

Product disclosure statement

Contents

[Our Policy Wording](#)

[Summary of Benefits](#)

[Table of Benefits](#)

- [Plan A Worldwide Holiday Travel](#)
- [Plan B Worldwide Business Travel](#)
- [Plan C Annual Frequent Traveller](#)
- [Plan D New Zealand Only](#)

[Additional Options](#)

[Important Matters](#)

[Words With Special Meanings](#)

[General Exclusions Applicable To All Sections](#)

[Claims](#)

OUR POLICY WORDING

This policy document contains information designed to help you decide whether to buy the policy.

About the available covers

You can choose one of these 4 covers:

- [Plan A Worldwide Holiday Travel](#) (see sections 1 – 5)
- [Plan B Worldwide Business Travel](#) (see sections 1 – 6.3)
- [Plan C Annual Frequent Traveller](#) (see sections 1 – 2O, 3A – 6.3)
- [Plan D New Zealand Only](#) (see sections 2A, 2B, 2I, 2J, 2P, 2Q, 2R, 3A, 4 & 5)

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

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

- About each of the available types of cover and benefits in the "Summary of Benefits" pages 3 & 4 and the relevant sections of the policy wording applicable to the cover you choose including any endorsements under "Additional Options" pages 5 to 6 (remember certain words have special meanings – see "Words with Special Meanings" page 10);
- When "We Will Not Pay" a claim under each policy section applicable to the cover you choose and "General Exclusions Applicable to All Sections" page 11 (this restricts the cover and benefits);
- "Claims Conditions" page 17 (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- "Important Matters" pages 8 to 9 (this contains important information on your duty of disclosure, how the duty applies to you and what

happens if you breach the duty, your cooling off period/money back guarantee, claims queries/lodgements and our claims service guarantee, our privacy policy and our dispute resolution process, extension of your policy, your policy excess and when you should contact us concerning 24 hour medical assistance, overseas hospitalisation or medical evacuation).

APPLYING FOR COVER

When you apply for the policy by completing our application we will confirm with you things such as: the period of insurance, your premium, what cover options and excesses will apply, and whether any standard terms need to be varied (this may be by way of an endorsement).

These details are recorded in the Certificate of Insurance we issue to you.

This policy document 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.

You should also read "Claims" page 17 to understand how GST is applied to a claim.

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

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 risk profile and distribution costs. Factors such as your destination(s), length of trip, number of persons covered and additional cover options selected determine your risk profile. The higher the risk the higher the premium.

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

RELATIONSHIP WITH YOUR INSURER

ETI Australia Pty Ltd, trading as Mondial Assistance, is authorized by the insurer Allianz New Zealand Limited (Allianz), to enter into and arrange the policy and deal with and settle any claims under it, as the agent of the insurer, not as your agent.

COOLING OFF PERIOD /MONEY BACK GUARANTEE

Even after you have purchased your policy, you have cooling off period/money back guarantee rights (see "Important Matters" pages 8 to 9 for details).

UPDATING THE PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, we may issue you with notice of this information in other forms or keep an internal record of such changes (You can get a paper copy free of charge by calling us).

DATE PREPARED

This PDS was last updated on 5 December 2006 and remains valid until a further PDS is issued to replace it.

SUMMARY OF BENEFITS

This is a Summary of Benefits – exclusions and conditions apply as detailed in the policy wording. Not all Plans have all these benefits – the Schedule of Benefits identifies the benefits for each Plan. **Please read the policy wording carefully and in full.**

MEDICAL EXPENSES INCURRED OVERSEAS

Medical, emergency dental, hospital and ambulance costs and when agreed by us, medical evacuation home or to the nearest

appropriate medical facility. Includes funeral and repatriation of mortal remains.

CANCELLATION COSTS

Financial loss due to unforeseen cancellation of pre-paid travel and accommodation arrangements. Includes conference/course fees not refunded as well as travel agency cancellation fees charged.

FREQUENT FLYER POINTS

Cover extends to pay the equivalent if you lose frequent flyer or equivalent points which you used to purchase your travel.

ADDITIONAL EXPENSES

Expenses you incur due to you not being able to continue your travel due to the injury or illness of you or one of your travelling companions. Also expenses you incur if your transport is delayed due to severe weather or accident.

LOSS OF INCOME

If you cannot return to your usual employment when your travel is completed due to an accidental injury suffered whilst you were away.

OUT OF POCKET EXPENSES

Cash payments if you are hospitalised.

TRAVEL DELAY

Meals and accommodation expenses due to transport delay.

RETURN AIRFARE

If the major part of your travel has been interrupted by you being hospitalised and you need to be escorted home, reimbursement of your return airfare.

RESUMPTION OF TRIP

Transport costs to resume your travel if you had to return to New Zealand due to the hospitalisation of a relative.

SPECIAL EVENTS

If your travel is interrupted and you will not get to a specified event in time, reasonable additional cost of using alternative public transport to arrive at the destination on time.

RENTAL VEHICLE

Cover for the rental vehicle excess if you have an accident or your vehicle is stolen, including costs to return a vehicle if you are unfit to do so.

DOMESTIC PETS

Additional boarding fees if you are delayed from returning home due to something happening to you that is covered by this insurance, including veterinary fees if your pet is injured whilst you are away.

TRIP DISRUPTION

Additional transport and accommodation expenses if disaster strikes your home whilst you are away.

HIJACKING

Loss of prepaid travel if you decide to end your travel following a hijacking incident.

ALTERNATIVE STAFF

If you are travelling on business and due to injury or illness you cannot complete your business commitments, costs to replace you with an alternative employee.

2A	Cancellation Costs	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$ 10,000	\$ 20,000
2B	Additional Expenses / Medical Evacuation	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	\$ 10,000	\$ 20,000
2C	Loss Of Income (sub-limit of \$1,500 per month)	\$10,000	\$20,000	\$10,000	\$20,000	\$20,000		
2D	Out Of Pocket Expenses (sub-limit of \$50 per day)	\$6,000	\$12,000	\$6,000	\$12,000	\$ 12,000		
2E	Travel Delay (sub-limit of \$200 per 12 hours delay)	\$2,000	\$4,000	\$2,000	\$4,000	\$ 4,000		
2F	Return Airfare	\$6,000	\$12,000	\$6,000	\$12,000	\$ 12,000		
2G	Resumption Of Trip	\$3,000	\$6,000	\$3,000	\$6,000	\$ 6,000		
2H	Missed Connection	\$2,000	\$4,000	\$2,000	\$4,000	\$ 4,000		
2I	Rental Vehicle Excess	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$ 4,000	\$ 4,000
2J	Return Of Rental Vehicle	\$1,000	\$1,000	\$1,000	\$1,000	\$ 1,000	\$ 500	\$ 500
2K	Domestic Pets	\$500	\$500	\$500	\$500	\$ 500		
2L	Trip Disruption	\$2,000	\$4,000	\$2,000	\$4,000	\$ 4,000		
2M	Hijacking	\$2,000	\$4,000	\$2,000	\$4,000	\$ 4,000		
2N	Alternative Staff					\$ 3,000		
2O	Withdrawal Of Services	\$500	\$500	\$500	\$500	\$500		
2P	Snow Skiing Piste Closure	\$500	\$1,000	\$500	\$1,000		\$500	\$ 1,000
2Q	Snow Skiing and/or Golfing Benefits	\$200	\$400	\$200	\$400		\$ 200	\$ 400
2R	Snow Skiing and/or Golfing Equipment Replacement	\$200	\$400	\$200	\$400		\$ 200	\$ 400
2S	Domestic Services	\$500	\$500	\$500	\$500			
3A	Accidental Death	\$25,000	\$50,000	\$25,000	\$50,000	\$ 50,000	\$ 10,000	\$ 20,000
3B	Total Permanent Disability	\$12,500	\$25,000	\$12,500	\$25,000	\$ 25,000		
4	Luggage & Personal Effects (sub-limits on laptop, notebook and hand held computers, video cameras and cameras up to \$4,000 all other items \$700)	\$12,000	\$24,000	\$12,000	\$24,000	\$ 24,000	\$ 4,000	\$ 8,000
5	Personal Liability	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	\$1,000,000	\$1,000,000
6.1	Business Equipment			\$5,000	\$5,000	\$ 5,000		
6.2	Hire Business Equipment			\$1,000	\$1,000	\$ 1,000		
6.3	Recreate Business Documents			\$1,000	\$1,000	\$1,000		

Plan C – Annual Frequent Traveller

A 12 month policy for the frequent traveller.

All trips under 38 days for a leisure trip & 90 days for a business trip are automatically covered and accompanying partner and children as well.

Family Benefits apply, 1 through to 2O and 3A to 6.3. Plan C covers all international and New Zealand domestic travel.

Additional Options

Pre-existing Medical Conditions

What is the definition of a Pre-Existing Medical Condition?

This policy does not automatically provide cover for all of your Pre-existing Medical Conditions. The term Pre-existing Medical Condition has a special meaning and is defined below.

A Pre-existing Medical Condition ("PE Condition") means:

- a. An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware; OR
- b. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor); OR
- c. Any condition for which you take prescribed medicine; OR
- d. Any condition for which you have had surgery; OR
- e. Pregnancy.

NOTE: This definition applies to you, your travelling companion, any relative, or any other person.

However, this policy automatically covers some Pre-existing Medical Conditions (Which must match the definition as listed below). This means you are covered for these particular conditions without the need to apply for extra cover or pay any additional premium.

1. Allergies –Any of the following:
 - Allergic Rhinitis
 - Anaphylaxis
 - Bee Sting Allergy
 - Chronic Sinusitis
 - Dermatitis
 - Eczema
 - Food Intolerance
 - Hay Fever
 - Latex Allergy
 - Psoriasis
 - Rhinitis
 - Sinusitis
 - Urticaria
2. Acne
3. Asthma – providing that you are less than 60 years of age, have no other lung disease, and have not been hospitalised with asthma in the past 24 months.
4. Bells Palsy –Idiopathic
5. Benign Breast Cysts
6. Benign Renal Cysts
7. Bunions
8. Carpal Tunnel Syndrome
9. Cataracts
10. Colonic Polyps
11. Congenital Blindness
12. Congenital Deafness
13. Diabetes Mellitus (Type I or II) diagnosed over 12 months ago where you do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia
14. Dry Eye Syndrome
15. Ear Grommets
16. Epilepsy –where you only take one (1) Anti-convulsant Medication and you have not had a Seizure in the last 12 months
17. Folate Deficiency
18. Gastric Reflux
19. Glaucoma
20. Goitre
21. Hashimoto's Disease
22. Hiatus Hernia
23. Hypercholesterolaemia (High Cholesterol) –where you do not also suffer from a known Cardiovascular Disease

and/or Diabetes

24. Hypertension (High Blood Pressure) –where you do not also suffer from a known Cardiovascular Disease and/or Diabetes
25. Hypothyroidism
26. Impaired Glucose Tolerance
27. Incontinence
28. Insulin Resistance
29. Iron Deficiency Anaemia
30. Macular Degeneration
31. Meniere's Disease
32. Menopause
33. Nocturnal Cramps
34. Ovarian Cysts
35. Pernicious Anaemia
36. Plantar Fasciitis
37. Pregnancy up to 26 weeks gestation where no complications exist relating to this pregnancy, it is not a multiple pregnancy, and the pregnancy is not the result of assisted reproductive programs
38. Raynaud's Disease
39. Solar Keratosis
40. Trans Urethral Resection of the Prostate (TURP)
41. Trigeminal Neuralgia
42. Trigger Finger
43. Vitamin B12 Deficiency

PRE-EXISTING MEDICAL CONDITIONS NOT LISTED ABOVE

You are not covered under this policy for any pre-existing medical conditions other than those listed above. This means that you are not covered for any claim that you make that relates to a Pre-Existing Medical Condition.

You are not covered at all for any claim you make which arises from a Pre-existing

Medical Condition suffered by:

- You or a member of your travelling party except as specified under the heading "Pre-existing Medical Conditions Cover".
- Any relative, unless that relative is hospitalised or dies in New Zealand, 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 in respect of all claims under all sections of the policy in these circumstances is \$2,000 for a Single Plan, and \$4,000 for a Family Plan.

AGE LIMITS

Age limits as at date of certificate issue.

Plan A and D - less than 86 years of age.

Plans B and C - less than 76 years of age.

Age limits that apply as at date of certificate issue.

Mature age travellers over 70 years, will be required to pay an additional premium being an age loading with such percentage subject to your age.

No Cover is available for travellers aged 86 years and over.

EXTENSIONS

Extensions are calculated at rates current at the time of the extension. An extension of cover is not provided for Pre-Existing Medical Conditions previously accepted by us in writing and/or for any conditions you suffered during the term of your original policy or if you are over 85 years of age at the time of extension, or where you have not advised us of any circumstances that have or may have given rise to a claim under your original policy.

LUGGAGE AND PERSONAL BELONGINGS

The item limit we will pay for any one item, pair or set (including accessories) is \$700 under Holiday, Business or Frequent

Traveller Plans (and \$4000 where the item limit is a laptop, note book, handheld computer, camera or video camera), or a \$5000 single item limit applies in respect of business equipment under Business or Frequent Traveller Plans.

An increased item limit of up to \$4000 per item can be purchased at a rate of 4% of the amount in excess of the standard limit for all plans provided the combined increase for all items does not exceed \$10,000.

Note: The General Exclusions of the policy apply regardless of the limit of additional luggage or personal effects cover purchased.

It is important that you report all losses to the police if theft is suspected or you lose something. All other losses should be reported to a responsible officer of the transport or accommodation provider where the loss occurred. Please obtain a written report from whomever you reported your loss to. There is no cover if you leave items unattended in a vehicle overnight between sunset and sunrise.

SAFEGUARDING YOUR LUGGAGE AND PERSONAL BELONGINGS

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 page 10).

RENTAL VEHICLE EXCESS OPTIONS

For all Plans a \$4,000 limit applies to your rental vehicle excess cover. You can purchase additional amounts in \$500 units up to \$2,000. Cost is \$25 per \$500 unit.

ABOUT THIS POLICY WORDING

This is your policy. Before you purchase it, please read it carefully. Make sure you understand it and that it meets your needs. If you are satisfied with the cover please retain this policy in a safe place.

Once you have selected your level of cover and paid the premium shown, we will provide you with a Certificate of Insurance, which will entitle you to claim under the policy up to the amount stated in the Policy.

You are free to arrange insurance with any other Insurer of your choice.

WHO IS YOUR INSURER

This policy is issued and underwritten by Allianz New Zealand Limited (the Insurer). It is your Insurer and is referred to as 'we' 'our' and 'us' in the policy document.

FINANCIAL STRENGTH RATING

Allianz New Zealand Limited has been assigned an Insurer Financial strength rating of:

A – (Strong Financial Security) from Standard & Poors (Australia) Pty Ltd on 8th November 2005

Standard & Poor's rating scale is:

AAA – Extremely Strong Financial Security

AA – Very Strong Financial Security

A – Strong Financial Security

BBB – Good Financial Security (Adequate)

BB – Marginal Financial Security

B – Weak Financial Security

CCC – Very Weak Financial Security

C – Extremely Weak Financial Security

R – Regulatory Action

NR – Not Rated

Plus (+) or minus (-) signs following ratings from "AA" to "CCC" show Relative standings within the major rating categories.

WHO IS ETI AUSTRALIA

ETI Australia Pty Ltd is authorised by the insurer to enter into and arrange the policy and deal with and settle any claims under it, as agent of the insurer, not as your agent.

WHO IS MONDIAL ASSISTANCE

Mondial Assistance has been appointed to administer all emergency assistance services and benefits of this insurance. You may contact Mondial Assistance in an emergency 24 hours a day, 7 days a week.

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.

IMPORTANT MATTERS

WHO CAN PURCHASE THIS POLICY

Cover is available for Citizens or Residents of New Zealand only.

COOLING OFF PERIOD/MONEY BACK GUARANTEE

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

CONFIRMATION OF COVER

To confirm any policy transaction, (if the Certificate of Insurance does not have all the information you require), call Travel Insurance Direct on 0800 843 843 or 044 774 794.

YOUR DUTY OF DISCLOSURE

When You apply for insurance and whenever You renew 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 or renew the policy 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 Allianz.

NON DISCLOSURE

If You fail to comply with Your Duty of Disclosure, the consequences may be serious. We may be entitled to avoid this policy or reject any claim under it.

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 on the proposal, 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

Our disputes resolution officer, who has an independent decision making authority, will normally consider any complaint within 15 business days. If this does not resolve the matter, or you are not satisfied with the way the complaint has been dealt with, you may contact the industry's independent external complaints scheme:

Insurance and Savings Ombudsman Service
7th Floor, BDO House
99–105 Customhouse Quay, Wellington
PO Box 10–845, Wellington, New Zealand
Phone 04-499 7612
Facsimile 04-499 7614
Freephone 0800 888 202
Website www.iombudsman.org.nz Email info@iombudsman.org.nz

CLAIMS AND ENQUIRIES

If you are admitted to hospital or you anticipate you will incur medical costs, you must immediately contact Mondial Assistance on the emergency assistance number. For information about Mondial Assistance's worldwide 24 hour emergency assistance network, see page 20.

If you need to make a claim, follow the instructions below and at Page 25.

Claim Forms are available:

- By calling Mondial Assistance on 0800 630 116
- By calling Travel Insurance Direct on 0800 843 843 or 044 774 794
- Online at www.directtravelinsurance.co.nz

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

Please complete the claim form in full (answering all questions) to allow your claim to be processed. You must attach all supporting ORIGINAL documents, reports, receipts, valuations, other proof of ownership and value, any amount of any loss and any other information relevant to your claim to the claim form and send to the address below.”

In The Event Of A Claim Immediate Notice Should Be Given To:

Travel Insurance Direct Claims
Mondial Assistance
PO Box 162
Toowong Queensland 4066
Australia
Phone from overseas reverse charge +61 7 3305 7499
Phone within New Zealand 0800 630 116

CLAIMS PROCESSING

Your claim will be processed within 10 business days of us receiving a completed claim form and all necessary documentation. If we need additional information, a written request will be sent to you within 10 business days.

DEPRECIATION

Depreciation will be applied to claims for lost luggage or goods at such rates as reasonably determined by Mondial Assistance.

PRIVACY NOTICE

To arrange and manage your travel insurance, we 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, 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, 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;
- the types of third parties to whom the information may be provided;
- the relevant purposes we and the third parties will disclose it to, will use it for; and
- 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 either of 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.

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.

EXCESS AND THE OTHER AMOUNTS THAT WE DO NOT PAY

We will not pay the first \$100 (the excess) for any one event, except in relation to a claim under Sections 2D to 3B. You can choose to pay an extra premium to remove the standard excess from your policy.

24 HOUR WORLD WIDE EMERGENCY ASSISTANCE

Mondial Assistance has trained medical staff to assist you with emergency medical assistance. You must contact us immediately in the event of you becoming ill or have an accident.

For emergency assistance anywhere in the world at any time, Mondial 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 Mondial Assistance as soon as possible.

If you do not we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us (see Section 2B).

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

IN AN EVENT OF AN EMERGENCY CALL REVERSE CHARGE +61 7 3305 7499 TO CONTACT MONDIAL ASSISTANCE.

As you soon as you become ill, contact us and our medical assistance team will help direct you to the appropriate hospital or health care facility. Subject to medical advice, you must take our advice as to where you can be treated to ensure you receive

quality medical care. We also have the option of returning you to New Zealand or evacuating you to another country, if the cost of your overseas medical expenses could exceed the cost of returning you to New Zealand.

WORDS WITH SPECIAL MEANINGS

Some words in your policy that have special meanings are defined here.

We, our, us, means the insurer of your policy, Allianz New Zealand limited, through it's agent ETI Australia Pty Ltd.

Accident

means an unexpected, unintended, unforeseeable event causing injury. The Accident must happen while you are on a trip and covered under the policy.

Amount Payable

means the total Amount Payable for the insurance in accordance with the rates set out in the schedule of benefits. It includes administration fees payable to the Agent, stamp duty, policy issue fee, GST if applicable and the premium payable to the Insurer.

Applicable Limit

means the sum insured specified in the schedule of benefits for the Plan selected on the Travel Insurance Policy.

Country of Residence means the country of which you are a citizen or permanent resident.

Dependant

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

Epidemic

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

Family

means you and your travel partner named in the Certificate of Insurance and your dependant children/grandchildren under the age of 21, at the date of policy issue, travelling with you, listed as covered on your Certificate of Insurance.

Home means your usual place of residence in New Zealand.

Injury

means a bodily Injury caused solely and directly by violent, accidental, visible and external means, during your period of cover and which does not result from any illness, sickness or disease.

Insolvency

means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Luggage and Personal Effects

means any personal items owned by you and that you take with you, or buy, on your trip and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, 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.

Overseas means in any country other than your Country of Residence.

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

Pre-existing Medical Condition is:

A Pre-existing Medical Condition ("PE Condition") means:

1. An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware; OR
2. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor); OR
3. Any condition for which you take prescribed medicine; OR
4. Any condition for which you had surgery; OR
5. Pregnancy.

Note: This definition applies to you, your travelling companion, any relative, or any other person.

Public Place

means any place where the public has access to, including but not limited to, planes, taxis, buses, trains, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants, and public toilets.

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 trip OR, as determined by us.

Relative

is limited to a Relative of yours, or of a member of the Travelling Party, who is resident in Australia or New Zealand. It means a 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, step-parent, step-son, step-daughter, fiancè or fiancée, or guardian.

Rental vehicle

means a rented sedan, campervan, hatchback or station-wagon, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

Single

means covering you and your dependant children/grandchildren under the age of 21, at the date of policy issue travelling with you listed as covered on your Certificate of Insurance.

Sudden Illness or Serious Injury

means a condition which first occurs during your period of cover and which necessitates treatment by a legally qualified medical practitioner and which results in you or any other person to which this Insurance applies being certified by that medical practitioner at the time as being unfit to travel or continue with your original trip.

Travelling Party

means you or those people defined in Family and any traveling companion who has made arrangements to accompany you for at least 50% of the Trip.

Trip

means the period of travel stated in the Certificate of Insurance. It begins on the date of departure as stated in the Certificate of Insurance and ends when you return to your normal place of residence, or when the period of the Trip set out in the Certificate of Insurance ends, whichever happens first.

Unsupervised means:

- leaving your luggage with a person you have not previously met
- leaving it in any position where it can be taken without your knowledge
- leaving it at such a distance from you that you are unable to prevent it being taken.

You and Your

means the person or people named in the Certificate of Insurance as well as their accompanying dependant children/grandchildren who are under 21 years of age at the date of policy issue.

Period of Cover

1. This insurance is only valid when you pay the Amount Payable and we issue a Certificate of Insurance to you.
2. The insurance under all Sections covers you for the period of the Trip stated in your Certificate of Insurance.

3. The insurance under all Sections except Section 2A (Cancellation Costs) covers you for the period of the Trip stated in your Certificate of Insurance. Section 2A covers you from the time you pay the Amount Payable and we issue a Certificate of Insurance to you, until the period of the Trip ends.
4. If the scheduled transport in which you are to travel is delayed, or the delay is caused by an event that entitles you to make a claim under this Policy, the insurance is automatically extended beyond the period of the Trip stated in the Certificate of Insurance. The extension lasts until you are capable of travelling to your final destination, including the Trip there, or for a period of six (6) months, whichever happens first.
5. This insurance is only valid for the period of the Trip stated in the Certificate of Insurance. That period cannot be changed without our written consent.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We will not pay for any of the following losses:

1. A loss which is recoverable by compensation under any workers compensation act or transport accident laws or by any Government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
2. A loss arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their insolvency or the insolvency of any person, company or organisation they deal with.
3. Consequential loss of any nature including loss of enjoyment.
4. A loss resulting from a criminal or dishonest act by you or by a person with whom you are in collusion or if you have not been honest and frank with all answers, statements and submissions made in connection with your insurance application or claim.
5. A loss that 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.
6. A loss that arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
7. A loss that arises from biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear.
8. Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
9. A loss that arises because you did not follow advice in the mass media of a 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 commotion or contagious disease;
 - of a likely or actual Epidemic or Pandemic (such as h5N1 Avian influenza);
 - of a threat of an Epidemic or Pandemic (such as h5N1 Avian influenza) that requires the closure of a country borders;
 - of an Epidemic or Pandemic that results in you being quarantined, and you did not take the appropriate action to avoid or minimise any potential claim under your policy including delay of travel referred to in the warning.
10. A loss that arises from parachuting, sky diving, hang gliding, paraponting or travel in an air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This does not apply to hot air ballooning or parasailing.
11. Ongoing payments under Section 1, medical expenses, if we decide on the advice of a doctor appointed by us that you are capable of being repatriated to New Zealand or, if we decide, your Country of Residence if this is not New Zealand.
12. A loss, or theft of, or damage to:
 - a. cash, bank or currency notes, cheques or negotiable instruments (excluding Section 4 theft of cash);
 - b. unaccompanied luggage or personal effects;
 - c. property that you leave unsupervised in a public place or that happens because you do not take reasonable care to protect it;
 - d. luggage or personal effects, but only to the extent that you are entitled to compensation from the carrier;
 - e. a video camera, mobile telephone, photographic equipment, personal computer, or jewellery left unattended by you in a motor vehicle, or is checked in to be held and transported in the cargo hold of any aircraft, ship, train or bus (including any loss from the point of check-in until receipt of the said goods);

- f. items from an unattended motor vehicle, unless taken from a locked boot or locked concealed luggage compartment of a station wagon, hatchback, van or motorhome, between sunrise and sunset local time and there is evidence of damage or forced entry which is confirmed by a police report; or
 - g. the luggage is 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.
13. For loss, theft or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a property irregularity report will be required.
 14. Your claim arises from Pre-existing Medical Conditions except as specified under the heading 'Pre-Existing Medical Conditions' on page 5 to 6.
 15. Your claim arises out of pregnancy, childbirth or related complications past the 26 weeks gestation. In any event we will not cover any expenses directly or indirectly associated from childbirth, and the subsequent care of a new born child, regardless of gestation.
 16. A loss, wear and tear or depreciation of property or damage caused by the action of insects or vermin, mildew, rust or corrosion.
 17. Mechanical, or electrical breakdown, or malfunction repair costs.
 18. A loss arising from You wilfully exposing yourself to a needless risk or not taking reasonable care, except in an attempt to save human life.
 19. Delay, detention, seizure or confiscation by Customs or other officials.
 20. The cost of medication in use at the time the Trip began or for maintaining a course of treatment you were on prior to the Trip.
 21. Loss, theft or damage to anything shipped as freight or under a Bill of Lading.
 22. If your claim arises directly or indirectly from a sexually transmitted disease.
 23. If your claim arises from or is any way related to depression, anxiety, stress, mental or nervous conditions.
 24. If you, your relative or a member of the your Travelling Party:
 - a. commits suicide, attempts to commit suicide or deliberately injures himself or herself;
 - b. is under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner;
 - c. takes part in a riot or civil commotion;
 - d. acts maliciously;
 - e. races (except on foot); mountaineers – or rock climbs – using support ropes; or takes part in a professional sporting activity;
 - f. rides a motor cycle (except as a pillion passenger) without a licence that is valid in the relevant country; or
 - g. dives underwater using an artificial breathing apparatus unless you hold an open water diving licence or you were diving under licensed instruction.
 25. For any costs or expenses incurred outside the period of the Trip.

SECTION 1: MEDICAL EXPENSES INCURRED OVERSEAS

You only have this cover if you chose Plan A, B and C.

1. We will pay the reasonable cost of emergency medical, hospital, road ambulance or other treatment you actually and necessarily received during the Trip because you suffer a Sudden Illness or Serious Injury. You must make an effort to keep your medical 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 on-going or additional costs relating to or arising out of the event you have claimed for.

However: We will only pay for treatment received and/or hospital accommodation during the 12 month period after the Sudden Illness first showed itself or the Serious Injury happened.

The treatment must be given or prescribed by a registered medical practitioner or paramedic.

2. We will also pay the cost of emergency dental treatment up to a maximum amount of \$500 per person per trip for

dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain.

3. We will pay up to \$12,000 in total for your burial or cremation overseas, or the transporting of your remains to your Country of Residence.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2A: CANCELLATION COSTS

You only have this cover if you chose Plan A, B, C and D.

1. We will pay the value of the unused arrangements, less any refunds due to you if you have to cancel any pre-paid transport or accommodation arrangements, due to any unforeseen or unforeseeable circumstances outside of your control.
2. We will pay the reasonable cost of rearranging your Trip prior to you traveling because something unforeseen and outside of your control occurs, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled.
3. We will pay the cancellation cost of tuition or course fees up to \$2,000 if the sole purpose of your Trip is to attend that course and that course is cancelled due to circumstances outside of your control.
4. We will pay travel agent's cancellation fees up to 10% of the amount paid to the travel agent or \$1,500 Single Policy or \$3000 Family Policy, whichever is the lesser when full monies have been paid or the maximum of the deposit paid at the time of cancellation, but not more than the level of commission and/or service fees normally earned by the agent, had the trip not been cancelled.
5. 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 air ticket and you cannot recover the lost points from any other source. The cancellation must be due to unforeseen or unforeseeable circumstances outside of your control.

We calculate the amount we pay you by multiplying:

- 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;
- by the total value of points lost divided by the total value of points used to obtain the ticket.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2B: ADDITIONAL EXPENSES / MEDICAL EVACUATION

You only have this cover if you chose Plan A, B, C and D.

This Section only covers you for reasonable additional travel or accommodation expenses that result directly from one of the following events:

1. You being unable to continue the Trip because of the death, Sudden Illness or Serious Injury of:
 - You or a member of your Travelling Party; or
 - A Relative or business partner or person in the same employ as you, who is resident in Australia or New Zealand, provided that the Sudden Illness or Serious Injury required hospitalisation or confinement; and in the case of a business partner or person in the same employ, the person's absence made the ending of the Trip necessary and you have written confirmation of that fact from a senior partner or director.
2. The need, because of a Sudden Illness or Serious Injury, resulting in you being hospitalised as an in-patient, for a Relative or friend to travel to, remain with, or escort you in place of the attending physician. You must have written advice from the attending physician and our consent.
3. Cancellation or restriction of scheduled public transport services caused by severe weather, natural disaster, hijacking, riot, strike, or civil commotion. The event must have begun after we issued the Certificate of Insurance. You must have done everything reasonable to avoid the expenses and you must get the carrier's written confirmation of your claim.
4. Motor vehicle, railway, air, or marine accident. You must have written confirmation of the accident from an official body in the country where the accident happened.

5. Loss (excluding Government confiscation) of passports, travel documents or credit cards, but limited to expenses incurred within the country where the loss occurred in having the documents replaced.
6. A member of your Travelling Party who is a full-time student being required to sit supplementary examinations.

We will pay you if you have to interrupt your Trip after it has begun, for your necessary additional travel, accommodation, repatriation and meals that you undertake with our consent. Travel expenses for your return home or evacuation, are only covered if the attending physician advises us in writing that as a result of Sudden Illness or Serious Injury you are unfit to continue the Trip. The following rules apply:

1. We will not pay for the cost of resuming the Trip after you have returned to New Zealand or your Country Of Residence (excluding Sections 2F & 2G).
2. Additional travel must be at the fare class originally chosen, except where we agree otherwise based on a written recommendation by your attending physician.
3. If you do not have a return ticket at the time of the event that causes you to return to New Zealand, we will deduct the cost of an economy class airfare at the carrier's regular published rates for the return trip. We will use your return ticket if this reduces our costs.
4. We will not pay for additional transport or accommodation expenses when a claim is made under section 2A Cancellation Costs, for cancelled transport or accommodation expenses covering the same period of time.
5. Benefits are payable for a period up to 12 months from the date your Trip was interrupted.

SECTION 2C: LOSS OF INCOME

You only have this cover if you chose Plan A, B and C.

We will pay you your average gross income less normal legal deductions for up to 6 months, calculated from the return date on the Certificate of Insurance if, as a result of suffering an Injury during the Trip, you become totally unable within 30 days after that Injury to attend to your usual full-time occupation or business when you return to New Zealand. However, we will not pay in respect of the first 30 days after you originally planned to resume your work. This benefit is not applicable to accompanying dependant children/grandchildren. The maximum we will pay is \$1,500 per month on Plans A and \$3,000 per month on Plans B & C.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2D: OUT OF POCKET EXPENSES – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

We will pay you \$50 for each day you are necessarily confined to hospital overseas provided that the period of confinement exceeds 48 hours because of a Sudden Illness or Serious Injury that happens or first shows itself during the Trip.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2E: TRAVEL DELAY – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

We will pay you up to Single \$2000 and Family \$4,000 (sub limit of \$200 per 12 hour delay) for the cost of reasonable additional meals and accommodation if, for a reason outside your control, your scheduled transport from New Zealand or Overseas is delayed for at least 6 hours, for each subsequent 12 hours (or part of that time) of delay.

You must give us your receipts, and written confirmation of the delay from the carrier.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the

Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2F: RETURN AIRFARE – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

We will pay you towards the cost of your original air ticket (less any refund that is due to you) if, because of a Sudden Illness or Serious Injury that happens during your Trip the attending registered medical practitioner or carrier requires you to be brought back to New Zealand with a medical escort. However, we will only do so if we bring you back when either:

- There are more than 5 days of the Trip, or 25% of its length, whichever is the greater left to go; or
- You have been confined to hospital overseas for more than 25% of the insured part of the Trip.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2G: RESUMPTION OF TRIP – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

If you return to your home in New Zealand because, during your trip, a relative of yours dies unexpectedly or is hospitalised following a serious injury or a sickness, we will reimburse you up to \$3,000 single, \$6,000 family towards return airfares if you are able to resume your trip, but only if more than 14 days remain of the period of your trip on your Certificate of Insurance.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2H: SPECIAL EVENTS – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

If your Trip is interrupted by any fortuitous cause outside of your control and you are unable to arrive at your destination by the time originally scheduled – for the purpose of attending a pre-arranged wedding, funeral, conference, or sporting event which cannot be delayed as a consequence of your late arrival – We will reimburse you for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2I: RENTAL VEHICLE INSURANCE EXCESS -NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B, C and D.

We will pay you for the Rental Vehicle insurance excess if you rent a vehicle from a rental company and it is involved in an accident, is damaged or is stolen.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to

all sections page 11.

SECTION 2J: RETURN OF RENTAL VEHICLE – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B, C and D.

We will pay the cost of returning your Rental Vehicle to the nearest depot if your attending registered medical practitioner or dentist certifies in writing that you are unfit to do so during your Trip. The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2K: DOMESTIC PETS – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

1. We will pay You up to \$20 for each full 24 hour period, for additional kennel or boarding cattery fees for domestic cats and dogs owned by you if you are delayed beyond your original return date due to an event covered by this policy. However, you must give us a statement confirming the additional fees. We will not pay more than the Applicable Limit.
2. We will also pay you up to \$500 if your pet suffers an Injury during your Trip and requires in-patient veterinary treatment. Your pet must be in the care of a relative, friend or boarding kennel whilst you are on your Trip and you must provide a written report from the treating veterinary surgeon in support of your claim. The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2L: TRIP DISRUPTION – NIL EXCESS APPLIES

You Only Have This Cover If You Chose Plan A, B and C.

We will pay your reasonable additional transport and accommodation expenses if your Trip is disrupted due to your usual place of residence in New Zealand being destroyed due to a natural disaster, or fire.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2M: HIJACKING – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

We will pay if you want to cancel your Trip and return home after the scheduled transport service on which you are travelling is hijacked. We will pay you your pre-paid travel and accommodation that you do not use, less any refunds due to you.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2N: ALTERNATIVE STAFF – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

We will pay the reasonable costs for a replacement employee to complete the assignment for which you originally travelled if, as a result of a Sudden Illness or Serious Injury to you for which a claim is valid under Section 1 of this Policy, a registered medical

practitioner and we deem it necessary that you return to your place of residence in New Zealand.

The replacement employee will for the purposes of this travel insurance will be entitled to benefits under this Policy but subject to the conditions, limitations and exclusions of the Policy and provided the replacement employee complies with the requirements of the Duty of Disclosure.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2O: WITHDRAWAL OF SERVICES - NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

We will pay you \$50 per day when any of the following services are unforeseeably withdrawn for 48 hours continuously during your Trip at the pre-booked accommodation that you are staying at:

1. All water and electrical facilities in your room;
2. Waiter service at meals;
3. Kitchen services so that no food is served;
4. All chambermaid services.

You must produce a written report from the accommodation manager where you are staying in support of your claim.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2P: SNOW SKIING PISTE CLOSURE – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

We will pay you \$100 Single, \$200 Family, for each day that the skiing facilities at the resort you have pre-booked before your Trip commenced and that you are staying in, is totally closed due to adverse snow conditions. The most we will pay is \$500 Single, \$1,000 Family.

You must obtain a detailed written report from the resort management in support of your claim.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2Q: SNOW SKIING AND /OR GOLFING BENEFITS – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B, C and D.

We will pay you the proportional amounts of irrecoverable prepaid charges you have paid (or contracted to pay before the Trip commenced) for;

- ski equipment hire, lift passes and ski-school costs, and cannot recover, if during your Trip you are prevented from skiing for more than 24 hours following your Sudden Illness or Serious Injury sustained during your Trip; and/or
- golf equipment hire, green fees and golfing tuition costs, and cannot recover, if during your Trip you are prevented from playing golf for more than 24 Hours following your Sudden Illness or Serious Injury sustained during your Trip.

You must obtain a medical certificate from a registered medical practitioner in support of your claim for your Sudden Illness or

Serious Injury.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2R: SNOW SKIING AND /OR GOLFING EQUIPMENT REPLACEMENT – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B, C and D.

1. We will pay you for the hire of alternative ski and/or golf equipment following accidental loss, theft or breakage of ski and/or golf equipment and for which a claim has been accepted by Us.
2. We will also pay if you are temporarily deprived of your ski and/or golf equipment for a period of more than 24 hours from the scheduled time of arrival at the snow and/or golf destination due to delay or misdirection of your ski and/or golf equipment.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 2S: DOMESTIC SERVICES – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B, C and D.

We will pay you for any reasonable domestic services provided by a registered domestic service business up to a maximum of \$500 if You have been repatriated to New Zealand by Us and your Sudden Illness or Serious Injury restricts your ability to perform domestic duties. These reasonable domestic services and costs must be approved by Us.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 3A: ACCIDENTAL DEATH – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B, C and D.

We will pay your estate the Applicable Limit, if you die within twelve (12) months as the direct result of an Injury that happens to you during your Trip. However, there is no cover for your dependant children/grandchildren under the age of 21, who are travelling with you. Under a Family Policy, We only pay the Single Policy limit for any one person.

If the conveyance you were travelling in disappears, sinks or is wrecked, we will treat you as having died directly because of an Injury at that time if your body has not been found after 12 months.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

SECTION 3B: TOTAL PERMANENT DISABILITY – NIL EXCESS APPLIES

You only have this cover if you chose Plan A, B and C.

If during your trip you suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by

a sickness or disease) resulting in Your Permanent total loss of sight in one or both eyes or the Permanent total loss of use of one or more Limbs within one year of the date of the accident.

We will pay You the amount shown in the Plan purchased. The maximum limit in respect of Dependant Children is \$10,000 for each child.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

For What We Will Not Pay in this Section please refer to Exclusions to Sections 1, 2 and 3 page 15 and General Exclusions to all sections page 11.

EXCLUSIONS TO SECTIONS 1, 2 AND 3

We will not pay a claim that arises because of any of the following:

1. You have received medical care under a reciprocal national health scheme Reciprocal Health Agreements are currently in place with the following countries; Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, the United Kingdom and Australia.
2. Despite our advice otherwise, 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.
3. Medical and/or dental costs incurred in your Country of Residence.
4. You travel even though you know you are unfit to travel; travel against medical advice; travel to obtain medical treatment; or you arrange to travel when you know of circumstances that could lead to the Trip being disrupted or cancelled.
5. A terminal illness suffered by a member of the Travelling Party – or of a Relative or business partner or person in the same employ as you, who is resident in your Country of Residence – if a terminal prognosis was made before the Certificate of Insurance was issued.
6. Pregnancy or related complications after 26 weeks of pregnancy or child birth at any time. Expectant mothers should consider whether they travel under this policy, as no cover is provided for childbirth or the health of a newborn child, irrespective of the stage of pregnancy at which the child is born.
7. Dental treatment involving the use of precious metals or for cosmetic dentistry.
8. A tour operator or wholesaler is unable to complete arrangements for a tour because there are not the required number of people to begin or complete a tour or Trip. This does not apply in relation to pre-paid travel arrangements bought separately to reach the departure point for the tour or other travel arrangements.
9. A loss that arises directly or indirectly from an act or threat of Terrorism. This exclusion only relates to sections; 2A Cancellation Costs, 2E Travel Delay and 2H Special Events.
10. Delays, rescheduling or cancellation of scheduled transport services caused by the carrier or related to the carrier' including maintenance, repairs, rescheduling, service faults, industrial activity other than a strike, corporate takeover. This exclusion does not apply to Sections 2E, 2H & 2J.
11. Financial, business, professional or contractual arrangements. This exclusion does not apply to claims under Section 2A where:
 - a. you or a member of your travelling party are made redundant from fulltime permanent employment in New Zealand provided you or they were not aware that the redundancy was to occur before you purchased this policy; or
 - b. where you are a full-time permanent employee and prearranged leave is cancelled by your employer.
12. Which arises from a lack of due care and responsibility on your part by neglecting to observe appropriate preventative measures for the travel region, as outlined by the World Health Organisation including relevant vaccinations, malaria prophylaxis, and hygiene measures. Please see www.who.int for further information.
13. You or a member of the Travelling Party changes plans or decides not to continue with the Trip.
14. You operate a rental vehicle in violation of the rental agreement.
15. You use the rental vehicle to transport items other than luggage.
16. Any kennel or cattery fees incurred outside New Zealand or as a result of quarantine regulations.
17. You engage in bobsleighbing, snow rafting, para-pentng, heli-skiing, ski acrobatics, ski joreing, any form of power assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing. This exclusion only applies to

Sections 2Q, 2R and 2S.

18. In resorts that do not have skiing facilities above 1000 metres above sea level. This exclusion only applies to Sections 2Q, 2R and 2S.
 19. That arise outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion only applies to Sections 2Q, 2R and 2S.
 20. The financial collapse of any transport, tour or accommodation provider.
 21. If you have been instructed by your medical practitioner that you are unfit to travel and you fail to promptly cancel your pre-booked travel, you will be responsible for any extra cost (including cancellation charges) incurred from your failure to promptly cancel the prearranged travel.
- You must check General Exclusions Applicable to All Sections page 11 for other reasons why we will not pay.

LUGGAGE AND PERSONAL EFFECTS – SECTION 4

You only have this cover if you chose Plan A, B, C and D.

We will pay You for each of the following:

1. Accidental loss, or theft of, or damage to, your Luggage and Personal Effects including things you buy during the Trip, whilst they are accompanying you. We are entitled to choose between repairing, replacing the property, or paying you its value in cash, after allowing for wear, tear, and depreciation. Any payment however will not exceed the original cost price of the item.

The limits in total, for a camera, video camera or personal computer, and for any other item are set out in the schedule of benefits. A pair or related set of items for example, but not limited to:

- a camera, lenses (attached or not), tripod and accessories: or
- a matched or unmatched set of golf clubs, golf bag and buggy are considered as only one item for this purpose: or
- a matching pair of earrings.

The Maximum amount we will pay for any item (item limit) is:

- \$700 under Plans A, B, C & D (and \$4,000 where the item limit is a laptop, note book, handheld computer, camera or video camera), or
- Under Business Travel Plans B & C a \$5,000 single item limit applies in respect of business equipment.

However, if we are to pay a claim, you must:

- a. keep receipts for goods you buy separate from the goods themselves;
 - b. keep any relevant ticket and luggage check and give them to us;
 - c. provide evidence of the value and your ownership of the goods;
 - d. if an airline loses or damages your accompanying luggage, report it in writing to the airline within three days; and
 - e. get written confirmation that you made the report, and give it to us, with details of any settlement that they make in relation to the loss or damage.
2. Loss of cash as a result of theft up to \$250 providing a police report confirming the theft has occurred.
 3. Loss of dentures or dental prostheses up to \$800.
 4. Essential items bought because your luggage is temporarily lost or delayed (not permanently lost) by the carrier for more than 12 hours. This does not apply on the leg of your Trip that brings you to your Country of Residence or your home in New Zealand. We will not pay more than \$250 Single, \$500 Family or \$500 Single, \$1,000 Family if your luggage is temporarily lost or mislaid for a period greater than 72 hours. You must give us the relevant receipts and written confirmation of your claim from the appropriate authority. No excess applies to this benefit.
 5. Financial loss you suffer because of loss, theft, or fraudulent use, of your
 - travel documents, travellers cheques, passport, or credit cards
 - after they have been accidentally lost or have been stolen. We will not pay more than \$2,000. You must comply with any conditions of the issuing body.
 6. The reasonable additional costs in obtaining a replacement passport or travel document following the accidental loss, theft or damage of your passport whilst outside New Zealand up to \$2,000. No

excess applies to this benefit.

7. In the event that a claimable loss, theft, or damage to your Luggage and Personal Effects is incurred, we will allow you one automatic reinstatement of the sum insured for the Plan selected.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

We will also pay up to the limits (s) shown in your Certificate of Insurance for any additional cover purchased, as nominated by you and for which the applicable premium has been paid. The General Exclusions Applicable to All Sections of the policy apply regardless of the limit of additional Luggage and Personal Effects cover purchased.

EXCLUSIONS TO SECTION 4

We will not pay for:

1. Loss, or theft of or damage to watercraft of any type (excluding surfboards).
2. Sporting equipment (including surfboards) while in use except snow skiing or golf equipment.
3. Breakage or damage to snow skiing or golf equipment over three years old.
4. Damage to snow skiing or golf equipment due to normal wear and tear, including dents and scratches.
5. Loss of luggage not reported to the Transport Provider, Police, hotel or appropriate authority within 24 hours of you becoming aware of the loss and where no written report is obtained.

You must check General Exclusions Applicable to All Sections page 11 for other reasons why we will not pay.

PERSONAL LIABILITY – SECTION 5

You have this cover if you chose Plan A, B, C and D.

We will pay you for any amount due to your legal liability up to the maximum benefit to pay damages or compensation because your negligence during your trip causes:

- Injury to a person who is not a member of your Family or Travelling Party; or
- Loss or damage to property that is not owned by you or a member of your Family or Travelling Party, or is not in your or their custody or control.

We will also reimburse your reasonable legal costs and legal expenses for settling or defending the claim made against you. We decide whether the costs were reasonable. You must not accept any liability without our prior approval.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

EXCLUSIONS TO SECTION 5

We will not pay for a liability:

1. Arising out of your trade, business or profession.
2. For Injury to an employee arising out of, or in the course of, their employment by you.
3. Arising out of an unlawful, wilful or malicious act by you.
4. Arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft.
5. Arising out of you passing on an illness or disease to another person.

You must check General Exclusions Applicable to All Sections page 11 for other reasons why we will not pay.

BUSINESS TRAVEL – SECTION 6

You only have this cover if you chose Plan B & C.

1. We will pay you for accidental loss, or theft or damage of business equipment (consisting of computer equipment, communication devices, other business related equipment and business documents) up to \$5,000. We are entitled to choose between repairing, replacing the business equipment, or paying you its value in cash, after allowing for wear, tear, and depreciation. Any payment however will not exceed the original cost price of the item.
2. We will also pay you for the hire of alternative business equipment following accidental loss, or theft or damage of business equipment or for the misdirection or delay in transit for more than 24 hours of business equipment and for

which a claim has been accepted by Us. The most we will pay is \$250 for each complete day up to a maximum of \$1,000.

3. We will also pay for the re-creation during your Trip, of business documents, business plans and business presentations if they are lost, stolen or accidentally damaged. The most we will pay is \$1,000.

We will not pay for loss, or theft of, or damage to:

1. Business equipment (defined in this Policy as being computer equipment, communication devices, other business related equipment and business documents), unless you have selected Plans B or C. You must check General Exclusions Applicable to All Sections page 11 for other reasons why we will not pay.

Claims

How to Make a Claim

You must give us notice of your claim as soon as possible by completing the claim form supplied by our Client Services department and posting to the address shown on the claim form. If the claim form is not fully completed by you, we cannot process your claim. If you do not, 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.

- a. For medical, hospital or dental claims, contact Mondial Assistance as soon as practicable.
- b. For damage or permanent loss of your Luggage and Personal Effects, report it immediately to the police and obtain a written notice of your report.
- c. 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.
- d. 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 lost 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 Can Claim From Anyone Else, We Will Only Make Up the Difference

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

Other Insurance

If any loss, damage or liability covered under this policy is covered by another insurance policy, you must give us details. If you make a claim under one insurance policy and you are paid the full amount of your claim, you cannot make a claim under the other policy. If you make a claim under another insurance policy and you are not paid the full amount of your claim, we will make up the difference. 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 in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. You are to assist and permit to be done, 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. **Business Travellers – How GST Affects Your Claim** If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

Travel Within New Zealand Only

If you are entitled to claim an input tax credit in respect of your premium you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may have a liability for GST if we pay you an amount under this policy.

This insurance is arranged and managed by

**ETI Australia Pty Ltd,
trading as Mondial Assistance
PO Box 162,
Toowong
QLD 4066**

This insurance is issued and underwritten by Allianz New Zealand Limited (Allianz).

**Registered Office:
45 Queen Street,
Auckland,
New Zealand**

Cutting the cost not the cover