to 16
- **Plan B**# – Premier (international travel) includes Sections* 1 to 16
For details on Plan B, see the section "How to purchase this policy" (page 14), and the "Table of Benefits" section (page 22).
- **Plan C** – Premier - Incoming to New Zealand & New Zealand Domestic includes Sections* 1 to 3A, 3C, 4 to 16
For details on Plan C, see the "Table of Benefits" section of this Policy Wording (page 23).
- **Plan D** – Premier – Permanent One-Way from New Zealand (international travel) includes Sections 1 to 3A, 3C, 4A, 9 to 13, and 15
For details on Plan D, see the "Table of Benefits" section of this Policy Wording (page 23).
- **Plan E** – Frequent Traveller (international or domestic travel) includes Sections* 1 to 16
For details on Plan E, see the "Table of Benefits" section of this Policy Wording (page 24).
- **Plan F** – New Zealand Domestic Cancellation (Single Journey) includes Section 1.
For details on Plan F, see the "Table of Benefits" section of this Policy Wording (page 24).
- **Plan G** – New Zealand Domestic Cancellation (Annual) includes Section 1
For details on Plan G, see the "Table of Benefits" section of this Policy Wording (page 25).
- **Plan H** – Residents Returning to New Zealand ** includes benefit Sections 1 to 16
For details on Plan H, see the "Table of Benefits" section of this Policy Wording (page 25).

**if you are a Resident of New Zealand, you will not have cover under certain Sections while travelling in New Zealand – see "Geographical Regions" pages 18 to 20 for details*

#Where Plan B has been selected, and you have any Medical Conditions/ Circumstances which automatically exclude all cover for medical or hospital expenses, your level of cover will be reduced. Please see page 32 for details.

****this Plan does not provide any cover in New Zealand other than Sections 3B & 3D**

Understanding your policy and its important terms & conditions

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

- "How to Purchase this Policy" (pages 14 to 20) – this contains important information on who can purchase the policy, age limits and the choice of Plans and cover types available to you;

- The benefit limits provided under each Plan in the “**Table of Benefits**” pages 22 to 25, when *We will pay* a claim under each Section applicable to the cover you choose (“**Your Policy Cover**” pages 41 to 56), any endorsements under “**Additional Options**” pages 28 & 30 and “**Pre-existing Medical Conditions**” pages 31 to 34 (remember, certain words have special meanings – see “**Words with Special Meanings**” pages 10 & 11);
- “**Important Matters**” (pages 35 to 40) – this contains important information on any applicable Excess, the period of cover and extensions of cover, the cooling-off period, our privacy notice and dispute resolution process, when you can choose your own doctor, when you should contact Allianz Global Assistance concerning 24 hour medical assistance, overseas hospitalisation or medical evacuation, and more;
- When *We will not pay* a claim under each Section applicable to the cover you choose (pages 41 to 56) and “**General Exclusions Applicable to all Sections**” pages 57 to 59 (this restricts the cover and benefits); and
- “**Claims**” (pages 60 & 61) – this sets out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim.

Applying for cover

When you apply for the policy, we will confirm with you things such as the period of cover, your premium, what cover options and Excess will apply, and whether any standard terms are to be varied (this may be by way of an endorsement). These details will be recorded in the Certificate of Insurance issued to you.

This Policy Wording sets out the cover we are able to provide you with. You need to decide if the benefit limits, type and level of cover are appropriate for you and will cover your potential loss.

If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover of this Policy Wording.

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. You must disclose all material facts to us as soon as you become aware of them. 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 or offence;
- 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.

Non-disclosure

If you fail to comply with your Duty of Disclosure, we are entitled to avoid this policy retrospectively from the beginning. You will not be insured under this policy at all.

About your premium

You will be told the premium payable for the policy when you apply. It is based on a number of factors such as your destination(s), length of Journey, number of persons covered, your age, Pre-existing Medical Conditions, the Plan and any Additional Options 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 on your Certificate of Insurance as part of the total premium.

Cooling-off period

Even after you have purchased your policy, you have cooling-off rights (see page 37 of “**Important Matters**” for details).

Who is your insurer?

House of Travel Travel Insurance is underwritten by Allianz New Zealand Limited (Allianz), Company No. 445514.

Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd Company No 2341888. Allianz Global Assistance has been authorised by Allianz to enter into and arrange the policy and deal with and settle any claims under it as the agent of Allianz, not as your agent. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

Change of Circumstances

During the Period of Insurance, you must tell us immediately of any material change in the circumstance surrounding the subject matter of this insurance that:

- increase the risk we are insuring, or
- alter the nature of the risk we are insuring.

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

EFFECTIVE DATE: 15 November 2011.

Words with special meanings

Some words used in this Policy Wording have a special meaning. When these words are used, they have the meaning set out below.

"AICD/ICD" means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

"Arise", "Arises" or "Arising" means directly or indirectly arising from or in any way connected with.

"Carrier" means an aircraft, vehicle, train, tram or vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

"Chronic" means a persistent and lasting condition in medicine. We do not consider that chronic pain has to be 'constant' pain. In many situations it has a pattern of relapse and remission. The pain may be long-lasting, recurrent (occurred on more than 2 occasions), or characterised by long suffering.

"Country of Residence" means the country of which you are a citizen or permanent resident outside of New Zealand.

"Dependant" means your children or grandchildren not in full time employment who are under the age of 21 and travelling with you on the Journey.

"DSM" means the Diagnostic and Statistical Manual of Mental Disorders. It is an American handbook for mental health professionals that lists different categories of mental disorders and the criteria for diagnosing them.

"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 amount which you must first pay for each claim Arising from the one event before a claim can be made under your policy.

"Family" means you, your spouse (or legally recognised de facto) and your Dependants.

"Home" means the place where you normally live in New Zealand. *Refer to page 26 for the definition of "Home" for Plan C.*

"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 cover and does not result from any illness, Sickness or disease.

"Journey" means your journey from the time when you leave your Home to go directly to the place you depart from on your travels, and ends when you return to your Home. *Refer to page 26 for the definition of "Journey" for Plan C. Refer to pages 27 to 28 for the definition of "Journey" for Plan H.*

"Locked Storage Compartment" means a glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

"Luggage and Personal Effects" means any personal items owned by you and that you take with you or buy on your Journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

"Medical Adviser" means a qualified Doctor of Medicine or Dentist registered in the place where you received the services.

"Moped" or "Scooter" means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 50cc.

"Motorcycle" means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

"Open Water Sailing" means sailing more than 10 nautical miles off any land mass.

"Overseas" means in any country other than New Zealand.

"Pandemic" means a form of an Epidemic that extends throughout an entire continent, even the entire human race.

"Pre-existing Medical Condition" means:

1. a medical condition 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 I or Type II);

OR

2. any medical or dental condition or symptom in the last 2 years:

- 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. any medical condition in connection with signs or symptoms that you are currently aware of, but:

- 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;

OR

4. any medical condition in connection with your current pregnancy or participation in an IVF program.

"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.

"Reasonable" means, for medical or dental expenses, the standard level of care given in the country you are in or, for other expenses, the standard level you have booked for the rest of your Journey or, as determined by us.

"Relative" means any of the following who is under 85 years of age and who is resident in New Zealand or Australia. It means you or your Travelling Companion's spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, stepparent, step-son, step-daughter, fiancé or fiancée, or guardian.

"Rental Vehicle" means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, hatchback or station-wagon, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

"Resident of New Zealand" means someone who is a permanent resident or citizen of New Zealand.

"Sick" or "Sickness" means a medical condition, not being an Injury, which first occurs during your period of cover.

"Travelling Companion" means a person with whom you have made arrangements to travel with you for at least 75% of your Journey before your policy was issued.

"Unsupervised" means leaving your Luggage and Personal Effects:

- with a person you did not know prior to commencing your Journey; or
- where it can be taken without your knowledge; or
- at such a distance from you that you are unable to prevent it being taken.

"We", "Our" and "Us" means Allianz New Zealand Limited.

"You" and "Your" means the person(s) whose name(s) are set out on your Certificate of Insurance, including your Dependants.

Summary of benefits

This is only a summary of the benefits. Please read this Policy Wording carefully for complete details of what *We will pay* and what *We will not pay*, and which of the Sections are provided under each Plan (see pages 41 to 56). Importantly, please note that exclusions do apply, as well as limits to the cover.

SECTION 1 – Cancellation Fees & Lost Deposits

Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you and which are outside your control, such as: – Sickness – Injuries – Strikes – Collisions – Retrenchment – Natural Disasters.

SECTION 2 – Emergency Medical Assistance

Cover for emergency medical assistance while you are Overseas, including: – Ambulance – 24 Hour Emergency Medical Assistance – Medical Evacuations – Funeral Arrangements – Messages to family – Hospital Guarantees.

SECTION 3A – Emergency Medical & Hospital Expenses

Cover for emergency medical treatment if you are Injured or become Sick Overseas, including: – Medical – Hospital – Surgical – Nursing.

SECTION 3B – Continuing Medical Expenses on Return to New Zealand

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

SECTION 3C – Overseas Dental Expenses

Cover for emergency dental treatment Overseas.

SECTION 3D – Dental Expenses on Return to New Zealand (from Injury only)

Cover for dental treatment upon your return to New Zealand as a result of you suffering damage to sound and natural teeth caused by Injury while Overseas.

SECTION 4A – Additional Expenses

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

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

SECTION 4B – Resumption of Journey

Cover for airfares to return to where your Journey was interrupted if you return Home as a result of a Relative being hospitalised following an Injury or Sickness, or dying unexpectedly.

SECTION 5 – Hospital Cash Allowance

A daily allowance if you are hospitalised for more than 48 continuous hours while Overseas.

SECTION 6 – Accidental Death

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

SECTION 7 – Permanent Disability

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

SECTION 8 – Loss of Income

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

SECTION 9 – Travel Documents, Credit Cards & Travellers Cheques

Cover to replace costs of travel documents lost or stolen from you during your Journey, such as: – Passports – Credit Cards – Travel Documents – Travellers Cheques.

SECTION 10 – Theft of Cash

Cover for the following items stolen from your person: – Bank Notes – Cash – Currency Notes – Postal Orders – Money Orders.

SECTION 11 – Luggage & Personal Effects

Cover for replacing Luggage and Personal Effects stolen or reimbursing repair cost for accidentally damaged items, including: – Luggage – Spectacles – Personal Effects – Personal Computers – Cameras.

SECTION 12 – Luggage & Personal Effects Delay Expenses

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

SECTION 13 – Travel Delay Expenses

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

SECTION 14 – Alternative Transport Expenses

Cover for additional travel expenses following transport delays to reach events such as: – Weddings – Funerals – Conferences – Sporting Events – Pre-paid travel/tour arrangements.

SECTION 15 – Personal Liability

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

SECTION 16 – Rental Vehicle Excess

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

– Stolen – Crashed – Damaged
and/or:

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

How to purchase this policy

STEP 1	Refer to "Who can purchase this policy?"	page 15 & 16
STEP 2	Refer to "Age limits"	page 16
STEP 3	Read the "Pre-existing Medical Conditions" section	pages 31 to 34
STEP 4	Nominate the applicable Geographical Region for your Journey (Plans A, B, D, E & H only)	page 18
STEP 5	Select your Plan (A, B, C, D, E, F, G or H)	page 15 & 16
STEP 6	Select the cover type (Single or Family)	page 17
STEP 7	Nominate the duration of your Journey (Note: the maximum duration available under Plan D is six (6) consecutive months)	---
STEP 8	Select any "Additional Options" you would like to include	pages 29 & 30
STEP 9	Apply for cover via one of the following: <ul style="list-style-type: none"> - complete the application form and return to your House of Travel consultant - online - telephone - see contact details on the back cover of this Policy Wording 	

Who can purchase this policy?

Plans A, B[#], E, F & G

Cover is only available if:

- you are a Resident of New Zealand*; and
- you purchase your policy before you commence your Journey; and
- your Journey commences and ends in New Zealand.

*Note: Plan B is also available to travellers of all ages who have a Pre-existing Medical Condition or circumstance listed on page 32 of the section "**Medical Conditions/ Circumstances which automatically exclude all cover for medical or hospital expenses**". However, the policy will not provide any cover whatsoever under the following Sections for any medical condition or circumstance, even if the medical condition or circumstance is not one which is listed on page 32:

- Section 2: Emergency Medical Assistance
- Section 3A: Emergency Medical & Hospital Expenses
- Section 3B: Continuing Medical Expenses on Return to New Zealand
- Section 3C: Overseas Dental Expenses
- Section 3D: Dental Expenses on Return to New Zealand – from Injury Only

In addition, there will be no provision to claim under the following Sections of the policy for any claims Arising from, related to or associated with Medical Conditions/ Circumstances which automatically exclude all cover for medical or hospital expenses as listed on page 32:

- Section 1: Cancellation Fees & Lost Deposits
- Section 4A: Additional Expenses

*For temporary residents living in New Zealand

Cover is available under Plan A or B, however:

- you must purchase your policy in New Zealand before you commence your Journey; and
- your Journey must commence and end in New Zealand.

Cover for temporary residents of New Zealand travelling Overseas (on a temporary basis only)

Cover (excluding any Pre-existing Medical Conditions other than those specifically listed on page 33) is automatically available to temporary residents of New Zealand travelling Overseas on a temporary basis and who, at the date the Certificate of Insurance is issued:

- hold a return ticket to New Zealand,
- have a Home address in New Zealand to which you intend to return, and
- hold a current New Zealand visa which will remain valid beyond the period of your Journey.

Under Section 2 "**Emergency Medical Assistance**" if you Injure yourself Overseas or become Sick there or die there and it is necessary to repatriate you or your remains, we will at our option, pay the lesser of the cost of returning you to your Home in New Zealand or to the international airport nearest to where you normally live Overseas. At that point, you will be responsible for all further costs, and cover under all Sections of the policy will end (apart from Section 3B if we have returned you to your home in New Zealand).

Plan C

Cover is available irrespective of residency.

You must purchase your policy before you commence your Journey, and if you are a Resident of New Zealand:

- you are only covered while travelling in New Zealand; and
- your Journey must commence and end in New Zealand.

Plan D

Cover is available irrespective of residency, however:

- you must purchase your policy before you commence your Journey.



Plan H

Cover is only available if:

- you are a Resident of New Zealand; and
- you purchase your policy while you are Overseas; and
- your one-way Journey commences Overseas and ends in New Zealand.

Policies purchased after leaving New Zealand (PLAN H)

You can purchase your policy after you leave New Zealand, subject to the following conditions:

- cover commences from the time the policy is issued (refer "Period of Cover" page 35); and
- a waiting period of 7 days from the Start Date noted on your Certificate of Insurance applies to all claims arising from, related to or associated with any Injury or Sickness, regardless of the Section that applies to the claim. This means that you will not be covered for medical or dental expenses, cancellation or Journey disruption costs, additional expenses or hospital cash allowance arising from, related to or associated with any Injury or Sickness which occurs within this waiting period; and
- you cannot apply for or purchase cover for certain Pre-existing Medical Conditions. Refer to page 33 for details of the Pre-existing Medical Conditions covered under Plan H; and
- where the word "Journey" appears in this Policy Wording, its definition under "Words with Special Meanings" (page 10) is to be substituted as follows:
"Journey" means the time from when the policy is issued while you are Overseas and ends when you arrive at any immigration counter in New Zealand. This will not affect the cover provided under Sections 3B - Continuing Medical Expenses on Return to New Zealand & 3D - Dental Expenses on Return to New Zealand (from Injury Only).

Age limits

Age limits are as at the date of issue of your Certificate of Insurance.

Plans A & B

Available to travellers of all ages.

- Travellers 75 years of age and over

Plans A & B are only available on application as cover is not automatic.

Please contact your House of Travel consultant for further details.

Note: We have the absolute right to accept or decline cover, or impose special conditions such as an Excess or reducing the maximum policy limit payable on certain benefits.

Age loadings are applied to the base premium for travellers 69 years of age and older. An additional premium for Pre-existing Medical Conditions may also apply.

Plans C & D

Available to travellers 74 years of age and under.

Plans E & H

Available to travellers 69 years of age and under.

Plans F & G

Available to travellers of all ages.

Your choices

Under this policy, you choose the cover you require based on your travel arrangements.

Whether you choose:

- A Single or Family policy; and
- Plan A, B, C, D, E, F, G or H

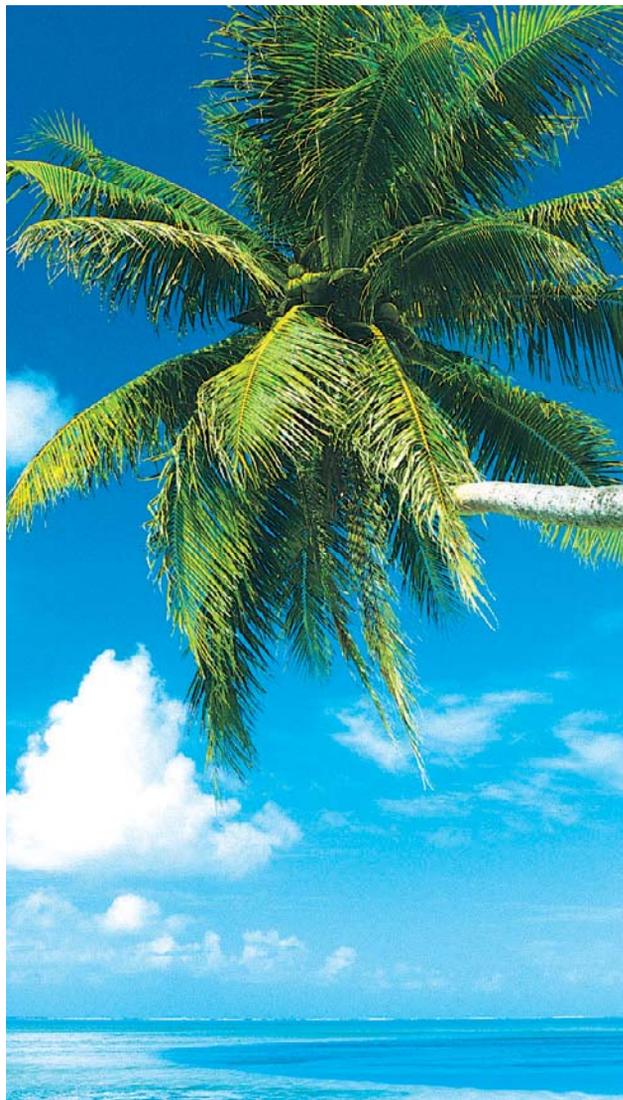
depends on the type of cover you want and are eligible to purchase.

Cover types

You can choose one of the following cover types:

Single – Covers you and your Dependants travelling with you.

Family – Covers you and the members of your Family travelling with you. The benefit limits for Family policies apply to the total of all claims combined, regardless of which insured person the claim relates to.



Geographical regions

Destination	GEOGRAPHICAL REGION
New Zealand	REGION 1 Domestic
Australia	REGION 2 Australia
American Samoa, Ashmore & Cartier Islands, Bali, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, Guam, Heard & McDonald Islands, Kiribati, Marshall Island, Micronesia, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Thursday Island, Tokelau, Tonga, Tuvalu, Vanuatu and Wallis & Futuna Islands.	REGION 3 Pacific
Asia (excluding Russia, Japan and Bali).	REGION 4 Asia
Europe, Russia and United Kingdom.	REGION 5 Europe
North, Central & South America (including Hawaii and the Caribbean), Africa, Japan, Middle East, Antarctica and any other destination not listed above.	REGION 6 Worldwide

Plan A – Essentials Plus

You must nominate the applicable Geographical Region for your Journey. Please note that Region 1 cannot be selected, as Plan A is designed for international travel. However, Regions 2, 3, 4, 5 & 6 include cover for certain Sections while travelling in New Zealand – see below for details. Please contact us if there is any uncertainty as to which Geographical Region applies.

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the lowest Geographical Region, 6 the highest), as this will cover travel in each of the lower Geographical Regions.

Example:

If you are travelling to Papua New Guinea, Philippines and Europe, you must select Region 5. You will then have cover for all destinations listed under Regions 1 to 5.

Cover for any loss you suffer must occur in the Geographical Region (or any lower Geographical Region) you have selected. However, stopovers of 5 nights in a higher Geographical Region outside of your selected Geographical Region are permitted.

Example:

If you are travelling to Bali (and have accordingly selected Region 3 as the Geographical Region), you will have cover for all destinations listed under Regions 1, 2 & 3 as well as up to 5 nights stopover in any of the destinations listed under Regions 4, 5 & 6.

You will only have cover under Sections 1, 3B, 4A, 6, 11, 13, 15 & 16 while travelling in New Zealand (destination must be a minimum of 250km from Home).

Plan B – Premier (International Travel)

You must nominate the applicable Geographical Region for your Journey. Please note that Region 1 cannot be selected, as Plan B is designed for international travel. However, Regions 2, 3, 4, 5 & 6 include cover for certain Sections while travelling in

New Zealand – see below for details. Please contact us if there is any uncertainty as to which Geographical Region applies.

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the lowest Geographical Region, 6 the highest), as this will cover travel in each of the lower Geographical Regions.

Example:

If you are travelling to Papua New Guinea, Philippines and Europe, you must select Region 5. You will then have cover for all destinations listed under Regions 1 to 5.

Cover for any loss you suffer must occur in the Geographical Region (or any lower Geographical Region) you have selected. However, stopovers of 5 nights in a higher Geographical Region outside of your selected Geographical Region are permitted.

Example:

If you are travelling to Bali (and have accordingly selected Region 3 as the Geographical Region), you will have cover for all destinations listed under Regions 1, 2 & 3 as well as up to 5 nights stopover in any of the destinations listed under Regions 3, 4, 5 & 6.

You will only have cover under Sections 1, 3B, 3D, 4A, 6, 11, 13, 15 & 16 while travelling in New Zealand (destination must be a minimum of 250km from Home).

Plan C – Premier (Incoming to New Zealand & New Zealand Domestic)

Geographical Region is fixed at Region 3 – Pacific.

Cover is provided while you are travelling in New Zealand (Region 1).

If you are not a Resident of New Zealand, you will also have cover to travel to Australia (Region 2) and/or the South Pacific Islands (Region 3). Please note each individual trip to Australia and/or the South Pacific Islands is limited to 15 days or less.

Example:

You travel to New Zealand for a five week holiday, during which time you also wish to travel to Australia for five days. In week three of your holiday, you decide to travel to Vanuatu for six days. Region 3 will provide cover for all destinations listed under Regions 1, 2 & 3.

Cover for any loss you suffer must occur in either Geographical Region 3 or any lower Geographical Region. However, you are covered for a maximum of up to 72 hours in transit from your Country of Residence to New Zealand and return.

Plan D – Premier (Permanent One-Way From New Zealand)

You must nominate the applicable Geographical Region for your Journey, being the higher of your Country of Residence or the country you are travelling to. Please note that Region 1 cannot be selected, as Plan D is designed for international travel only. Please contact us if there is any uncertainty as to which Geographical Region applies.

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 2 being the lowest available Geographical Region, 6 the highest), as this will cover travel in each of the lower Geographical Regions.

Example:

If you are travelling to Papua New Guinea, Philippines and Europe, you must select Region 5. You will then have cover for all destinations listed under Regions 2 to 5.

Cover for any loss you suffer must occur in the Geographical Region (or any lower Geographical Region) you have selected. However, stopovers of 5 nights in a higher Geographical Region outside of your selected Geographical Region are permitted.

Example:

If you are travelling to Asia (and have accordingly selected Region 4 as the Geographical Region), you will have cover for all destinations listed under Regions 2, 3 & 4, as well as up to 5 nights stopover in any of the destinations listed under Regions 5 & 6.

Plan E – Frequent Traveller

You must nominate the applicable Geographical Region for your Journey. Please contact us if there is any uncertainty as to which Geographical Region applies.

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the lowest Geographical Region, 6 the highest), as this will cover travel in each of the lower Geographical Regions.

Example:

If you are travelling to Papua New Guinea, Philippines and Europe, you must select Region 5. You will then have cover for all destinations listed under Regions 1 to 5.

Cover for any loss you suffer must occur in the Geographical Region (or any lower Geographical Region) you have selected. However, stopovers of 5 nights in a higher Geographical Region outside of your selected Geographical Region are permitted.

Example:

If you are travelling to Bali (and have accordingly selected Region 3 as the Geographical Region), you will have cover for all destinations listed under Regions 1, 2 & 3, as well as up to 5 nights stopover in any of the destinations listed under Regions 4, 5 & 6.

You will only have cover under Sections 1, 3B, 3D, 4A, 6, 11, 13, 15 & 16 while travelling in New Zealand (destination must be a minimum of 250km from Home).

Plan F – New Zealand Domestic Cancellation (Single Journey)

Geographical Region is fixed at Region 1 – Domestic.

Cover for any loss you suffer must occur in this Geographical Region. There is no cover for stopovers in a higher Geographical Region.

Plan G – New Zealand Domestic Cancellation (Annual)

Geographical Region is fixed at Region 1 – Domestic.

Cover for any loss you suffer must occur in this Geographical Region. There is no cover for stopovers in a higher Geographical Region.

PLAN H – Residents Returning to New Zealand

You must nominate the applicable Geographical Region for your Journey. Please note that under Plan H, Region 1 cannot be selected as cover ends upon your return to New Zealand (except as provided under Sections 3B - Continuing Medical Expenses on Return to New Zealand & 3D - Dental Expenses on Return to New Zealand (from Injury Only)). Please contact us if there is any uncertainty as to which Geographical Region applies.

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the lowest Geographical Region, 6 the highest), as this will cover travel in each of the lower Geographical Regions.

Cover for any loss you suffer must occur in the Geographical Region (or any lower Geographical Region) you have selected. However, stopovers of 5 nights in a higher Geographical Region outside of your selected Geographical Region are permitted.

Table of benefits

Following are Tables of the benefits and their maximum limits. Refer to "Your Policy Cover" pages 41 to 56 for details of what *We will pay* and what *We will not pay*, and which types of cover are provided under each Plan. Importantly, please note that exclusions do apply, as well as limits to the cover.

All benefit limits and Excesses throughout this Policy Wording are in New Zealand Dollars (NZD).



SECTION & BENEFIT		MAXIMUM LIMITS			
		PLAN A ESSENTIALS PLUS		PLAN B PREMIER (INTERNATIONAL TRAVEL)	
		SINGLE	FAMILY	SINGLE	FAMILY
1	Cancellation Fees & Lost Deposits	\$10,000	\$20,000	\$100,000	\$200,000
*2	Emergency Medical Assistance^	Unlimited	Unlimited	Unlimited**	Unlimited
3A	Emergency Medical & Hospital Expenses^	Unlimited	Unlimited	Unlimited**	Unlimited
3B	Continuing Medical Expenses on Return to New Zealand (per person)	\$1,500	\$1,500	\$1,500**	\$1,500
3C	Overseas Dental Expenses (per person)^	\$400 (relief of pain); \$400 (from Injury)	\$400 (relief of pain); \$400 (from Injury)	\$750 (relief of pain); unlimited from Injury*	\$750 (relief of pain); unlimited from Injury
3D	Dental Expenses on Return to New Zealand – from Injury Only (per person)	***	***	\$1,500**	\$1,500
4A	Additional Expenses	\$50,000	\$100,000	\$50,000*	\$100,000
4B	Resumption of Journey^	***	***	\$10,000	\$20,000
*5	Hospital Cash Allowance^	\$500	\$1,000	\$2,000	\$4,000
*6	Accidental Death	\$50,000	\$100,000	\$75,000	\$150,000
*7	Permanent Disability^	\$50,000	\$100,000	\$75,000	\$150,000
*8	Loss of Income^	***	***	\$3,000	\$6,000
9	Travel Documents, Credit Cards & Travellers Cheques^	\$500	\$1,000	\$2,000	\$4,000
10	Theft of Cash^	\$500	\$1,000	\$750	\$1,500
*11	Luggage & Personal Effects	\$5,000	\$10,000	\$20,000	\$40,000
12	Luggage & Personal Effects Delay Expenses^	\$400	\$800	\$1,500	\$3,000
*13	Travel Delay Expenses	\$300	\$600	\$2,000	\$4,000
14	Alternative Transport Expenses^	Unlimited	Unlimited	Unlimited	Unlimited
15	Personal Liability	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000
*16	Rental Vehicle Excess	\$4,500	\$4,500	\$4,500	\$4,500

*sub-limits apply - refer to the "Your Policy Cover" section (pages 41 to 56)

^ if you are a Resident of New Zealand, there is no cover under these Sections while travelling in New Zealand - refer to the "Geographical Regions" section (pages 18 to 20)

*Where Plan B is selected, this benefit amount reduces to Nil for any claim arising from the conditions/circumstances listed in **Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses** on page 32.

Where Plan B has been selected, and you have any of the **Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses, this benefit amount reduces to Nil for any claim arising from **any** medical conditions/circumstances.

SECTION & BENEFIT		MAXIMUM LIMITS			
		PLAN C PREMIER (INBOUND TO NEW ZEALAND & NEW ZEALAND DOMESTIC)		PLAN D PREMIER (PERMANENT OUTBOUND FROM NEW ZEALAND)	
		SINGLE	FAMILY	SINGLE	FAMILY
*1	Cancellation Fees & Lost Deposits	\$100,000	\$200,000	\$5,000	\$10,000
*2	Emergency Medical Assistance^	Unlimited	Unlimited	\$250,000	\$500,000
3A	Emergency Medical & Hospital Expenses^	Unlimited	Unlimited	\$250,000	\$500,000
3B	Continuing Medical Expenses on Return to New Zealand (per person)	***	***	***	***
3C	Overseas Dental Expenses (per person)^	\$750 (relief of pain); unlimited from Injury	\$750 (relief of pain); unlimited from Injury	\$500 (relief of pain); \$500 (from Injury)	\$500 (relief of pain); \$500 (from Injury)
3D	Dental Expenses on Return to New Zealand – from Injury Only (per person)	***	***	***	***
4A	Additional Expenses	\$50,000	\$100,000	\$5,000	\$10,000
4B	Resumption of Journey^	\$10,000	\$20,000	***	***
*5	Hospital Cash Allowance^	\$2,000	\$4,000	***	***
*6	Accidental Death	\$75,000	\$150,000	***	***
*7	Permanent Disability^	\$75,000	\$150,000	***	***
*8	Loss of Income^	\$3,000	\$6,000	***	***
9	Travel Documents, Credit Cards & Travellers Cheques^	\$2,000	\$4,000	\$2,000	\$4,000
10	Theft of Cash^	\$750	\$1,500	\$500	\$1,000
*11	Luggage & Personal Effects	\$20,000	\$40,000	\$5,000	\$10,000
12	Luggage & Personal Effects Delay Expenses^	\$1,500	\$3,000	\$250	\$500
*13	Travel Delay Expenses	\$2,000	\$4,000	\$500	\$1,000
14	Alternative Transport Expenses^	Unlimited	Unlimited	***	***
15	Personal Liability	\$2,500,000	\$2,500,000	\$250,000	\$250,000
*16	Rental Vehicle Excess	\$4,500	\$4,500	***	***

*sub-limits apply - refer to the "Your Policy Cover" section (pages 41 to 56)

^ if you are a Resident of New Zealand, there is no cover under these Sections while travelling in New Zealand - refer to the "Geographical Regions" section (pages 18 to 20)

SECTION & BENEFIT		MAXIMUM LIMITS		
		PLAN E FREQUENT TRAVELLER		PLAN F CANCELLATION
		SINGLE	FAMILY	SINGLE
*1	Cancellation Fees & Lost Deposits	\$100,000	\$200,000	\$10,000
*2	Emergency Medical Assistance^	Unlimited	Unlimited	***
3A	Emergency Medical & Hospital Expenses^	Unlimited	Unlimited	***
3B	Continuing Medical Expenses on Return to New Zealand (per person)	\$1,500	\$1,500	***
3C	Overseas Dental Expenses (per person)^	\$750 (relief of pain); unlimited from Injury	\$750 (relief of pain); unlimited from Injury	***
3D	Dental Expenses on Return to New Zealand – from Injury Only (per person)	\$1,500	\$1,500	***
4A	Additional Expenses	\$50,000	\$100,000	***
4B	Resumption of Journey^	\$10,000	\$20,000	***
*5	Hospital Cash Allowance^	\$2,000	\$4,000	***
*6	Accidental Death	\$75,000	\$150,000	***
*7	Permanent Disability^	\$75,000	\$150,000	***
*8	Loss of Income^	\$3,000	\$6,000	***
9	Travel Documents, Credit Cards & Travellers Cheques^	\$2,000	\$4,000	***
10	Theft of Cash^	\$750	\$1,500	***
*11	Luggage & Personal Effects	\$20,000	\$40,000	***
12	Luggage & Personal Effects Delay Expenses^	\$1,500	\$3,000	***
*13	Travel Delay Expenses	\$2,000	\$4,000	***
14	Alternative Transport Expenses^	Unlimited	Unlimited	***
15	Personal Liability	\$2,500,000	\$2,500,000	***
*16	Rental Vehicle Excess	\$4,500	\$4,500	***

*sub-limits apply - refer to the "Your Policy Cover" section (pages 41 to 56)

^ if you are a Resident of New Zealand, there is no cover under these Sections while travelling in New Zealand - refer to the "Geographical Regions" (pages 18 to 20)

SECTION & BENEFIT		MAXIMUM LIMITS		
		PLAN G CANCELLATION (ANNUAL DOMESTIC)	PLAN H RESIDENTS RETURNING TO NEW ZEALAND	
		SINGLE	SINGLE	FAMILY
*1	Cancellation Fees & Lost Deposits	\$10,000	\$100,000	\$200,000
*2	Emergency Medical Assistance^	***	Unlimited	Unlimited
3A	Emergency Medical & Hospital Expenses^	***	Unlimited	Unlimited
3B	Continuing Medical Expenses on Return to New Zealand (per person)	***	\$1,500	\$1,500
3C	Overseas Dental Expenses (per person)^	***	\$750 (relief of pain); unlimited from Injury	\$750 (relief of pain); unlimited from Injury
3D	Dental Expenses on Return to New Zealand – from Injury Only (per person)	***	\$1,500	\$1,500
4A	Additional Expenses	***	\$50,000	\$100,000
4B	Resumption of Journey^	***	\$10,000	\$20,000
*5	Hospital Cash Allowance^	***	\$2,000	\$4,000
*6	Accidental Death	***	\$75,000	\$150,000
*7	Permanent Disability^	***	\$75,000	\$150,000
*8	Loss of Income^	***	\$3,000	\$6,000
9	Travel Documents, Credit Cards & Travellers Cheques^	***	\$2,000	\$4,000
10	Theft of Cash^	***	\$750	\$1,500
*11	Luggage & Personal Effects	***	\$20,000	\$40,000
12	Luggage & Personal Effects Delay Expenses^	***	\$1,500	\$3,000
*13	Travel Delay Expenses	***	\$2,000	\$4,000
14	Alternative Transport Expenses^	***	Unlimited	Unlimited
15	Personal Liability	***	\$2,500,000	\$2,500,000
*16	Rental Vehicle Excess	***	\$4,500	\$4,500

*sub-limits apply - refer to the "Your Policy Cover" section (pages 41 to 56).

^ if you are a Resident of New Zealand, there is no cover under these Sections while travelling in New Zealand - refer to the "Geographical Regions" section (pages 18 to 20).

Plan A – Essentials Plus

Cover for Pre-existing Medical Conditions available on assessment

- Extensions of cover available (extensions of cover not available for Pre-existing Medical Conditions)

Plan B – Premier (International Travel)

- Cover for Pre-existing Medical Conditions available on assessment
- Extensions of cover available (extensions of cover not available for Pre-existing Medical Conditions)

Please note:

- Plan B is also available to travellers of all ages who have **Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses** as listed on page 32. In those circumstances, the policy will provide no cover whatsoever for sections 2, 3A, 3B, 3C and 3D, and no cover for claims arising from those conditions under sections 1 and 4A. Please see page 32 for more details.

Please refer to page 15 for details of eligibility and cover provided for Plan B.

Plan C – Premier (Incoming to New Zealand & New Zealand Domestic)

- Cover for travel within New Zealand; and
- Where you are not a Resident of New Zealand, the option of also travelling to Australia and/or the South Pacific Islands, on a temporary basis. Maximum period for any one trip to Australia and/or the South Pacific Islands is 15 days.
- Cover for Pre-existing Medical Conditions not available except as listed on page 33.
- Extensions of cover not available

Please note the following if you are not a Resident of New Zealand:

- Where the word **New Zealand** appears in this Policy Wording, the policyholder's Country of Residence is to be substituted, except where it appears:
 - In *About this Policy Wording* (page 7)
 - In *How to Purchase this Policy* (page 15) under the heading:
 - *Who can Purchase this Policy?*
 - Under the *Table of Benefits* (pages 22 to 25)
 - In *Important Matters* (pages 35 to 40) under the headings:
 - *Period of Cover*
 - *Jurisdiction and Choice of Law*
 - In *Words with Special Meanings* (page 11) under the definitions:
 - *"Resident of New Zealand"*
 - *"We", "Our", "Us"*
 - In *Your Policy Cover* (page 42) under:
 - *Section 1.2 i)*
 - Under the Claims section (pages 60 & 61) under the headings:
 - *Claims are payable to you in New Zealand dollars*
 - *Travel within New Zealand only*
 - In *Emergency Free Call Telephone Numbers* (inside Back Cover)
 - On the Back Cover of the Policy Wording
- The definitions under **"Words with Special Meanings"** (page 10) for **Home** and **Journey** are to be substituted as follows for Plan C:

"Home" means the place where you normally live in your Country of Residence.

"Journey" means from the time you arrive in New Zealand, and ending when you arrive at any immigration counter to return to your Country of Residence. However, this definition will extend to include transit time for you to travel from your Country of Residence to New Zealand and return, up to a maximum of 72 hours.

Please refer to page 15 for details on eligibility and cover provided for Plan C.

Plan D – Premier (Permanent One-Way From New Zealand)

- Cover for non-Residents of New Zealand and Residents of New Zealand permanently leaving New Zealand to travel to countries outside of New Zealand
- Maximum period of cover under the policy is six (6) consecutive months
- Cover for Pre-existing Medical Conditions not available except as listed on page 33
- Extensions of cover not available

Plan E – Frequent Traveller

- 12 month policy
 - Unlimited number of Journeys
 - Maximum period for any one Journey is 90 days
 - Single or Family policy
- Please Note:** *The benefit limits shown in the Table of Benefits apply to the total of all claims combined, regardless of which insured person the claim relates to. There is no cover for individuals who have not been listed as covered on your Certificate of Insurance.*
- Your choice of Geographical Region (see pages 18 to 19 for details) includes Sections 1 to 16 while travelling Overseas and Sections 1, 3B, 3D, 4A, 6, 11, 13, 15 & 16 while travelling in New Zealand (destination must be a minimum of 250km from Home).
 - Benefit limits and sub-limits reinstated on the completion of each Journey (except for Section 15 Personal Liability – the amount shown in the Table of Benefits is the most we will pay for all claims combined under Section 15 for the 12 month policy period).
 - Not available for travellers aged 70 years and over
 - Cover for Pre-existing Medical Conditions available on assessment
 - Extensions of cover not available

Plan F – New Zealand Domestic Cancellation (Single Journey)

- Cover for Pre-existing Medical Conditions not available except as listed on page 33

Plan G – New Zealand Domestic Cancellation (Annual)

- 12 month policy
- Unlimited number of Journeys
- Maximum benefit payable per Journey under Section 1 - Cancellation Fees & Lost Deposits is \$600
- Benefit limits and sub-limits reinstated on the completion of each Journey
- Cover for Pre-existing Medical Conditions not available except as listed on page 33.
- Extensions of cover not available

Plan H – Residents Returning To New Zealand

- Cover for Residents of New Zealand travelling back to New Zealand from Overseas.
- Cover for Pre-existing Medical Conditions not available except as listed on page 33
- Not available for travellers aged 70 years and over
- Extensions of cover not available
- The definition under **"Words with Special Meanings"** (page 10) for **"Journey"** is to be substituted as follows for Plan H:

"Journey" means the time from when the policy is issued while you

are Overseas and ends when you arrive at any immigration counter in New Zealand. This will not affect the cover provided under Sections 3B - Continuing Medical Expenses on Return to New Zealand & 3D - Dental Expenses on Return to New Zealand (from Injury Only).



- Please refer to page 16 for details of eligibility and cover provided for Plan H.

Additional Options

Specified Luggage & Personal Effects Cover (Plans B, E & H Only)

PLEASE NOTE:

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

The maximum amount we will pay for all claims combined under Section 11 - Luggage & Personal Effects (excluding bicycles – see below) is shown under the "Table of Benefits" (pages 22 to 25) for each Plan.

Additional cover can be purchased for specified items (including bicycles – see below), up to a total amount of \$15,000 for all items combined, by paying an additional premium. Depreciation and the standard item limits under Section 11.1 b) will not apply to any specified items. Your nominated limit for 'Specified Luggage & Personal Effects Cover' will be shown on your Certificate of Insurance. Receipts and/or valuations must be provided as proof of the value of the items in the event of a claim.

The remainder of this section applies to jewellery and bicycles only:

Jewellery

Jewellery can be specified up to a maximum amount of \$5,000 for any item, pair or related set of items (Note: watches are not considered to be jewellery for the purpose of this insurance).

Cover for any jewellery shown as a specified item on the Certificate of Insurance will only apply while the jewellery is being worn or carried on your person, or if stolen from a fixed locked hotel safe following forcible entry.

Please refer to Section 11 (Luggage & Personal Effects) pages 50 to 53 for further details of when We will pay and when We will not pay, as well as the "General Exclusions Applicable to all Sections" on pages 57 to 59.

Bicycles

This policy only provides cover for bicycles shown as a specified item on the Certificate of Insurance and you have paid the additional premium. **There is no cover under the policy for any bicycles unless they are listed as "specified items" and you have paid the additional premium.**

You can only purchase 'Specified Luggage & Personal Effects Cover' for a bicycle if it is:

- less than three (3) years old;
- valued between \$1,500 and \$15,000; and
- free of defects at the time the Certificate of Insurance is issued.

Cover for any loss, theft or damage of a bicycle is subject to the following:

- During transportation, the bicycle must be:
 - in a securely packaged container specifically designed for the bicycle where travel is by aircraft; or
 - either in the Locked Storage Compartment, or attached to a tow-bar or roof-mounted bicycle carrier and secured with a D-Lock or Armour plated cable (valued at \$100 or more), where travel is by sedan, hatch-back or similar motor vehicle; or

- in the locked compartment of a bus, mini-bus/people mover or similar motor vehicle (if the bicycle cannot be transported on a bicycle carrier), train or ship.
- At any other time when the bicycle is Unsupervised, the bicycle frame and wheels must be secured to a fixed object with a D-Lock or Armour plated cable (valued at \$100 or more).
- We have the option of repairing (at a repairer of our choice) or replacing the bicycle, up to the amount specified on your Certificate of Insurance. Where a claim is for the theft of a bicycle, evidence of the broken securing device as well as a police report will be required.

Note: 'Specified Luggage & Personal Effects Cover' does not include any bicycle accessories (including but not limited to tools, bicycle pumps, lights, spare wheels, helmets, etc.). These items are covered under Section 11 (*Luggage & Personal Effects*) as "unspecified items" and depreciation and the standard item limits under Section 11.1 b) will apply.

Please refer to Section 11 (*Luggage & Personal Effects*) pages 50 to 53 for further details of when *We will pay* and when *We will not pay*, as well as the "General Exclusions Applicable to all Sections" on pages 57 to 59.

Jewellery and Bicycles

An Excess of \$500 will apply to all claims for the loss, theft of, or damage to, bicycles or jewellery shown as specified items on the Certificate of Insurance.

Rental Vehicle Excess Cover (Plans F & G Only)

When you choose Plan F or Plan G, you can also purchase an additional option to cover you for the Rental Vehicle Excess you may be liable to pay under a Rental Vehicle hire agreement with a licensed rental vehicle company (refer to Section 16 *Rental Vehicle Excess* on page 55 & 56 for details).

The maximum amount we will pay for all claims combined under Section 16 (*Rental Vehicle Excess*) is \$4,500. A standard excess of \$100 applies to all claims.

Please note this cover does not take the place of Rental Vehicle insurance and only provides cover for the Excess component up to the maximum amount as noted above.

Increased Rental Vehicle Excess Cover (Plans A, B & H Only)

The maximum amount we will pay for all claims combined under Section 16 (*Rental Vehicle Excess*) is \$4,500 as shown under the Table of Benefits (pages 22 to 25). A standard excess of \$300 applies to each and every claim.

You can increase the maximum amount to \$7,500 by paying an additional premium. The standard excess of \$300 will still apply to each and every claim.

Please contact us for details on additional premiums.

Pre-existing medical conditions

Please read this section carefully.

Travel Insurance only provides cover for emergency Overseas medical events that are unforeseen. Medical conditions that were pre-existing at the time of the policy being issued are not covered, unless they are a condition that we expressly agree to cover.

If you have a Pre-existing Medical Condition that is not covered by this policy, we will not pay any claims arising from, related to or associated with that condition. This means that you may have to pay for an Overseas medical emergency which can be prohibitive in some countries.

What is a Pre-existing Medical Condition?

A Pre-existing Medical Condition means:

1. a medical condition that involves:

- your heart, brain or circulatory system/blood vessels, or
- your lungs or a Chronic airways disease, or
- cancer, or
- back pain requiring prescribed pain relief medication, or
- surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital, or
- Diabetes Mellitus (Type I or Type II);

OR

2. any medical or dental condition or symptom in the last 2 years:

- for which you have been in Hospital or Emergency Department or day surgery, or
- for which you have been prescribed a new medication or had a change to your medication regime, or
- requiring prescription pain relief medication;

OR

3. any medical condition in connection with signs or symptoms that you are currently aware of, but:

- you have not yet sought a medical opinion regarding the cause; or
- you are currently under investigation to define a diagnosis; or
- you are awaiting specialist opinion;

OR

4. any medical condition in connection with your current pregnancy or participation in an IVF program.

Travellers 75 years of age or over (only available for Plans A, B, F & G)

If you are 75 years of age or over, Plans A & B may be available on application. Please contact your House of Travel consultant for further details.

We have the absolute right to accept or decline cover, or impose special conditions such as an Excess or the maximum policy limit payable on certain benefits.

Note: Plans F & G are available without application, however, you cannot apply for cover of any Pre-existing Medical Conditions under these Plans.

Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses

If you have any of the medical conditions/circumstances listed below, we are unable to offer you a travel insurance policy which provides any benefits for medical or hospital expenses whatsoever – this means you will **not** have medical or hospital cover for these medical conditions/circumstances, or for any other medical conditions or circumstances which are not listed below:

1. You are awaiting, or you have had, an organ transplant;
2. You have been given a terminal prognosis, or have any condition with a life expectancy of under 24 months;
3. You require home oxygen therapy, or you will require oxygen for the Journey;
4. You have AIDS or an AIDS defining illness; or
5. You have chronic renal failure which is treated by haemodialysis or peritoneal dialysis.

Travel insurance is still available to you if you purchase Plan B, however, there will be no provision to claim under the following Sections of the policy for any medical condition or circumstance, even if the medical condition or circumstance is not listed above:

- Section 2: Emergency Medical Assistance
- Section 3A: Emergency Medical & Hospital Expenses
- Section 3B: Continuing Medical Expenses on Return to New Zealand
- Section 3C: Overseas Dental Expenses
- Section 3D: Dental Expenses on Return to New Zealand – from Injury Only

In addition, there will be no provision to claim under the following Sections of the policy for any claims Arising from, related to or associated with any of the medical conditions/ circumstances listed above:

- Section 1: Cancellation Fees & Lost Deposits
- Section 4A: Additional Expenses.

This means that we will not pay:

- your trip cancellation or rearrangement costs; or
- any additional or out of pocket expenses (including additional travel and accommodation expenses).

Please contact your House of Travel consultant for further details.

Conditions which are undiagnosed or awaiting specialist opinion

Please note that we are unable to offer any cover for any medical conditions Arising from signs or symptoms that you were aware of when this cover was arranged, and for which at that time:

- 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.

You may still purchase a travel insurance policy, or apply for cover of other Pre-existing Medical Conditions, however, there will be no provision to claim under any Section of

the policy for any claims Arising from, related to or associated with any of the above.

Pre-existing Medical Conditions which are automatically covered with no additional premium payable

You are automatically covered if your Pre-existing Medical Condition is described below, provided that you have **not** been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months.

We do not require any further information if your condition is described in this list, and has not caused hospitalisation in the past 24 months:

1. Carpal Tunnel Syndrome
2. Cataracts
3. Conjunctivitis
4. Frozen Shoulder
5. Glaucoma
6. Hayfever
7. Hormone Replacement Therapy
8. Hypothyroidism
9. Meniere's Disease
10. Migraine
11. Rhinitis
12. Rosacea (including acne)
13. Single uncomplicated pregnancy up to and including 23 weeks

However, if hospitalisation has occurred, or your Pre-existing Medical Condition does not meet the description above, cover is **not** automatic.

Please refer to "How do I obtain cover for my Pre-existing Medical Condition?" on page 33 if your medical condition is not listed above, or is listed but has caused hospitalisation in the past 24 months.

Note that while medical conditions not listed above will require assessment, there are a range of medical conditions which may not result in any additional premium being charged.

How do I obtain cover for my Pre-existing Medical Condition?

If you are 74 years of age or under, and think you have a Pre-existing Medical Condition and would like cover for that condition, please contact your House of Travel consultant.

Note: You cannot apply for cover of any Pre-existing Medical Conditions under Plans C, D, F, G or H.

If you have any questions about Pre-existing Medical Conditions,

please contact your local House of Travel outlet.

Examples of two (2) common Pre-existing Medical Conditions are set out below:

Cardiovascular disease:

Medical conditions involving the heart and blood vessels are collectively called cardiovascular disease (CVD). All such conditions are interrelated.

If you have ever needed to see a specialist cardiologist, or been diagnosed with a form of CVD such as (but not limited to):

1. Aneurysms
2. Angina
3. Cardiomyopathy
4. Cerebrovascular Accident (Stroke)
5. Disturbances in heart rhythm (cardiac arrhythmias)
6. Previous heart surgery (including valve replacements, bypass surgery, stents)
7. Myocardial infarction (heart attack)
8. Transient Ischaemic Attack

and you do not purchase adequate cover for CVD, you may not be covered for any claims relating to the heart/cardiovascular system (including heart attacks and strokes).

If any of these conditions are expressly excluded from the policy, all CVD is excluded.

Chronic Lung Disease:

If you have ever been diagnosed with a chronic lung disease including (but not limited to) Emphysema and Chronic Bronchitis, Bronchiectasis, Chronic Obstructive Airways Disease (COAD), Chronic Obstructive Pulmonary Disease (COPD) or Asthma (if you have another lung disease and are 60 years of age or over at the date of policy issue), and you do not purchase adequate cover for your respiratory disease, you may not be covered for any claims relating to a new airways infection.

If a chronic lung condition is expressly excluded under your policy, all new respiratory infections are also excluded.

Please note that if you have a Pre-existing Medical Condition and:

- a) you do not apply for cover; or
- b) you apply for cover and we do not agree to provide cover; or
- c) we agree to provide cover and you do not pay the relevant additional premium,

we **will not** pay any claims arising from, related to or associated with your Pre-existing Medical Condition.

You cannot apply for cover for any Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses as listed on page 32 of this Policy Wording.

We do not offer any cover at all under Plans C, D, F, G or H for any Pre-existing Medical Conditions except as listed on page 33.

PLEASE ALSO READ THE "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS " ON PAGES 57 TO 59 AND THE SECTION-SPECIFIC EXCLUSIONS ON PAGES 41 TO 56.

Important matters

Under your policy there are rights and responsibilities which you and we have. You must read this Policy Wording in full for more details, but here are some you should be aware of.

Period of cover

You are not covered until we issue a Certificate of Insurance. That Certificate forms part of your policy. The period you are insured for is set out on the Certificate. However:

Plans A, B & E

- The cover for Section 1 Cancellation Fees & Lost Deposits begins from the time the policy is issued.
- Cover for all other Sections begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

Plan C

- The cover for Section 1 Cancellation Fees & Lost Deposits begins from the time the policy is issued.
- Cover for all other Sections begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- If you are not a Resident of New Zealand, cover ends when you arrive at any immigration counter to return to your Country of Residence, or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.
Refer to page 26 for the amended definition of "Journey" for Plan C.
- If you are a Resident of New Zealand, cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

Plan D

- The cover for Section 1 Cancellation Fees & Lost Deposits begins from the time the policy is issued.
- Cover for all other Sections begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- Cover ends six (6) months from the time the policy is issued or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

Plans F & G

- The cover for Section 1 Cancellation Fees & Lost Deposits begins from the time the policy is issued.
- If you chose the Rental Vehicle Excess Cover additional option, cover for Section 16 Rental Vehicle Excess begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

Plan H

- The cover for cancellation fees and lost deposits begins from the time the policy is issued.
- Cover for all other Sections begins on the Start Date as noted on your Certificate of Insurance.
A waiting period of 7 days from the Start Date noted on your Certificate of Insurance applies to all claims arising from, related to or associated with any Injury or Sickness, regardless of the Section that applies to the claim (refer to "Policies purchased after leaving New Zealand" page 16 for details).
- Cover ends when you arrive at any immigration counter in New Zealand, or on the end date set out on your Certificate of Insurance, whichever happens first
Refer to pages 27 & 28 for the amended definition of "Journey" for Plan H.

Cooling-off period

If you decide that you do not want this policy, you may cancel it within 14 days after you are issued your Certificate of Insurance and Policy Wording, and you will be given a full refund of the premium you paid, provided you have not started your Journey and you do not want to make a claim or to exercise any other right under the policy. After this period you can still cancel your policy, but we will not refund any part of your premium if you do.

Extension of cover

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 our written approval).

If the delay is for any other reason, we must receive your request to extend cover at least 7 days before your original policy expires if you send your request by post. All other requests to extend cover must be received prior to your original policy expiry date. Cover will be extended subject to our written approval, and your payment of the additional premium.

Where we have agreed to extend cover, we will issue you with a new Certificate of Insurance. The period of cover on your new Certificate cannot exceed 12 months.

Extensions of cover are not available:

- for any Pre-existing Medical Condition, unless it is listed on page 33 and you have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months. This applies regardless of whether your Pre-existing Medical Condition was covered under the original policy (*Please note: you may request and we may agree to extend cover, however, any extension will not cover any Pre-existing Medical Conditions other than as specified above*); or
- for conditions you suffered during the term of your original policy; or
- for a period of more than 7 days where, at the time of extension, you are aged 75 years or over under Plans A, B or F; or
- under Plans C, D, E, G or H; or
- where you have not advised us of any circumstances that have given (or may give) rise to a claim under your original policy.

Jurisdiction and choice of law

This policy is governed by and construed in accordance with the law 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.

False statements and fraud

Your policy is based on the information supplied to us by you or on your behalf. All statements made by you or on your behalf at the time of application, in support of this policy, on any claim form or in support of any claim must be true and correct. If you take any action or make any statement in connection with this policy or any claim made under it, which is fraudulent in any way or which is supported by untrue or incorrect information, we are entitled to avoid this policy and all benefits under it will be forfeited.

Fair Insurance Code

Allianz supports the principles of the Fair Insurance Code. The purpose of this Code is to increase the standards of practice and service within the insurance industry. Brochures on the Code are available from our office.

Dispute resolution process

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 0800 574 904, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 210025, Laurence Stevens Drive, Manukau 2154, New Zealand.

Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

A dispute can be referred to the Financial Services Complaints Ltd (FSCL), subject to its terms of reference. The FSCL provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FSCL are:

Financial Services Complaints Ltd (FSCL)

PO Box 5967, Lambton Quay, Wellington 6145, New Zealand

Freephone: 0800 347 257

Telephone: +64 (04) 472 3725

Fax: +64 (04) 472 3728

E-mail: info@fscl.org.nz

Privacy notice

To arrange and manage your travel insurance, we (in this Privacy Notice "we", "our" and "us" includes Allianz Global Assistance and its agents) collect personal information from you and others (including those authorised by you such as your doctors, Hospitals and persons whom we consider necessary).

Any personal information you provide is used by us to evaluate and arrange your travel 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, research, IT systems maintenance and development, recovery against third parties and for any other purposes with your consent.

This personal information may be disclosed to (and received from) third parties in New Zealand or Overseas involved in the above process, such as travel consultants, travel insurance providers and intermediaries, agents, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, legal and other professional advisers, your agents and our related companies. The use and disclosure of such personal information will be provided to third parties for the primary purposes stated above. The personal information (but not sensitive information) may also be used for a secondary purpose, but only if you would reasonably expect us to use that information for such secondary purpose.

When you give personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their information to us;
- of the types of third parties to whom the information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to will use it for; and
- of how they can access it.

We rely on you to have obtained their consent on these matters. If you have not done or will not do these things, you must tell us or our agents before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your dependants under 16 years of age.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

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, unless you are treated under a Reciprocal Health Agreement. You must, however, advise Allianz Global Assistance of your admittance to Hospital or your early return to New Zealand based on medical advice.

If you do not get the medical treatment you expect, Allianz Global Assistance can assist you, but neither Allianz nor Allianz Global Assistance are liable for anything that results from that.

Overseas hospitalisation or medical evacuation

For emergency assistance anywhere in the world at any time, Allianz Global Assistance 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 Global Assistance 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 Global Assistance.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such treatment will exceed \$2,000, you MUST contact Allianz Global Assistance.

Safeguarding your Luggage and Personal Effects

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects Unsupervised in a Public Place we will not pay your claim (for an explanation of what we mean by "Luggage and Personal Effects", "Unsupervised" and "Public Place", see pages 10 and 11).

Excess

Travellers 75 years of age or over (Plans A & B only)

An additional Excess may apply for all claims Arising from, related to or associated with an Injury or Sickness. Refer to the "Age Limits" heading on page 16 for the terms and conditions relating to travellers 75 years of age or over.

For all other claims, refer to the wording below, relevant to the Plan you have selected.

Plan A

We will not pay the first \$100 for any one event under the following Sections*:

Section 1	Cancellation Fees & Lost Deposits
Section 3A	Emergency Medical & Hospital Expenses
Section 3B	Continuing Medical Expenses on Return to New Zealand
Section 3C	Overseas Dental Expenses
Section 9	Travel Documents, Credit Cards & Travellers Cheques
Section 10	Theft of Cash
Section 11	Luggage & Personal Effects
Section 15	Personal Liability

We will not pay the first \$300 for any one event under Section 16 – Rental Vehicle Excess.

A NIL Excess applies to all other Sections.

**Refer to the 'Table of Benefits' section of this Policy Wording (pages 22 to 25) for details of which Sections are available under each Plan.*

Plans B & E

We will not pay the first \$100 for any one event under the following Sections*:

Section 1	Cancellation Fees & Lost Deposits*
Section 3A	Emergency Medical & Hospital Expenses**
Section 3B	Continuing Medical Expenses on Return to New Zealand**
Section 3C	Overseas Dental Expenses**

Section 3D	Dental Expenses on Return to New Zealand – from Injury only**
Section 9	Travel Documents, Credit Cards & Travellers Cheques
Section 10	Theft of Cash
Section 11	Luggage & Personal Effects**
Section 15	Personal Liability

*Note that benefits under this section are reduced to Nil for claims arising from **Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses.**

Note that benefits under these sections are reduced to Nil for all claims where you have any **Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses.

We will not pay the first \$300 for any one event under Section 16 – Rental Vehicle Excess.

A NIL Excess applies to all other Sections.

**Refer to the 'Table of Benefits' section of this Policy Wording (pages 22 to 25) for details of which Sections are available under each Plan.*

** We will not pay the first \$500 for any one event under Section 11 – Luggage & Personal Effects arising from the loss, theft of, or damage to, bicycles or jewellery shown as specified items on the Certificate of Insurance.

Plan C

We will not pay the first \$100 for any one event under the following Sections*:

Section 1	Cancellation Fees & Lost Deposits
Section 3A	Emergency Medical & Hospital Expenses
Section 3C	Overseas Dental Expenses
Section 9	Travel Documents, Credit Cards & Travellers Cheques
Section 10	Theft of Cash
Section 11	Luggage & Personal Effects
Section 15	Personal Liability

We will not pay the first \$300 for any one event under Section 16 – Rental Vehicle Excess.

A NIL Excess applies to all other Sections.

**Refer to the 'Table of Benefits' section of this Policy Wording (pages 22 to 25) for details of which Sections are available under each Plan.*

Plan D

We will not pay the first \$100 for any one event under the following Sections*:

Section 1	Cancellation Fees & Lost Deposits
Section 3A	Emergency Medical & Hospital Expenses
Section 3C	Overseas Dental Expenses
Section 9	Travel Documents, Credit Cards & Travellers Cheques
Section 10	Theft of Cash
Section 15	Personal Liability

We will not pay the first \$250 for any one event under Section 11 – Luggage & Personal Effects.

A NIL Excess applies to all other Sections.

**Refer to the 'Table of Benefits' section of this Policy Wording (pages 22 to 25) for details of which Sections are available under each Plan.*

Plans F & G

We will not pay the first \$20 for any one event under Section 1 – Cancellation Fees & Lost Deposits.

If you chose the optional Rental Vehicle Excess Cover, we will not pay the first \$100 for any one event under Section 16 – Rental Vehicle Excess.

**Refer to the 'Table of Benefits' section of this Policy Wording (pages 22 to 25) for details of which Sections are available under each Plan.*

Plan H

We will not pay the first \$250 for any one event under the following Sections*:

Section 1	Cancellation Fees & Lost Deposits
Section 3A	Emergency Medical & Hospital Expenses
Section 3B	Continuing Medical Expenses on Return to New Zealand
Section 3C	Overseas Dental Expenses
Section 3D	Dental Expenses on Return to New Zealand – from Injury only
Section 9	Travel Documents, Credit Cards & Travellers Cheques
Section 10	Theft of Cash
Section 11	Luggage & Personal Effects#
Section 15	Personal Liability

We will not pay the first \$500 for any one event under Section 11 – Luggage & Personal Effects arising from the loss, theft of, or damage to, bicycles or jewellery shown as specified items on the Certificate of Insurance.

We will not pay the first \$300 for any one event under Section 16 – Rental Vehicle Excess.

A NIL Excess applies to all other Sections.

*Refer to the 'Table of Benefits' section of this Policy Wording (pages 22 to 25) for details of which Sections are available under each Plan.

If any additional Excess applies to your policy, the amount is shown on the Certificate of Insurance, Pre-existing Medical Cover Letter, or advised to you in writing before the Certificate is issued to you.

In the event of a claim:

Immediate notice should be given to Allianz Global Assistance (see contact details inside the back cover of this Policy Wording).

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

Claims processing

We will process your claim within 10 business days of receiving the completed claim form and all necessary documentation. If we need additional information, a written notification will be sent to you within 10 business days.



Your policy cover

This part of the Policy Wording outlines what *We Will Pay* and what *We Will Not Pay* under each Section in the event of a claim.

Section 1 – Cancellation Fees & Lost Deposits

You have this cover if you chose Plan A, B*, C, D, E, F, G or H.

NOTE: If you chose Plan H, you will not have cover under this Section in New Zealand.

"If you purchased Plan B and have a Pre-existing Medical Condition or circumstance which is listed on page 32 of the "Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses" section, you will not have cover for any claim arising out of those listed Conditions/Circumstances.

WE WILL PAY:

1.1

- a) We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your Journey is cancelled or shortened at any time through circumstances neither expected nor intended by you and outside your control.
- b) If, due to an event prior to you leaving New Zealand, your tour is cancelled or rearranged because of lack of numbers, we will pay a maximum amount of \$500 per person to rearrange your travel schedule to enable you to continue with your original Overseas travel plans.
- c) We will pay, up to a maximum amount of \$10,000, the travel agent's cancellation fees together with any applicable administrative fee up to a maximum amount of \$100, where 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 service fees normally earned by the agent, had your Journey not been cancelled. Documentary evidence of the travel agent's fee is required.
- d) We will pay you for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of your airline ticket, if you cannot recover the lost points from any other source. The cancellation must be due to unforeseen circumstances outside of your control.
We calculate the amount we pay you as follows:
 - the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, 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.
- e) If a relative, as a result of a pre-existing medical condition, is hospitalised in New Zealand or Australia, or dies in New Zealand or Australia after the policy is issued, and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death, the most we will pay under this Section is as follows:
 - \$2,000 for Single policies
 - \$4,000 for Family policies

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

1.2

- a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, abandoned or shortened.

Nor will we pay if your cancellation fees or lost deposits arise because of:

- b) The death, injury or sickness of a relative arising from a pre-existing medical condition, except as specified under Section 1.1 e).
- c) You or your travelling companion changing plans.
- d) Any business, financial or contractual obligations. This exclusion does not apply to claims where you or a travelling companion are made redundant from full-time employment in New Zealand, provided you or they were not aware that the redundancy was to occur before you purchased your policy.
- e) Delays or rescheduling by a bus line, airline, shipping line or rail authority.
- f) The financial collapse of any transport, tour or accommodation provider.
- g) The mechanical breakdown of any means of transport.
- h) An act or threat of terrorism.
- i) The death, injury or sickness of any person who resides outside of New Zealand or Australia.
- j) Your pre-arranged leave being cancelled by your employer (where you are a full-time permanent employee).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 2 – Emergency Medical Assistance

You have this cover if you chose Plan A, B*, C, D, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

** You will not have cover under this Section for any medical conditions/circumstances, including those listed in the Pre-existing Medical Conditions which are automatically covered with no additional premium payable section (page 33), if you purchased Plan B and have a Pre-existing Medical Condition or circumstance which is listed on page 32 of the "Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses" section.*

Allianz Global Assistance will help you with any overseas medical emergency (see "Overseas Hospitalisation or Medical Evacuation" on page 38). You may contact them at any time 7 days a week.

WE WILL PAY:

Allianz Global Assistance will arrange for the following assistance services if you injure yourself overseas or become sick while overseas:

2.1

- a) Access to a medical adviser for emergency medical treatment while overseas.
- b) Any messages which need to be passed on to your family or employer in the case of an emergency.
- c) Provision of any written guarantees for payment of reasonable expenses for emergency hospitalisation while overseas.
- d) Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to New Zealand with appropriate medical supervision.
- e) The return to New Zealand of your dependants if they are left without supervision following your hospitalisation or evacuation.

If you die as a result of an injury or a sickness during your journey, we will pay for the reasonable cost of either a funeral or cremation overseas and/or of bringing your remains back to your home. The maximum amount we will pay for all claims combined is \$15,000.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

2.2

- a) We will not pay for any expenses for medical evacuation, funeral services or cremation or bringing your remains back to New Zealand unless it has been first approved by Allianz Global Assistance.

- b) We will not pay if you decline to promptly follow the medical advice we have obtained, and we will not be responsible for subsequent medical, hospital or evacuation expenses.
- c) We will not pay for medical evacuation or the transportation of your remains from New Zealand to an overseas country.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 3A – Emergency Medical Expenses & Hospital Expenses

You have this cover if you chose Plan A, B*, C, D, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

** You will not have cover under this Section for any medical conditions/circumstances, including those listed in the Pre-existing Medical Conditions which are automatically covered with no additional premium payable section (page 33), if you purchased Plan B and have a Pre-existing Medical Condition or circumstance which is listed on page 32 of the "Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses" section.*

WE WILL PAY:

3A.1

We will reimburse the reasonable medical or hospital expenses you incur until you get back to New Zealand if you injure yourself overseas, or become sick there. The medical or hospital expenses must have been incurred on the advice of a medical adviser. You must make every effort to keep your medical or hospital expenses to a minimum.

If we determine that you should return home to New Zealand for treatment and you do not agree to do so, then we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

If you chose Plan A, B, C, E or H we will only pay for treatment received and/or hospital accommodation during the twelve (12) month period after the sickness first showed itself or the injury happened.

However, if you chose Plan D we will only pay for treatment received and/or hospital accommodation during the three (3) month period after the sickness first showed itself or the injury happened.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

3A.2

We will not pay for expenses:

- a) Arising from pre-existing medical conditions except as specified under the "Pre-existing Medical Conditions" section (page 33) or in your medical terms of cover letter.
- b) When you have not notified Allianz Global Assistance as soon as practicable of your admittance to hospital.
- c) After 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by Allianz Global Assistance.
- d) If you do not take the advice of Allianz Global Assistance.
- e) If you have received private medical care in New Zealand when public care or treatment is available.
- f) If you have received medical care under a reciprocal national health scheme. Reciprocal health agreements are currently in place with Australia and the United Kingdom.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 3B – Continuing Medical Expenses On Return To New Zealand

You have this cover if you chose Plan A, B*, E or H.

*NOTE: *You will not have cover under this Section for any medical Conditions/Circumstances, including those listed in the Pre-existing Medical Conditions which are automatically covered with no additional premium payable section (page 33), if you purchased Plan B and have a Pre-existing Medical Condition or circumstance which is listed on page 32 of the "Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses" section.*

WE WILL PAY:

3B.1

We will reimburse up to \$1,500 per person 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.

However, 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 Rehabilitation & Compensation Insurance Corporation) on your return to New Zealand.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

3B.2

We will not pay for expenses:

- Arising from Pre-existing Medical Conditions except as specified under the "Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses" section (page 32) or in your Medical Terms of Cover Letter.
- When you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.
- After 2 weeks treatment by a chiropractor or physiotherapist unless approved by Allianz Global Assistance.
- If you do not take the advice of Allianz Global Assistance.
- If you have received private medical care in New Zealand when public care or treatment is available.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 3C – Overseas Dental Expenses

You have this cover if you chose Plan A, B*, C, D, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

** You will not have cover under this Section for any medical Conditions/Circumstances, including those listed in the Pre-existing Medical Conditions which are automatically covered with no additional premium payable section (page 33), if you purchased Plan B and have a Pre-existing Medical Condition or circumstance which is listed on page 32 of the "Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses" section.*

WE WILL PAY:

3C.1

We will pay the cost of emergency dental treatment for dental costs incurred which the treating dentist certifies, in writing, is for the relief of sudden and acute pain, or as a result of damage to sound and natural teeth caused by Injury.

We will pay you the amounts set out below, as per the Plan selected:

Plan A

- a maximum of \$400 per person for the relief of sudden and acute pain

- a maximum of \$400 per person for damage to sound and natural teeth caused by Injury

Plans B, C, E & H

- a maximum of \$750 per person for the relief of sudden and acute pain
- unlimited for damage to sound and natural teeth caused by Injury

Plan D

- a maximum of \$500 per person for the relief of sudden and acute pain
- a maximum of \$500 per person for damage to sound and natural teeth caused by Injury

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

3C.2

We will not pay for expenses:

- Arising from Pre-existing Medical Conditions except as specified in your Medical Terms of Cover Letter.
- For damage to dentures, dental prostheses, bridges or crowns.
- Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 3D – Dental Expenses On Return To New Zealand – From Injury Only

You have this cover if you chose Plan B*, E or H.

*NOTE: *You will not have cover under this Section for any medical Conditions/Circumstances, including those listed in the Pre-existing Medical Conditions which are automatically covered with no additional premium payable section (page 33), if you purchased Plan B and have a Pre-existing Medical Condition or circumstance which is listed on page 32 of the "Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses" section.*

WE WILL PAY:

3D.1

If you wait until your return to New Zealand to obtain dental treatment for damage to sound and natural teeth caused by Injury, we will reimburse up to a maximum amount of \$1,500 per person.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

3D.2

We will not pay for expenses:

- Arising from Pre-existing Medical Conditions except as specified in your Medical Terms of Cover Letter.
- For damage to dentures, dental prostheses, bridges or crowns.
- Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 4A – Additional Expenses

You have this cover if you chose Plan A, B*, C, D,E or H.

NOTE: If you chose Plan H, you will not have cover under this Section in New Zealand.

"If you purchased Plan B and have a Pre-existing Medical Condition or circumstance which is listed on page 32 of the "Medical Conditions/Circumstances which automatically exclude all cover for medical or hospital expenses" section, you will not have cover for any claim arising out of those listed Conditions/Circumstances.

WE WILL PAY:

4A.1

- a) We will reimburse any Reasonable additional accommodation and travel expenses if you cannot travel because of an Injury or Sickness which needs immediate treatment from a Medical Adviser who certifies that you are unfit to travel.

We will also reimburse your Reasonable additional accommodation and travel expenses for you to be with your Travelling Companion if he or she cannot continue their Journey for the same reason.

We will also reimburse the Reasonable accommodation and travel expenses of your Travelling Companion or a Relative to travel to you, stay near you or escort you, if you are in Hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a Medical Adviser and with the prior approval of Allianz Global Assistance.

- b) If you shorten your Journey and return to New Zealand on the advice of a Medical Adviser approved by us, we will reimburse the Reasonable cost of your return to New Zealand. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to New Zealand.
- c) If, during your Journey, your Travelling Companion or a Relative of either of you:
- dies unexpectedly;
 - is disabled by an Injury; or
 - becomes seriously Sick and requires hospitalisation

(except Arising out of a Pre-existing Medical Condition), we will reimburse the Reasonable additional cost of your return to New Zealand. We will only pay the cost of the fare class you had planned to travel at.

- d) If a relative, as a result of a pre-existing medical condition, is hospitalised in New Zealand or Australia or dies in New Zealand or Australia after the policy is issued, and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death, the most we will pay under this Section for the Reasonable additional cost of your return to New Zealand is as follows:
- \$2,000 for Single policies
 - \$4,000 for Family policies
- e) In addition, we will reimburse your Reasonable additional travel and accommodation expenses if a disruption to your Journey Arises from the following reasons:
- Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather or natural disaster.
 - You unknowingly break any quarantine rule.
 - You lose your passport, travel documents or credit cards or they are stolen.
 - An accident involving your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.
 - Your Home is rendered uninhabitable by fire, explosion, earthquake or flood.

If you did not have a return ticket booked to New Zealand before you were Injured or became Sick, we will reduce the amount of your claim by the price of the fare to New Zealand from the place you planned to return to New Zealand from. The fare will be at the same fare class as the one you left New Zealand on.

Wherever claims are made by you under this Section and Section 1 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

4A.2

- a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, disrupted or delayed.
- b) We will not pay if the death, Injury or Sickness of a Relative Arises from a Pre-existing Medical Condition, except as specified under Section 4A.1 d).
- c) We will not pay if you can claim your additional travel and accommodation expenses from anyone else.
- d) We will not pay if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- e) We will not pay for delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.
- f) We will not pay if you operate a Rental Vehicle in violation of the rental agreement.
- g) We will not pay as a result of you or your Travelling Companion changing plans.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 4B – Resumption Of Journey

You have this cover if you chose Plan B, C, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

WE WILL PAY:

4B.1

- a) We will reimburse you for airfares for you to return to the place you were when your Journey was interrupted, if you return to your Home because:
- during your Journey, a Relative of yours dies unexpectedly or is hospitalised following a serious Injury or a Sickness (except Arising from a Pre-existing Medical Condition); and
 - it is possible for your Journey to be resumed; and
 - there is more than 14 days remaining of the period of cover, as noted on your Certificate of Insurance; and
 - you resume your Journey within 12 months of your return to New Zealand.

The most we will pay under this benefit is as follows:

- \$10,000 for Single policies
 - \$20,000 for Family policies
- b) If, as a result of a Pre-existing Medical Condition, a Relative is hospitalised in New Zealand or Australia or dies in New Zealand or Australia after the policy is issued, and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death, the most we will pay under this Section for the cost of airfares for you to return to the place you were when your Journey was interrupted, is as follows:
- \$2,000 for Single policies
 - \$4,000 for Family policies

Wherever claims are made by you under this Section and Section 1

(Cancellation Fees & Lost Deposits) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

4B.2

- a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, disrupted or delayed.
- b) We will not pay if the death, Injury or Sickness of a Relative Arises from a Pre-existing Medical Condition, except as specified under Section 4B.1 b).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 5 – Hospital Cash Allowance

You have this cover if you chose Plan A, B, C, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

WE WILL PAY:

5.1

We will pay you the amount set out below, as per the Plan selected, for each day you are in Hospital if you are in Hospital for more than 48 continuous hours while you are Overseas.

Plan A	• \$50 per day
Plans B, C, E & H	• \$75 per day

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

5.2

- a) We will not pay for the first 48 continuous hours you are in Hospital.
- b) We will not pay if you cannot claim for Overseas medical expenses in Section 3A (Emergency Medical & Hospital Expenses).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 6 – Accidental Death

You have this cover if you chose Plan A, B, C, E or H.

NOTE: If you chose Plan H, you will not have cover under this Section in New Zealand.

WE WILL PAY:

6.1

We will pay the death benefit to the estate of the deceased, if:

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

Under a Family policy, we only pay the Single policy limit for any one person who is not an accompanying Dependant.

The maximum amount we will pay for the death of accompanying Dependents is as follows:

Plan A	• \$5,000 per Dependant
Plan B, C, E & H	• \$10,000 per Dependant

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

6.2

We will not pay for death caused by suicide or for any other reason other than caused by Injury as defined under "Words with Special Meanings" on page 10.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 7 – Permanent Disability

You have this cover if you chose Plan A, B, C, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

WE WILL PAY:

7.1

We will pay if:

- a) you are Injured during your Journey; and
- b) because of the Injury, you become permanently disabled within 12 months of the Injury.

"Permanently disabled" means:

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

Under a Family policy, we only pay the Single policy limit for any one person who is not an accompanying Dependant.

The maximum amount we will pay for the permanent disablement of any one accompanying Dependant is \$10,000.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR REASONS WHY WE WILL NOT PAY.

Section 8 – Loss Of Income

You have this cover if you chose Plan B, C, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

WE WILL PAY:

8.1

If you are Injured during your Journey and become disabled within 30 days because of the Injury, and the disablement continues for more than 30 days after your return to New Zealand, we will pay you \$250 per week for a period of up to 12 weeks. We will only pay if you cannot do your normal or suitable alternative full-time work and you lose all your income.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

8.2

- a) We will not pay for the first 30 days of your disablement from the time you return to New Zealand.
- b) We will not pay for the loss of income of Dependents.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 9 – Travel Documents, Credit Cards & Travellers Cheques

You have this cover if you chose Plan A, B, C, D, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

WE WILL PAY:

9.1

- a) We will reimburse you the replacement costs (including communication costs) of any travel documents, including passports, credit cards or travellers cheques you lose or which are stolen from you during your Journey.
- b) We will also cover loss resulting from the fraudulent use of any credit card held by you following the loss of the card during your Journey.
- c) We will only cover those amounts not covered by any guarantee given by the bank or issuing company to you as the cardholder covering such losses.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

9.2

We will not pay if:

- a) You do not report the theft within 24 hours to the police and, in the case of credit cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the cards or cheques were issued; and
- b) You cannot provide us with a written statement from them.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 10 – Theft Of Cash

You have this cover if you chose Plan A, B, C, D, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

WE WILL PAY:

10.1

We will pay for cash, bank notes, currency notes, postal orders or money orders stolen from your person during your Journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

10.2

- a) We will not pay if you do not report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the theft occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.
- b) We will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on your person at the time they were stolen.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 11 – Luggage & Personal Effects

You have this cover if you chose Plan A, B, C, D, E or H.

NOTE: If you chose Plan H, you will not have cover under this Section in New Zealand.

PLEASE NOTE: for the purpose of this Section:

- "specified items" refers to Luggage and Personal Effects that have been listed as covered on your Certificate of Insurance with a nominated sum insured
- there is no cover under this Section for any bicycles which are not listed as a "specified item"
- items that have not been specifically listed on your Certificate of Insurance are referred to as "unspecified items"

WE WILL PAY:

11.1

- a) We will pay the repair cost or value of any Luggage and Personal Effects which, during the Journey, are stolen or accidentally damaged or are permanently lost.

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure, or goods purchased during your Journey.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the Luggage and Personal Effects instead of paying you.

- b) The maximum amount we will pay for any item (i.e. the item limit), as per the Plan selected, is as follows:

Plan A

- \$1,500

Plans B, C, E & H

- \$2,500 for personal computers, video recorders or cameras
- \$1,500 for all other unspecified items

Plan D

- \$500

A pair or related set of items, for example (but not limited to):

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

are considered as only one item for the purpose of this insurance, and the appropriate single item limit will be applied.

- c) If you chose Plan B, E or H, we will also pay, in addition to the limit shown in the "Table of Benefits" for this Section, up to a maximum of \$15,000 (or such other lower amount which you have selected) for all items combined, that you have specified under "Specified Luggage & Personal Effects Cover" and paid an additional premium for. The standard item limits shown in 11.1 b) do not apply to the specified items listed on your Certificate of Insurance.

Where the specified item is jewellery or a bicycle, cover for any loss, theft or damage will only apply as follows:

Jewellery

The jewellery was being worn or carried on your person, or was stolen from a fixed locked hotel safe following forcible entry.

Bicycles

During transportation, the bicycle must be:

- in a securely packaged container specifically designed for the bicycle where travel is by aircraft; or

- either in the Locked Storage Compartment, or attached to a tow-bar or roof-mounted bicycle carrier and secured with a D-Lock or Armour plated cable (valued at \$100 or more), where travel is by sedan, hatch-back or similar motor vehicle; or
- in the locked compartment of a bus, mini-bus/people mover or similar motor vehicle (if the bicycle cannot be transported on a bicycle carrier), train or ship.

At any other time when the bicycle is Unsupervised, the bicycle frame and wheels must be secured to a fixed object with a D-Lock or Armour plated cable (valued at \$100 or more).

We have the option of repairing (at a repairer of our choice) or replacing the bicycle, up to the amount specified on your Certificate of Insurance. Where a claim is for the theft of a bicycle, evidence of the broken securing device as well as a police report will be required.

Note: Any bicycle accessories (including but not limited to tools, bicycle pumps, lights, spare wheels, helmets, etc.) are considered to be 'unspecified items' and do not fall within 11.1 c).

- d) Luggage and Personal Effects left in a motor vehicle are only covered during daylight hours and must have been stored in the boot or in a Locked Storage Compartment, or in the locked compartment of a mini-bus, van or similar motor vehicle if the item is a bicycle, and forced entry must have been made.

If you chose Plan B, C, E or H, we will pay up to \$200 for each item, with a total amount payable of \$2,000 for all stolen items, if your Luggage and Personal Effects are stolen from the locked boot or from a Locked Storage Compartment of an unoccupied motor vehicle during daylight hours (this limitation of cover applies to all items, other than bicycles, even if you have purchased "Specified Luggage & Personal Effects Cover").

No cover applies if Luggage and Personal Effects are left unattended in the passenger compartment of the motor vehicle (unless the item is a bicycle in the locked compartment of a mini-bus, van or similar motor vehicle), or if the Luggage and Personal Effects have been left in the motor vehicle overnight (including bicycles).

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

If you chose Plan B, E or H, we will also pay up to the limits(s) shown on your Certificate of Insurance for any additional cover purchased under "Specified Luggage & Personal Effects Cover", up to a maximum of \$15,000.

WE WILL NOT PAY:

11.2

We will not pay a claim in relation to your Luggage and Personal Effects if:

- You do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- Your jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train or bus.
- The loss, theft or damage is to, or of, bicycles, unless they are shown as specified items on your Certificate of Insurance and an additional premium paid.
- The loss or damage is to, or of, bicycles while in use.

- The loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, taxi or bus.
- The loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- The Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- The loss or damage Arises from any process of cleaning, repair or alteration.
- The loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- The Luggage and Personal Effects were left Unsupervised in a Public unless the item is a bicycle and it was secured as required under 11.1 c).
- The Luggage and Personal Effects were left unattended in a motor vehicle unless they were stored in the boot or in a Locked Storage Compartment or, where the item is a bicycle, it was secured as required under 11.1 c).
- The Luggage and Personal Effects were left overnight in a motor vehicle even if they were stored in the boot or in a Locked Storage Compartment, or were bicycles secured as required under 11.1 c).
- The Luggage and Personal Effects have an electrical or mechanical breakdown.
- The Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched – unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- The loss or damage is to, or of, sporting equipment while in use (including surfboards).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 12 – Luggage & Personal Effects Delay Expenses

You have this cover if you chose Plan A, B, C, D, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

WE WILL PAY:

12.1

We will reimburse you if any items of your Luggage and Personal Effects (excluding bicycles) are delayed, misdirected or misplaced by the Carrier for more than 12 hours, and in our opinion it was Reasonable for you to purchase essential items of clothing or other personal items.

Your claim must contain written proof from the Carrier who was responsible for your Luggage and Personal Effects that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this Section for any subsequent claim for lost Luggage & Personal Effects (Section 11).

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

12.2

- a) We will not pay if the delay, misdirection or misplacement is to, or of, bicycles.
- b) We will not pay if you are entitled to compensation from the bus line, air line, shipping line or rail authority you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 13 – Travel Delay Expenses

You have this cover if you chose Plan A, B, C, D, E or H.

NOTE: If you chose Plan H, you will not have cover under this Section in New Zealand.

WE WILL PAY:

13.1

We will reimburse the cost of your Reasonable additional meals and accommodation expenses if a delay to your Journey, for at least 6 hours, Arises from circumstances outside your control.

We will pay up to \$150 at the end of the initial 6 hour period. In addition we will pay up to \$150 for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

13.2

We will not pay if a delay to your Journey Arises from any of the following reasons:

- a) the financial collapse of any transport, tour or accommodation provider.
- b) an act or threat of terrorism.

Nor will we pay if:

- c) you can claim your additional meals and accommodation expenses from anyone else.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 14 – Alternative Transport Expenses

You have this cover if you chose Plan A, B, C, E or H.

NOTE: You will not have cover under this Section while travelling in New Zealand.

WE WILL PAY:

14.1

We will pay your Reasonable additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if your scheduled transport is cancelled, delayed, shortened or diverted, and that means you would not arrive on time.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

14.2

- a) We will not pay if the cancellation, delay, shortening or diversion of your scheduled transport Arises from the financial collapse of any transport, tour or accommodation provider.

- b) We will not pay if your claim Arises from an act or threat of terrorism.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 15 – Personal Liability

You have this cover if you chose Plan A, B, C, D, E or H.

NOTE: If you chose Plan H, you will not have cover under this Section in New Zealand.

WE WILL PAY:

15.1

We will cover your legal liability for payment of compensation in respect of:

- death or bodily injury, and/or
- physical loss of, or damage to, property,

occurring during your Journey which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also pay your Reasonable legal expenses for settling or defending the claim made against you.

You must not admit fault or liability for the claim, or incur any legal costs without our prior written approval.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

15.2

We will not reimburse you for anything you have to pay because of a legal claim against you for causing bodily injury, death or loss or damage to, or of, property, if the claim Arises out of or is for:

- a) Bodily injury to you, your Travelling Companion or to a Relative or employee of either of you;
- b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your Relative or your Travelling Companion, or to an employee of either of you;
- c) The ownership, custody or use of any bicycle, aerial device, watercraft or mechanically propelled vehicle;
- d) The conduct of a business, profession or trade;
- e) Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers' Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f) Any fine, penalty or aggravated, punitive or exemplary or liquidated damages;
- g) Disease that is transmitted by you;
- h) Any relief or recovery other than monetary amounts;
- i) A contract that imposes on you a liability which you would not otherwise have;
- j) Assault and/or battery committed by you or at your direction; or
- k) Conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

Section 16 – Rental Vehicle Excess

You have this cover if you chose A, B, C, E or H, or if you purchased the optional Rental Vehicle Excess Cover with Plan F or G.

NOTE: If you chose Plan H, you will not have cover under this Section in New Zealand.

WE WILL PAY:

16.1

- a) We will reimburse the Rental Vehicle insurance excess or the cost of repairing the Rental Vehicle, whichever is the lesser, if, during the Journey, the Rental Vehicle is involved in a motor vehicle accident while you are driving, or is damaged or stolen while in your custody. You must provide a copy of the repair account and/or quote.
This cover does not take the place of Rental Vehicle insurance and only provides cover for the excess component up to the applicable benefit limit.
- b) If you chose Plan A, B, C, E or H, we will also pay up to \$250 for the cost of returning your Rental Vehicle to the nearest depot, if your attending Medical Adviser certifies in writing that you are unfit to do so during your Journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

WE WILL NOT PAY:

16.2

We will not pay a claim involving the theft or damage to your Rental Vehicle if the claim Arises from you operating or using the Rental Vehicle:

- a) in violation of the rental agreement;
- b) while affected by alcohol or any other drug in a way that is against the law of the place you are in; or
- c) without a licence for the purpose that you were using it.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 57 TO 59 FOR OTHER REASONS WHY WE WILL NOT PAY.

General exclusions applicable to all sections

We will not pay under any circumstances if:

General

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim is for consequential loss of any kind, including loss of enjoyment.
4. At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
5. 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 of legislation required to be effected by or under a law.
6. Your claim Arises from errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.
7. Your claim Arises because you act illegally or break any government prohibition or regulation including visa requirements.
8. Your claim Arises from a government authority confiscating, detaining or destroying anything.
9. Your claim Arises from being in control of a Motorcycle without a current New Zealand motorcycle licence or you are a passenger travelling on a Motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country you are travelling in.
10. Your claim Arises from being in control of a Moped or Scooter without a current New Zealand motorcycle or drivers licence or you are a passenger travelling on a Moped or Scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country you are travelling in.
11. Your claim Arises from, is related to or associated with:
 - an actual or likely Epidemic or Pandemic; or
 - the threat of an Epidemic or Pandemic.Refer to www.who.int and www.safetravel.govt.nz for further information on Epidemics and Pandemics.
12. Your claim Arises because you did not follow advice in the mass media or any government or other official body's warning:
 - against travel to a particular country or parts of a country; or
 - of a strike, riot, bad weather, civil protest or contagious disease (including an Epidemic or Pandemic);and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).
Refer to www.who.int and www.safetravel.govt.nz for further information.
13. Your claim Arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
14. Your claim Arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.

15. Your claim Arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

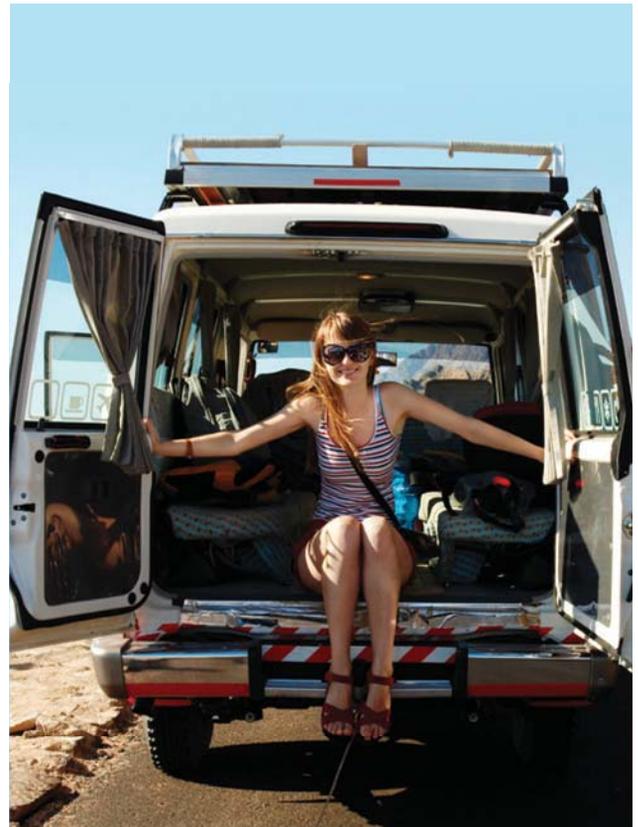
Medical

16. Your claim Arises from, is related to or associated with any Pre-existing Medical Condition, except as provided in your Medical Terms of Cover Letter, the "Pre-existing Medical Conditions" section on page 33, Section 1.1 e) on page 41, Section 4A.1 d) on page 46, and Section 4B.1 b) on page 47.
17. Your claim Arises from, is related to or associated with any signs or symptoms that you were aware of before cover commenced, but;
- you had not yet sought a medical opinion regarding the cause; or
 - you were currently under investigation to define a diagnosis; or
 - you were awaiting specialist opinion.
18. Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
19. Your claim Arises from any Injury or Sickness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
20. Your claim Arises 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.
21. Your claim involves a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
22. Your claim involves the cost of medication in use at the time the Journey began, or the cost for maintaining a course of treatment you were on prior to the Journey.
23. Your claim Arises from or is in any way related to any mental illness as defined by DSM-IV including:
- Dementia, depression, anxiety, stress or other nervous condition; or
 - Conditions that have resulted in behavioural issues; or
 - A therapeutic or illicit drug or alcohol addiction
- This applies to you or any other person.
24. Your claim Arises from suicide or attempted suicide.
25. Your claim Arises directly or indirectly from a sexually transmitted disease, unless we have agreed in writing to provide cover.
26. You were under the influence of any intoxicating liquor or drugs, except a drug prescribed to you by a Medical Adviser, and taken in accordance with their instructions.
27. Despite their advice otherwise following your call to Allianz Global Assistance, you received private Hospital or medical treatment where public funded services or care is available in New Zealand or under any Reciprocal Health Agreement between the Government of New Zealand and the government of any other country.

28. Your claim Arises from any medical procedures in relation to AICD/ICD insertion during Overseas travel. If you, your Travelling Companion or a Relative (as listed on your Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a Pre-existing Medical Condition, we will exercise our right to organise a repatriation to New Zealand for this procedure to be completed.
29. Your claim Arises from or is in any way related to the death or hospitalisation of any person aged 85 years and over, who is not listed on the Certificate of Insurance, regardless of the country in which they may live.

Sports and Leisure

30. Your claim Arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), or from professional sport of any kind or from parachuting or hang gliding.
31. Your claim Arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in New Zealand or you were diving under licensed instruction.
32. Your claim Arises from travel in any air-supported device, other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.



Claims

How To Make A Claim

You must give us notice of your claim as soon as possible by completing a claim form (available online or supplied by our Client Services department – 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, we cannot process your claim and we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as, but not limited to, police reports, valuations, medical reports, original receipts or proof of ownership. If required we may ask you to provide us with translations into English of such documents to enable us to carry out our assessment of your claim.

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

- For medical, Hospital or dental claims, contact Allianz Global Assistance 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 airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- Submit full details of any claim in writing within 30 days of your return.

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 this 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 our approval.

Depreciation

Depreciation will be applied to claims for Luggage and Personal Effects at such rates as reasonably determined by us.

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 under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us 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 this policy is covered by another insurance policy, you must give us details. We will only make any payment under this policy once the other insurance policy is exhausted. If we have paid your claim in full first, we may seek contribution from your other insurer. You must give us any information we reasonably ask for to help us make a claim from your other insurer.

Subrogation

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

Recovery

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

1. To us, our 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, your Excess

Once we pay your total loss we will keep all money left over. If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you. If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise.

We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud by calling Allianz Global Assistance on +61 7 3305 8871. All information will be treated as confidential and protected to the full extent under law.

HOUSE OF TRAVEL



Effective: 15 November 2011