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Travel Insurance Cover

POLICY WORDING

Global Assistance

Allianz 

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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** and any written endorsements by **us**, make up **your** contract with **Allianz**.

Please retain these documents in a safe place.

UNDERSTANDING THIS POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

To properly understand this **policy's** significant features, benefits, limits, conditions and exclusions **you** need to carefully read:

- **PURCHASING THIS POLICY** – this contains important information on who can purchase this **policy**, age limits and cover types available to **you**, on applicable **excesses**, the period of cover and extensions of cover;
- About the cover, and limits on the amount **we** will pay, that applies to each plan in the **TABLE OF BENEFITS**, when **we** will pay a claim under each section applicable to the cover **you** choose (**YOUR POLICY COVER**), any options purchased by **you** under **ADDITIONAL OPTIONS** and **PRE-EXISTING MEDICAL CONDITIONS** (remember, certain words have defined meanings – see **OUR DEFINITIONS**);
- **IMPORTANT MATTERS** - this contains important information on **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 (**YOUR POLICY COVER**) and **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS**; and
- **CLAIMS** - this sets out important information about how **we** will consider claims. It also sets out certain obligations that **you** and **we** have. If **you** do not meet them **we** may refuse to pay, or reduce the amount **we** will pay in relation to, a claim.

APPLYING FOR COVER

When **you** apply for **your policy**, **we** will confirm with **you** things such as the period of cover, **your** premium, what cover options and **excesses** will apply, and whether any standard terms are to be varied (this may be by way of a written notice **we** give **you**).

These details will be recorded on 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 this **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. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information **you** may need to disclose include:

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

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

These examples are a guide only. If there is any doubt as to whether a particular piece of information needs to be disclosed, this should be referred to **us**.

If **you** fail to comply with **your** Duty of Disclosure it may result in:

- this **policy** being void retrospectively;
- this **policy** being cancelled; or
- the amount **we** pay if **you** make a claim being reduced.

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 and the **Plan** 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 the section headed **IMPORTANT MATTERS** for details).

WHO IS YOUR INSURER?

This **policy** is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand, of Level 11, Tower 1, 205 Queen Street, Auckland.

WHO IS ALLIANZ GLOBAL ASSISTANCE?

Allianz Global Assistance is a trading name of AWP Australia Pty Ltd ABN 52 097 227 177 (Incorporated in Australia), of Level 3, 1 Byron Avenue, Takapuna, Auckland. **Allianz Global Assistance** has been authorised by **Allianz** to enter into 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 circumstances 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**.

PREPARATION DATE

The preparation date of this Policy Wording is 7 April, 2017.

OUR DEFINITIONS

Headings, where appearing, are for reference only and do not affect interpretation.

When the following words and phrases appear in bold type in this Policy Wording, **your Certificate of Insurance** or any other document **we** tell **you** forms part of **your policy**, they have the meanings given below. The use of the singular shall also include the plural and vice versa.

Accident, accidental, accidentally

means an unexpected event caused by something external and visible.

Accompanying

means travelling with the **insured person** for 100% of the **journey**.

AICD/ICD

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

Allianz

means Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia).

Allianz Global Assistance

means AWP Australia Pty Ltd ABN 52 097 227 177 (Incorporated in Australia).

Appropriate supervision

means under the supervision of a person who possesses the necessary skills, qualifications and licensing appropriate for the supervision of the activity being undertaken.

Bicycle

means any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedalling or and/or a battery.

Business samples

means demonstration goods or examples of goods sold by **you** or **your** company.

Carrier

means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

Certificate of Insurance

is the document **we** give **you** which confirms that **we** have issued a **policy** to **you** and sets out details of **your** cover.

Chronic

means a persistent and lasting condition. It may have a pattern of relapse and remission.

Concealed storage compartment

means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a motor vehicle.

Cruise vessel

means a boat or ship on which travel is taken for pleasure or as a holiday as a paying passenger, for a minimum of 3 nights in duration.

Date of issue

means the date and time of issue on **your Certificate of Insurance**.

Dependant

means **your** children or grandchildren **accompanying you** on the **journey** who are not in full-time employment and who are aged 24 years or under at the time of issue of **your Certificate of Insurance**.

Duo

means **you** and **your travelling companion** as named on the **Certificate of Insurance** but does not include **dependants**.

Epidemic

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

Excess

means the deduction **we** will make from the amount otherwise payable under **your policy** for each claimable incident or event.

Family

means **you, your spouse or partner and your dependants**.

Formal wear

means dinner suit, dress shirt, bowtie, evening gown, cocktail dress or other items of clothing which are required attire for formal dining/ functions. This includes wedding attire but does not include **jewellery**.

Funeral expenses

means the costs charged by a funeral director for arranging **your** funeral service and by a cemetery for **your** burial or a crematorium for **your** cremation. It does not include the cost of memorialisation.

Home

means the place where **you** normally live in New Zealand.

Hospital

means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the treatment of alcoholism, drug addiction or substance addiction.

Income

means the amount of money **you** earn from **your** employment in a trade, business, profession or occupation after the deduction of income tax.

Individual

means **you** only.

Injure or 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.

Insolvency or insolvent

means bankruptcy, provisional liquidation, liquidation, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Insured person

means each person named on the **Certificate of Insurance**.

Jewellery

means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.

Journey

means travel which begins when **you** leave **home** or **your** place of business to commence **your** travel and ends when **you** arrive back **home** or at a **hospital** or nursing home in New Zealand (if **you** are evacuated or repatriated), whichever is earlier.

Legal costs

means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which **you** are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs **we** agree to pay.

Luggage and personal effects

means **your** suitcases, trunks and similar containers including their contents and articles worn or carried by **you**. It does not mean or include any **bicycle, business samples** or items that **you** intend to trade, **valuables, snow sport equipment**, passport or travel documents, cash, bank notes, currency notes, cheques, negotiable instruments, electronic data, software, intangible asset, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on **your Certificate of Insurance**.

Maximum journey period

means the maximum period for any one **journey** under the **Multi-Trip Plan** as shown on **your Certificate of Insurance**.

Medical adviser

means a qualified doctor or dentist, other than **you** or a **relative**, holding the necessary certification in the country in which they are currently practising.

Mental illness

means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

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.

Overseas

means outside of New Zealand and its territories.

Pandemic

means a form of an **epidemic** that extends throughout an entire continent.

Permanent disability

means permanent loss of all the sight in one or both eyes, or the use of a hand at or above the wrist or a foot at or above the ankle.

Policy

means this Policy Wording, **Certificate of Insurance** and any written document **we** tell **you** forms part of **your policy**.

Pre-existing medical condition

means a medical condition (including a dental condition) of which **you** were, or a **reasonable** person in **your** circumstances should have been, aware:

1. prior to the time of the **policy** being issued that involves:
 - a] **your** heart, brain, circulatory system/blood vessels; or
 - b] **your** lung or **chronic** airways disease; or
 - c] cancer; or
 - d] back pain requiring prescribed pain relief medication; or
 - e] surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in **hospital**; or
 - f] Diabetes Mellitus (Type 1 or Type 2); OR
2. in the 2 years prior to the time of the **policy** being issued:
 - a] for which **you** have been in **hospital** or emergency department or day surgery; or
 - b] for which **you** have been prescribed a new medication or had a change to **your** medication regime; or
 - c] requiring prescription pain relief medication; OR
3. prior to the time of the **policy** being issued that is:
 - a] pregnancy; or
 - b] connected with **your** current pregnancy or participation in an IVF program; OR

4. for which, prior to the time of the **policy** being issued:

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

Professional Sport

means training for, coaching or competing in any sporting event where **you** are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000.

Public place

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

Quad bike

means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.

Reasonable

means:

- for medical, **hospital** or dental expenses, the standard level of care given in the country **you** are in not exceeding the level **you** would normally receive in New Zealand; or
- for other covered expenses, a level comparable to those **you** have booked for the rest of **your journey**; or
- as determined by **Allianz Global Assistance** having regard to the circumstances.

Reciprocal Health Care Agreement

means an agreement between the government of New Zealand and the government of another country where **Residents of New Zealand** are provided with subsidised essential medical treatment. (Please visit www.health.govt.nz for details of Reciprocal Health Care Agreements with New Zealand.)

Redundant or redundancy

means loss of permanent paid full time employment (except voluntary redundancy), after a continuous working period of two years with the same employer.

Relative

means grandparent, parent, parent in law, sister, step sister, sister in law, brother, step brother, brother in law, spouse, partner, fiancée, son, son in law, daughter, daughter in law, step child, foster child, grandchild, ward or guardian.

Rental vehicle

means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency and includes a houseboat hired from a licensed operator.

Resident of New Zealand

means someone who is a permanent resident of New Zealand.

Sick or sickness

means a medical condition, not being an **injury**, the symptoms of which first occur or manifest during **your** period of cover.

Single

means **you** and **your dependants** who are **accompanying you** on the **journey**.

Snow sport activities

means snow based activities conducted on groomed ski slopes within ski resort boundaries.

Snow sport equipment

means skis, poles, boots, bindings, snowboards or ice skates.

Sporting equipment

means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

Transaction card

means a debit card, credit card or travel money card.

Travelling companion

means a person with whom **you** have made arrangements before **your policy** was issued, to travel with **you** for at least 75% of **your journey**.

Travel services provider

means any scheduled service airline, hotel and resort operator, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

Unsupervised

means leaving **your luggage and personal effects**:

- with a person who is not named on **your Certificate of Insurance** or who is not a **travelling companion** or who is not a **relative**; or
- with a person who is named on **your Certificate of Insurance** or who is a **travelling companion** or who is a **relative** but who fails to keep **your luggage and personal effects** under close supervision; or
- where they can be taken without **your** knowledge; or
- at such a distance from **you** that **you** are unable to prevent them being taken; and

includes forgetting or misplacing items of **your luggage and personal effects**, leaving them behind or walking away from them.

Valuables

means **jewellery**, antiques, curios or works of art, watches, semi precious/precious metals or semi precious stones/precious stones and items made of or containing semi precious/precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

We, our, us

means Allianz Australia Insurance Limited (**Allianz**).

You, your and yourself

means each person named on the **Certificate of Insurance** except in the definition of **pre-existing medical condition** where you and your mean you or any other person.

PURCHASING THIS POLICY

WHO CAN PURCHASE THIS POLICY?

Comprehensive, Essentials, Basic, Domestic, Non-Medical or Multi-Trip Plan

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.

AGE LIMITS

Age limits are as at the **date of issue**.

Comprehensive and Domestic Plans

Available to travellers of all ages.

Essentials and Basic Plans

Available to travellers aged 74 years or under.

Multi Trip Plan

Available to travellers aged 74 years or under. **Accompanying** spouse or partner and **dependants** can be covered under this plan provided they are aged 74 years or under. Additional premium will apply.

Non-Medical Plan

Where this plan is offered, it is available to travellers of all ages.

COVER TYPES

The following cover types apply:

Single - The benefit limits for **single** cover apply to the total of all claims combined regardless of the number of persons the claims relate to and are shown in the **TABLE OF BENEFITS** for the plan **you** have selected.

Duo - The benefits limits for **duo** cover that apply to each **insured person** are shown in the **TABLE OF BENEFITS** for the plan **you** have selected.

Family - The benefit limits for **family** cover apply to the total of all claims combined, regardless of the number of persons the claims relate to and are shown in the **TABLE OF BENEFITS** for the plan **you** have selected.

Individual - The benefit limits for **individual** cover apply to the total of all claims combined and are shown in the **TABLE OF BENEFITS** for the plan applicable.

YOUR CHOICES

Based on **your** travel arrangements, **you** can choose:

- **single, duo** or **family** cover;
- a **Comprehensive, Essentials, Basic, Domestic** or **Multi-Trip Plan**.

Please note: Depending upon **your pre-existing medical condition** **we** may be unable to offer **you** a **policy** which provides cover for any medical or **hospital** expenses, or for any other expenses arising from, related to or associated with any **injury** or **sickness** suffered by **you**. If that is the case **you** may be able to purchase a **Non-Medical Plan**. **Individual** cover applies only to the **Non-Medical Plan**.

PERIOD OF COVER

We will confirm the issue of **your policy** by providing **you** with a **Certificate of Insurance**. The period **you** are insured for is set out in the **Certificate of Insurance**.

- **Comprehensive, Essentials, Basic, Domestic and Non-Medical Plans**

Cover for **SECTIONS 2.1 CANCELLATION** and **2.2 TRAVEL SERVICES PROVIDER INSOLVENCY** (if applicable) only applies to those services scheduled to be used between the start and end dates shown on **your Certificate of Insurance** and begins from the **date of issue** and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance** whichever occurs earlier. The cover for all other sections starts at the beginning of **your journey** or the start date shown on **your Certificate of Insurance**, whichever occurs later, and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance** whichever occurs earlier.

- **Multi-Trip Plan**

Cover for **SECTIONS 2.1 CANCELLATION** and **2.2 TRAVEL SERVICES PROVIDER INSOLVENCY** (if applicable) begins on the start date shown on **your Certificate of Insurance** or the date **you** booked **your journey**, whichever is the later and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance** whichever occurs earlier. The cover for all other sections starts at the beginning of **your journey** or the start date shown on **your Certificate of Insurance**, whichever occurs later, and finishes at the end of **your journey**, at the expiry of the **maximum journey period** or on the end date shown on **your Certificate of Insurance** whichever occurs earlier. **Please note:** The maximum period for any one **journey** under the **Multi-Trip Plan** is shown on **your Certificate of Insurance (maximum journey period)**. **You** are not covered for any incident or event that occurs outside of the **maximum journey period** **you** nominated.

AMENDMENT OF COVER

In certain circumstances, **we** will allow **you** to amend **your policy** after purchase.

Where **we** agree to update or add to the cover under **your policy**, the change in cover will only apply to circumstances which arise after **we** have issued **you** with an updated **Certificate of Insurance** reflecting the change.

Where **we** agree to **your** request to remove any cover under **your policy**, **you** will not be able to make any claim or exercise any other right under the cover that has been removed for any circumstance which arises after the time **your policy** is updated.

EXTENSION OF COVER

Your cover may be extended at no additional charge if **you** find that **your** return to **your home** 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 other than as stated above, **we** must receive **your** request to extend **your** cover at least 7 days before **your** original **policy** expires if **you** send **your** request by post.

All other requests to extend **your** cover must be received prior to **your 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 from the **date of issue** of **your** original **Certificate of Insurance**.

Cover cannot be extended:

- under **SECTION 1.3 ACCIDENTAL DEATH** for any period in excess of 12 months from the start date shown on **your Certificate of Insurance**, in any circumstances;
- for any **pre-existing medical condition**, unless it is listed under the heading **PRE-EXISTING MEDICAL CONDITIONS WHICH WE MAY COVER WITH NO ADDITIONAL PREMIUM PAYABLE** in the **PRE-EXISTING MEDICAL CONDITIONS** section, and **you** have not been hospitalised (including day surgery or emergency department attendance) for that condition in the past 24 months prior to application for the extension. This applies regardless of whether **your pre-existing medical condition** was covered under **your** original **policy**;
- for any medical conditions **you** suffered during the term of **your** original **policy**;
- where **you** have not advised **us** of any circumstances that have given (or may give) rise to a claim under **your** original **policy**;
- where at the time of application for the extension **you** are aged 75 years or over under the **Comprehensive, Essentials, Basic** or the **Domestic Plan**; or
- under the **Multi-Trip Plan** and **Non-Medical Plans**.

AUTOMATICALLY INCLUDED ACTIVITIES

Your policy provides cover for claims arising directly from **your** participation in the following activities, subject to the terms, conditions, limits and exclusions that apply to the section under which **your** claim is made and the **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS**:

- Aqua zorbing;
- Archery;
- Bar and restaurant work (except security and crowd control);
- Bicycling (but not **bicycle** motorcross (BMX) or downhill mountain biking);
- Bungee jumping or canyon swinging;
- Camel, donkey or elephant riding (under **appropriate supervision**);
- Dancing;
- Dog sledding;
- Diving underwater at a depth no greater than 10 metres;
- Diving underwater using an artificial breathing apparatus at a depth no greater than 10 metres (**you** must hold an open water diving licence recognised in New Zealand or dive with an instructor licensed for these activities);
- Fishing (on land or within 2 nautical miles of a land mass);
- Fruit picking that does not involve the use of machinery;
- Go-karting;
- Golf;
- Gym activities (but not powerlifting);
- Gymnastics (but not competitions);
- Horse riding (but not competitions, equestrian events, steeple chasing, jumping, or polo);
- Ice skating on a rink (but not including competitive skating, racing, speed skating, and tour skating);
- Indoor rock climbing (under **appropriate supervision**);

- Leisure activities (meaning any activities involving minimal physical exertion that is undertaken for relaxation or pleasure. For example, sight-seeing, picnics, photography and museum or art gallery visits);
- **Motorcycle, scooter** or **moped** riding (restrictions apply - refer to General Exclusion A.10);
- Music and singing;
- Orienteering;
- Paintball (with eye protection);
- Racing on foot for distances up to and including full marathon (42.2 kilometres or 26.2 miles);
- Racquet and ball sports not involving physical contact;
- Regulated or licensed ballooning;
- River cruising;
- Safari (under **appropriate supervision**) but not hunting;
- Sailing up to 10 nautical miles off any land mass;
- Shark cage diving (subject to diving restrictions listed above);
- Shooting (fixed target only);
- Skateboarding, roller skating, inline skating (but not including vert skating or acrobatics);
- Snorkelling at a depth no greater than 10 metres;
- Soccer;
- Surface water activities in rivers or rapids graded I, II or III under the International Scale of River Difficulty, or lakes or canals;
- Surface water activities (other than sailing) up to 2 nautical miles off any land mass;
- Track and field athletics; and
- Walking, hiking, trekking or tramping, peaking at altitudes up to 3,000 metres where specialist climbing equipment is not required (but not expeditions to or on the Kokoda Track/Trail).

All other activities are excluded from cover under **your policy**, unless covered by any additional options that have been purchased and are listed on **your Certificate of Insurance**.

EXCESS

Your standard **excess** is shown on **your Certificate of Insurance** and applies to all events causing a claim however, no excess applies to a benefit that is payable under any of the following sections:

- SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE**
- SECTION 1.5 HOSPITAL CASH ALLOWANCE**
- SECTION 4.2 LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES**
- SECTION 4.4 THEFT OF CASH**
- SECTION 7.9 CABIN CONFINEMENT**
- SECTION 7.12 FORMAL CRUISE ATTIRE DELAYED**
- SECTION 7.13 MARINE RESCUE DIVERSION**

In addition to **your** standard **excess** a non-removable **excess** of \$500 applies to all claims under sections **1.2 OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES** and **2.1 CANCELLATION** if **you** have purchased **ADVENTURE PACK** or **SNOW PACK** and **your** claim arises from **your** participation in the activities listed under **ADVENTURE PACK** or **your** participation in **snow sport activities**:

If **you** apply for cover for **your pre-existing medical conditions** (and **Allianz Global Assistance** agrees to provide cover) **we** may impose an additional **excess** for claims arising from some **pre-existing medical conditions**. **We** will inform **you** in writing if any additional **excess** applies.

TABLE OF BENEFITS

The table below shows the benefit sections (appearing under the heading **YOUR POLICY COVER**) that apply to each of the Plans listed and the total amount **we** will pay for each benefit.

BENEFIT SECTION		COMPREHENSIVE PLAN			ESSENTIALS PLAN			BASIC PLAN		
		SINGLE	DUO [PER PERSON]	FAMILY	SINGLE	DUO [PER PERSON]	FAMILY	SINGLE	DUO [PER PERSON]	FAMILY
1.1*	Overseas Emergency Assistance [^]	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
1.2*	Overseas Emergency Medical & Hospital Expenses [^]	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Emergency Dental Expenses [per person]	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
1.3*	Accidental Death	\$25,000	\$25,000	\$50,000	-	-	-	-	-	-
1.4*	Permanent Disability [#]	\$25,000	\$25,000	\$50,000	-	-	-	-	-	-
1.5*	Hospital Cash Allowance [^]	\$5,000	\$5,000	\$10,000	-	-	-	-	-	-
1.6*	Loss of Income [^]	\$10,400	\$10,400	\$20,800	-	-	-	-	-	-
2.1*	Cancellation	Unlimited	Unlimited	Unlimited	\$10,000	\$10,000	\$20,000	-	-	-
2.2*	Travel Services Provider Insolvency	\$10,000	\$10,000	\$20,000	-	-	-	-	-	-
3.1*	Additional Expenses	\$50,000	\$50,000	\$100,000	\$25,000	\$25,000	\$50,000	-	-	-
3.2*	Travel Delay Expenses	\$2,000	\$2,000	\$4,000	\$2,000	\$2,000	\$4,000	-	-	-
3.3	Alternative Transport Expenses [^]	\$5,000	\$5,000	\$10,000	-	-	-	-	-	-
4.1*	Luggage & Personal Effects	\$5,000	\$5,000	\$10,000	\$3,000	\$3,000	\$6,000	-	-	-
4.2*	Luggage & Personal Effects Delay Expenses	\$500	\$500	\$1,000	\$250	\$250	\$500	-	-	-
4.3	Travel Documents, Transaction Cards & Travellers Cheques [^]	\$5,000	\$5,000	\$10,000	-	-	-	-	-	-
4.4	Theft of Cash	\$250	\$250	\$500	-	-	-	-	-	-
5.1*	Rental Vehicle Excess	Optional	Optional	Optional	-	-	-	-	-	-
6.1	Personal Liability [#]	\$5 million	\$5 million	\$5 million	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million

* sub-limits apply - refer to **YOUR POLICY COVER** section of this Policy Wording for details.

[^] **you** do not have cover under these sections while travelling in New Zealand.

[#] **you** do not have cover under sections **1.4 PERMANENT DISABILITY** and **6.1 PERSONAL LIABILITY** for any claims arising from **your** participation in the activities listed under **ADVENTURE PACK** or **your** participation in **snow sport activities**.

TABLE OF BENEFITS - CONTINUED

The table below shows the benefit sections (appearing under the heading **YOUR POLICY COVER**) that apply to each of the Plans listed and the total amount we will pay for each benefit.

BENEFIT SECTION	DOMESTIC PLAN			MULTI-TRIP PLAN	NON-MEDICAL PLAN
	SINGLE	DUO [PER PERSON]	FAMILY	POLICY LIMIT	INDIVIDUAL
1.1* Overseas Emergency Assistance [^]	-	-	-	Unlimited	-
1.2* Overseas Emergency Medical & Hospital Expenses [^]	-	-	-	Unlimited	-
Emergency Dental Expenses[per person]	-	-	-	\$1,000	-
1.3* Accidental Death	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000
1.4* Permanent Disability [^] #	-	-	-	\$25,000	\$25,000
1.5* Hospital Cash Allowance [^]	-	-	-	\$5,000	-
1.6* Loss of Income [^]	-	-	-	\$10,400	-
2.1* Cancellation	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited##
2.2* Travel Services Provider Insolvency	\$10,000	\$10,000	\$20,000	\$10,000	\$10,000
3.1* Additional Expenses	\$25,000	\$25,000	\$50,000	\$50,000	\$50,000##
3.2* Travel Delay Expenses	\$2,000	\$2,000	\$4,000	\$2,000	\$2,000
3.3 Alternative Transport Expenses [^]	-	-	-	\$5,000	\$5,000
4.1* Luggage & Personal Effects	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000
4.2* Luggage & Personal Effects Delay Expenses	\$500	\$500	\$1,000	\$500	\$500
4.3 Travel Documents, Transaction Cards & Travellers Cheques [^]	-	-	-	\$5,000	\$5,000
4.4 Theft of Cash	-	-	-	\$250	\$250
5.1* Rental Vehicle Excess	Optional	Optional	Optional	Optional	Optional
6.1 Personal Liability#	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million

* sub-limits apply - refer to **YOUR POLICY COVER** section of this Policy Wording for details.

[^] **you** do not have cover under these sections while travelling in New Zealand.

you do not have cover under sections **1.4 PERMANENT DISABILITY** and **6.1 PERSONAL LIABILITY** for any claims arising from **your** participation in the activities listed under **ADVENTURE PACK** or **your** participation in **snow sport activities**.

you do not have cover under sections **2.1 CANCELLATION** and **3.1 ADDITIONAL EXPENSES** for any claim arising from, related to or associated with any **injury, sickness, illness** or **pre-existing medical condition** suffered by **you**.

MULTI TRIP PLAN

- 12 month **policy**.
- Unlimited number of **journeys**.
- A **journey** limited to travel within New Zealand must include a destination at least 100 kilometres from **your home**.
- Maximum period for any one **journey** is shown on **your Certificate of Insurance**. This is known as **your maximum journey period**.
IMPORTANT: When applying for this **policy**, **you** must choose the **maximum journey period** that will be sufficient to cover **your longest journey**. **You** can choose from one of these **maximum journey periods**: 15 days, 30 days or 45 days.
- Benefits limits and sub-limits reinstated on the completion of each **journey** except for **SECTION 6.1 PERSONAL LIABILITY** - the amount shown in the **TABLE OF BENEFITS** is the most **we** will pay for all claims combined under **SECTION 6.1** for the 12 month **policy** period.
- Not available to travellers aged 75 years or over.
- **Accompanying** spouse or partner and **dependants** can be covered under this plan provided that they are aged 74 years or under. Additional premium will apply.

NON-MEDICAL PLAN

It is also important to note that under a **Non-Medical Plan**, there is no provision for **you** to claim under sections **2.1 CANCELLATION** and **3.1 ADDITIONAL EXPENSES** of **your policy** if the claim arises from, is related to or associated with any **injury, sickness, illness** or **pre-existing medical condition** suffered by **you**.

ADDITIONAL OPTIONS

TABLE OF BENEFITS

The table below shows the benefit sections (appearing under the heading **YOUR POLICY COVER**) that apply to each of the optional Packs listed and the total amount we will pay for each benefit.

BENEFIT SECTION	COMPREHENSIVE			MULTI -TRIP PLAN POLICY LIMIT	DOMESTIC			
	SINGLE	DUO [PER PERSON]	FAMILY		SINGLE	DUO [PER PERSON]	FAMILY	
SNOW PACK								
7.1*	Emergency Rescue [^] ^{^^}	\$100,000	\$100,000	\$200,000#	\$100,000	-	-	-
7.2*	Own Snow Sport Equipment ^{^^}	\$2,000	\$2,000	\$4,000#	\$2,000	\$2,000	\$2,000	\$4,000#
7.3	Snow Sport Equipment Hire ^{^^}	\$2,000	\$2,000	\$4,000#	\$2,000	\$2,000	\$2,000	\$4,000#
7.4	Snow Sport Pack ^{^^}	\$1,000	\$1,000	\$2,000#	\$1,000	\$1,000	\$1,000	\$2,000#
7.5*	Piste Closure ^{^^}	\$1,000	\$1,000	\$2,000#	\$1,000	\$1,000	\$1,000	\$2,000#
7.6	Bad Weather & Avalanche Closure ^{^^}	\$1,000	\$1,000	\$2,000#	\$1,000	\$1,000	\$1,000	\$2,000#
CRUISE PACK								
7.7	Medical cover while Cruising ^{^^}	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Emergency Dental Expenses (per person)	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
7.8*	Evacuation Cover - Ship to Shore ^{^^}	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
7.9*	Cabin Confinement ^{^^}	\$500	\$500	\$1,000	\$500	\$500	\$500	\$1,000
7.10	Pre-paid Shore Excursion Cancellation ^{^^}	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$1,000	\$2,000
7.11*	Formal Cruise Attire Lost or Damaged ^{^^}	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$1,000	\$2,000
7.12	Formal Cruise Attire Delayed ^{^^}	\$250	\$250	\$500	\$250	\$250	\$250	\$500
7.13*	Marine Rescue Diversion ^{^^}	\$500	\$500	\$1,000	\$500	\$500	\$500	\$1,000

* sub-limits apply - refer to **YOUR POLICY COVER** section of this Policy Wording for details.

[^] **you** do not have cover under this section while travelling in New Zealand.

^{^^} **you** only have cover for these sections if the relevant Pack has been purchased.

Please note that where only one adult is shown as covered on the **Certificate of Insurance**, the benefit limit which will apply for this section will be the benefit limit for **single** cover for the plan selected.

SNOW PACK

You can purchase the **SNOW PACK** with the **Comprehensive, Domestic** or **Multi-Trip Plans** by paying an additional premium. **You** will only have the cover provided under the sections included in **SNOW PACK** if **you** select this option at the time of purchase and **you** have paid the required additional premium. Please refer to the **TABLE OF BENEFITS** appearing in the **ADDITIONAL OPTIONS** section and the applicable section in **YOUR POLICY COVER** for details. **You** cannot purchase sections of this pack individually.

You must be aged 74 years or under at the date of issue.

This option does not provide cover for claims under **SECTION 1.4 PERMANENT DISABILITY** or **SECTION 6.1 PERSONAL LIABILITY** that arise from **you** participating in **snow sport activities**.

In addition to any standard **excess** shown on **your Certificate of Insurance**, a non-removable **excess** of \$500 applies to all claims under sections **1.2 OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES** and **2.1 CANCELLATION** if **you** purchase this optional **SNOW PACK** and **your** claim arises directly from **you** participating in **snow sport activities**.

CRUISE PACK

You can purchase the **CRUISE PACK** with the **Comprehensive, Domestic** or **Multi-Trip Plans** by paying an additional premium. **You** will only have the cover provided under the sections included in the **CRUISE PACK** if **you** select this option at the time of purchase and **you** have paid the required additional premium. Please refer to the **TABLE OF BENEFITS** appearing in the **ADDITIONAL OPTIONS** section and the applicable section in **YOUR POLICY COVER** for details. **You** cannot purchase sections of this pack individually.

ADVENTURE PACK

You can purchase the **ADVENTURE PACK** with the **Comprehensive, Domestic** or **Multi-Trip Plans** by paying an additional premium. In addition to the **AUTOMATICALLY INCLUDED ACTIVITIES** listed in the section headed **PURCHASING THIS POLICY** the activities listed below are covered if **you** purchase this option:

- Abseiling;
- Animal conservation and handling (under **appropriate supervision**);
- Battle re-enactment (but not with firearms);
- Cave/river tubing;
- Caving/potholing;
- Contact sports (including any form of rugby, Australian Rules football or American football);
- Deep sea fishing;
- Diving underwater using an artificial breathing apparatus at a depth no greater than 30 metres (**you** must hold an open water diving licence recognised in New Zealand or dive with an instructor licensed for these activities);
- Expeditions to or on the Kokoda Track/Trail;
- Flying fox/zip lining;
- Hiking, trekking or tramping, peaking at altitudes from 3,000 metres up to 6,000 metres, where specialist climbing equipment is not required;
- Martial arts (but not training);
- Outdoor rock climbing (with ropes and appropriate safety gear);
- **Quad bike** riding (but only single rider);
- Sailing from 11 to 15 nautical miles off any land mass;
- Shooting (but only moving target, e.g. clay pigeon);
- Surface water activities in rivers or rapids graded IV or V under the International Scale of River Difficulty;
- Tandem parachuting, tandem sky diving, tandem hang gliding, tandem gliding and tandem paragliding (but **you** must be in tandem with an instructor licensed for these activities); and
- Use of **motorcycles** with engine capacities greater than 250 cc.

You must be aged 74 years or under at the date of issue.

This option does not provide cover for claims under **SECTION 1.4 PERMANENT DISABILITY** or **SECTION 6.1 PERSONAL LIABILITY** that arise from **you** participating in the listed activities available under this option.

A non-removable **excess** of \$500, in addition to any standard **excess**, applies for all claims under **SECTIONS 1.2 OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES** and **2.1 CANCELLATION** if **you** purchase this option and **your** claim arises directly from **you** participating in any of the activities listed.

Activities are not covered by this **policy** unless listed here or listed in the **AUTOMATICALLY INCLUDED ACTIVITIES** list in the section headed **PURCHASING THIS POLICY**.

INCREASED ITEM LIMITS

Cover is provided under sub-section **4.1.1 a]** for loss, theft of or **accidental** damage to **luggage and personal effects** up to the item limits shown in sub-section **4.1.1 a]** and the benefit limits shown in the **TABLE OF BENEFITS** for the plan **you** have selected.

You can purchase increased item limit cover under sub-section **4.1.1 b]** for item type(s) **we** give **you** the option to select, by paying an additional premium at the time **you** purchase **your policy**. Details of the item type(s) and the increased item limits selected and purchased are shown on **your Certificate of Insurance**. Increased Item Limit cover is only available for the particular item types that **we** give **you** the option to nominate when **you** purchase **your policy**.

No cover is provided under sub-section **4.1.1 a]** for any item(s) of a particular item type for which **you** have purchased an increased item limit under sub-section **4.1.1 b]**.

(For example: Sub-section **4.1.1 a]** provides cover for mobile phones subject to an item limit of \$1,000 which is included in the benefit limit for **luggage and personal effects** shown in the **TABLE OF BENEFITS** for the plan **you** have selected. If **you** have one or more mobile phones, purchased for more than \$1,000 each, **you** can purchase cover under sub-section **4.1.1 b]** increasing the limit for mobile phones to either \$2,000 or \$3,000.)

If **you** purchase an increased item limit for a nominated item type, and during **your journey** any items of that particular item type are stolen or **accidentally** damaged or permanently lost, **we** will pay up to the selected increased limit shown on **your Certificate of Insurance** for any one item of the nominated item type or for all items of the nominated item type combined.

We will not pay more than the original purchase price of any item. **We** have the option to repair or replace an item or paying **you** the amount it would cost **us** to repair or replace the item after allowing for any trade discounts **we** are entitled to.

Receipts and/or valuations must be provided proving **your** ownership of and the value of any item for which **you** make a claim.

RENTAL VEHICLE EXCESS COVER - SECTION 5.1

Your policy does not automatically provide cover under **SECTION 5.1 RENTAL VEHICLE EXCESS**. If **you** require cover under **SECTION 5.1** **you** must select, from the options **we** make available to **you**, the level of cover required and pay an additional premium at the time **you** purchase **your policy**. The benefit limit purchased by **you** will be shown on **your Certificate of Insurance**.

VARIATION OF STANDARD EXCESS

You may vary **your** standard **excess** for all plans by paying an additional premium to decrease **your excess**, or reduce **your** premium by increasing the standard **excess**. **Your** selected **excess** will be listed on **your Certificate of Insurance**.

PRE-EXISTING MEDICAL CONDITIONS

Please read this section carefully.

You cannot apply for cover for **pre-existing medical conditions** under the **Essentials** or **Basic Plans**.

The meaning of **pre-existing medical condition** is defined in the section headed **OUR DEFINITIONS**. It is important that **you** read and understand this and all other definitions used in this **policy**.

There is no cover under this **policy** for any claims arising from, related to or associated with, **your pre-existing medical condition(s)** unless:

- **Allianz Global Assistance** has agreed in writing to provide cover to **you** for the **pre-existing medical condition** causing **your** claim; or
- the **pre-existing medical condition** meets the requirements set out under the heading **PRE-EXISTING MEDICAL CONDITIONS WHICH WE MAY COVER WITH NO ADDITIONAL PREMIUM PAYABLE**.

Except as provided under sub-section **2.1.1 d)** and sub-section **3.1.1 g)**, no cover is provided under this **policy** for any claims arising from, related to or associated with, a **pre-existing medical condition** of any person who is not named on **your Certificate of Insurance**.

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

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

- **your pre-existing medical condition** is described in the list below, and
- it has not caused **your** hospitalisation (including day surgery or emergency department attendance) in the 24 months prior to the time of the **policy** being issued.

Conditions

1. acne;
2. asthma, provided:
 - **you** are under 60 years of age, and
 - **you** have no other lung disease;
3. bunions;
4. carpal tunnel syndrome;
5. cataracts;
6. cleft palate;
7. cochlear implant;
8. coeliac disease;
9. congenital adrenal hyperplasia;
10. congenital blindness;
11. congenital deafness;
12. conjunctivitis;
13. dengue fever;
14. diabetes (type 1 or type 2), or glucose intolerance provided:
 - **you** were first diagnosed over 6 months ago; and
 - **you** had no complications in the last 12 months; and
 - **you** had no kidney, eye or neuropathy complications or cardiovascular disease; and

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

OTHER PRE-EXISTING MEDICAL CONDITIONS

If you wish, **you** may apply for cover of any **pre-existing medical condition** that does not meet the requirements set out under the heading **PRE-EXISTING MEDICAL CONDITIONS WHICH WE MAY COVER WITH NO ADDITIONAL PREMIUM PAYABLE**.

Please apply online or call the contact number shown on the back cover of this Policy Wording to apply.

Depending on **your pre-existing medical condition**, **Allianz Global Assistance** may be unable to offer **you** a **policy** which provides cover for any medical or **hospital** expenses, or for any other expenses arising from, related to or associated with any **injury** or **sickness** suffered by **you**. If that is the case, **you** may be able to purchase a **Non-Medical Plan**. Please refer to the **TABLE OF BENEFITS** for details of the benefits which are available under this type of plan.

If **you** have any questions about **pre-existing medical conditions**, please call the contact number shown on the back cover of this Policy Wording.

IMPORTANT MATTERS

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

LIMITATION OF COVER

Notwithstanding anything contained in this Policy Wording **we** will not provide cover, make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

CONFIRMATION OF COVER

To confirm any **policy** transaction (if the **Certificate of Insurance** does not have all the information **you** require), call **Allianz Global Assistance** using the contact number shown on the back cover of this Policy Wording.

COOLING OFF PERIOD

Even after **you** have purchased **your policy**, **you** have cooling-off rights.

If **you** decide that **you** do not want **your policy**, **you** may cancel it within 14 days after **you** are issued **your Certificate of Insurance**. **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 **your policy**.

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

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.

FAIR INSURANCE CODE

Allianz and **Allianz Global Assistance** support the principles of the Fair Insurance Code. The purpose of the Code is to increase the standards of practice and service within the insurance industry. To the extent the Fair Insurance Code applies to this policy, a copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website (www.icnz.org.nz).

CORRECTNESS OF STATEMENTS AND FRAUD

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

DISPUTE RESOLUTION PROCESS

In this section “**we**”, “**our**” and “**us**” means **Allianz** and **Allianz Global Assistance**.

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 800 048 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33-133, Takapuna, Auckland 0740.

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

If **your** complaint or dispute is not satisfactorily resolved, **you** can follow **Allianz Global Assistance's** External Dispute Resolution procedure and refer the matter to Financial Services Complaints Limited (“**FSCL**”), subject to its terms of reference.

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 Limited

Freephone: 0800 347 257

Telephone: +64 (04) 472 3725

Fax: +64 (04) 472 3728

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

Email: info@fsc.org.nz

SAFEGUARDING YOUR LUGGAGE & PERSONAL EFFECTS

You must take all **reasonable** precautions to safeguard **your luggage and personal effects** and **valuables**. If **you** leave **your luggage and personal effects** or **valuables unsupervised** in a **public place** **we** will not pay **your** claim.

CLAIMS

In the event of a claim, immediate notice should be given to **Allianz Global Assistance** using the contact details on the back cover of this Policy Wording.

Please note: Receipts and/or valuations must be provided proving **your** ownership of and the value of any item for which **you** make a claim. Receipts must be provided for any expense for which **you** make a claim.

Allianz Global Assistance will consider **your** claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification will be sent to **you** within 10 business days.

PRIVACY NOTICE

To arrange and manage **your** travel insurance, **we** (in this Privacy Notice “**we**”, “**our**” and “**us**” means AWP Australia Pty Ltd trading as **Allianz Global Assistance**, Level 3, 1 Byron Avenue, Takapuna, Auckland and **our** authorised agents) collect and hold personal information from **you** and others (including those authorised by **you** such as **your** family members, **travelling companions**, doctors, **hospitals** and other persons whom **we** consider necessary including **our** agents).

Any personal information provided to **us** is used by **us** and **our** agents 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 purpose with **your** consent or where authorised by law.

You authorise **us** to disclose **your** personal information to recipients including third parties in New Zealand and **overseas** involved in the above processes, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, transportation providers, legal and other professional advisers, **your** agents and **travelling companions**, **our** related and group companies and **Allianz**.

The collection of information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory. If **you** do not agree to the above or will not provide **us** with personal information, **we** may not be able to provide **you** with **our** services or products, process **your** application, issue **you** with a **policy** or process **your** claims.

You can seek access to and correct **your** personal information subject to the provisions of the Privacy Act 1993.

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 permitted 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 is likely to exceed \$2,000, **you** **MUST** contact **Allianz Global Assistance**.

Please note that we will not pay for any hospital or medical costs incurred in New Zealand.

YOU CAN CHOOSE YOUR OWN DOCTOR

Unless **you** are treated under a **Reciprocal Health Care Agreement** **you** are free to choose **your** own **medical adviser** or, if **you** ask them to, **Allianz Global Assistance** can appoint an approved **medical adviser** to see **you**.

You must, as soon as possible, advise **Allianz Global Assistance** of **your** admittance to **hospital** or **your** early return to **your** home based on written 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.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

The Exclusion column is a summary for reference only and does not affect interpretation.

To the extent permitted by law **we** will not pay if:

NO.	EXCLUSION	WORDING
A.1	Acting intentionally or recklessly	you intentionally or recklessly act in a way that would reasonably pose a risk to your safety or the safety of your luggage and personal effects, except in an attempt to protect the safety of a person or to protect property.
A.2	Loss mitigation	you do not do everything you can to reduce your loss as much as possible.
A.3	Consequential loss	your claim is for consequential loss of any kind including loss of enjoyment.
A.4	Aware of circumstances	at the time of purchasing this policy you were aware, or a reasonable person in your circumstances would have been aware, of something that would give rise to you making a claim under your policy.
A.5	Workers compensation	your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
A.6	Errors or omissions	your claim arises directly or indirectly from, or is in any way connected with, errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.
A.7	Illegal acts	your claim arises directly or indirectly from, or is in any way connected with, you breaching any government prohibition or regulation, including visa requirements, or intentionally act illegally. This exclusion does not apply to vehicle driver licensing, motorcycle/ moped rider licensing or traffic offences.
A.8	Invitees	your claim arises directly or indirectly from, or is in any way connected with, the conduct of someone who enters your accommodation with your consent, or whose accommodation you choose to enter.
A.9	Government confiscation	your claim arises directly or indirectly from, or is in any way connected with, a government authority confiscating, detaining or destroying anything.
A.10	Vehicles	your claim arises directly or indirectly from, or is in any way connected with: <ul style="list-style-type: none"> you driving a motor vehicle or riding a moped or scooter without a current New Zealand drivers licence or drivers licence valid for the country you are driving or riding in. This applies even if you are not required by law to hold a licence in the country you are driving or riding in;

NO.	EXCLUSION	WORDING
A.10	Vehicles (continued)	<ul style="list-style-type: none"> • you riding a motorcycle without a current New Zealand motorcycle licence or motorcycle licence valid for the country you are riding in. This applies even if you are not required to hold a motorcycle licence because you hold a drivers licence, or a motorcycle licence is not required by law in the country you are riding in; • you travelling as a passenger on a motorcycle, moped or scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the vehicle being ridden and for the country you are riding in; • you riding, or travelling as a passenger, on a motorcycle with an engine capacity greater than 250cc or on a quad bike except as provided under the optional ADVENTURE PACK (if you have purchased this option); • you riding, or travelling as a passenger, on a motorcycle, moped, scooter or quad bike without wearing a helmet.
A.11	Epidemic/ pandemic	<p>your claim arises directly or indirectly from, or is in any way connected with,:</p> <ul style="list-style-type: none"> • an actual or likely epidemic or pandemic; or • the threat of an epidemic or pandemic. <p>Refer to www.who.int and www.safetravel.govt.nz for further information on epidemics and pandemics.</p>
A.12	Government warning	<p>your claim arises directly or indirectly from, or is in any way connected with, you not following advice in the mass media or any government or other official body's warning 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 a country referred to in the warning). Refer to www.who.int and www.safetravel.govt.nz for further information.</p>
A.13	War	<p>your claim arises directly or indirectly from, or is in any way connected with, any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.</p>
A.14	Nuclear	<p>your claim arises directly or indirectly from, or is in any way connected with, from a nuclear reaction or contamination from nuclear weapons or radioactivity.</p>

NO.	EXCLUSION	WORDING
A.15	Chemical/ biological	<p>your claim arises directly or indirectly from, or is in any way connected with, biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear.</p>
B.1	Pre-existing Medical	<p>your claim arises directly or indirectly from, or is in any way connected with, any pre-existing medical condition of any person including you, your travelling companion or a relative except:</p> <ul style="list-style-type: none"> • as provided under sub-section 2.1.1 d], and sub-section 3.1.1. g]; or • if you satisfy the provisions as set out under the heading PRE-EXISTING MEDICAL CONDITIONS WHICH WE MAY COVER WITH NO ADDITIONAL PREMIUM PAYABLE contained in the PRE-EXISTING MEDICAL CONDITIONS section; or • as provided in your Medical Terms of Cover letter from the time any additional premium that applies has been received by us for pre-existing medical conditions for which you must apply for cover and for which approval has been given by Allianz Global Assistance. Special conditions, limits and excesses may apply if Allianz Global Assistance notify you in writing; or • where your travelling companion or relative is an insured person and Allianz Global Assistance had agreed in writing to provide them with cover for their pre-existing medical condition and as shown on your Certificate of Insurance.
B.2	Signs and symptoms	<p>your claim arises directly or indirectly from, or is in any way connected with, any signs or symptoms that you were aware of, or a reasonable person in your circumstances would have been aware of, before cover commenced, but:</p> <ol style="list-style-type: none"> 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.
B.3	Travel against medical advice	<p>your claim is in respect of travel booked or undertaken by you against the advice of any medical adviser.</p>

NO.	EXCLUSION	WORDING	NO.	EXCLUSION	WORDING
B.4	Pregnancy	<p>your claim arises directly or indirectly from, or is in any way connected with, pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy (up to and including 23 weeks) or Allianz Global Assistance has agreed in writing to provide cover. In any event we will not pay medical expenses for:</p> <ul style="list-style-type: none"> • regular antenatal care; • childbirth at any gestation; or • care of the newborn child. 	B.12	AICD/ICD	<p>your claim arises directly or indirectly from, or is in any way connected with, any medical procedures in relation to AICD/ICD insertion required by you during overseas travel. If you require 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 based on medical advice, to organise a repatriation to New Zealand for this procedure to be completed.</p>
B.5	Treatment for addiction	<p>your claim involves a hospital or clinic where you are being treated for addiction to drugs, substances or alcohol, or are using it as a nursing, convalescent or rehabilitation place.</p>	B.13	Elective surgery	<p>your claim arises directly or indirectly from, or is in any way connected with, or is related to or associated with elective surgery, or treatment received by you or your travel companion during your journey.</p>
B.6	Medication already in use	<p>your claim involves the cost of medication you are using at the time the journey began or the cost for maintaining a course of treatment you were on prior to the start of the journey.</p>	B.14	Complications	<p>your claim arises directly or indirectly from, or is in any way connected with, or is a consequence of complications from medical, surgical or dental procedures or treatments received by you or your travel companion during your journey that are not for an injury or sickness that would otherwise be covered by this policy.</p>
B.7	Mental/nervous conditions	<p>your claim arises directly or indirectly from, or is in any way connected with:</p> <ul style="list-style-type: none"> • mental illness; or • dementia, depression, anxiety, stress or other mental or nervous condition; or • conditions that have resulted in behavioural issues; or • a therapeutic or illicit drug, substance or alcohol addiction, suffered by you or any other person. 	C.1	Sports & activities	<p>your claim arises directly or indirectly from, or is in any way connected with, you participating in any activities not listed in the AUTOMATICALLY INCLUDED ACTIVITIES list in the PURCHASING THIS POLICY section, except as provided under the optional SNOW PACK (if you have purchased this option) or under the optional ADVENTURE PACK (if you have purchased this option). Also, you do not have cover under sections 1.4 PERSONAL LIABILITY and 6.1 PERSONAL LIABILITY for any claims arising from your participation in the activities listed under ADVENTURE PACK or your participation in snow sport activities.</p>
B.8	Suicide	<p>your claim arises directly or indirectly from, or is in any way connected with, your suicide or your attempted suicide or your intentional self-harm.</p>	C.2	Racing	<p>your claim arises directly or indirectly from, or is in any way connected with, you participating in any race, speed or time trial, or endurance event (except for amateur racing on foot in races for distances up to and including 42.2 kilometres or 26.2 miles, i.e. usual distance of the full marathon).</p>
B.9	STD	<p>your claim arises directly or indirectly from, or is in any way connected with, a sexually transmitted disease or virus suffered by you, unless Allianz Global Assistance has agreed in writing to provide cover as set out in your Medical Terms of Cover letter.</p>	C.3	Diving	<p>your claim arises directly or indirectly from, or is in any way connected with, you diving underwater, greater than 10 metres, except as provided under the optional ADVENTURE PACK (if you have purchased this option). There is no cover under this policy if your claim arises due to you diving alone.</p>
B.10	Under the influence	<p>your claim arises directly or indirectly from, or is in any way connected with you being under the influence of any intoxicating liquor, substance or drug except a drug prescribed to you by a medical adviser, and taken in accordance with their instructions.</p>			
B.11	Private medical treatment	<p>despite the advice given following your call to Allianz Global Assistance, you received private hospital or medical treatment where care is available under any Reciprocal Health Care Agreement between the Government of New Zealand and the government of any other country.</p>			

NO.	EXCLUSION	WORDING
C.4	Air supported device	your claim arises directly or indirectly from, or is in any way connected with, travel in any air supported device other than as a passenger in: <ul style="list-style-type: none"> • a fully licensed aircraft operated by an airline or charter company; or • a regulated or licensed hot air balloon.
C.5	Snow sport activities	your claim arises directly or indirectly from, or is in any way connected with, you participating in snow sport activities except as provided under the optional SNOW PACK (if you have purchased this option).
C.6	Protective gear	your claim arises directly or indirectly from, or is in any way connected with, you not wearing the appropriate protective clothing and head protection for the sport or activity you are participating in.
C.7	Ignoring safety warnings	your claim arises directly or indirectly from, or is in any way connected with, you not observing all safety warnings and advice about adverse weather and terrain conditions.
C.8	Professional sport	your claim arises directly or indirectly from, or is in any way connected with, you or your travelling companion participating in professional sport of any kind (including professional racing on foot).
C.9	Cruise exclusion	your claim arises directly or indirectly from, or is in any way connected with, travel on a cruise vessel except as provided under the optional CRUISE PACK (if you have purchased this option). This exclusion does not apply to river cruising.

YOUR POLICY COVER

The maximum amount **we** will pay for all claims combined under each section is shown in the **TABLE OF BENEFITS** for the plan **you** have selected. **Your Certificate of Insurance** will also show any **ADDITIONAL OPTIONS** **you** are covered for. **You** must also check **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS** for reasons why **we** will not pay. **You** should read this entire Policy Wording carefully.

SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE

Allianz Global Assistance will help **you** with any **overseas** emergency (see **OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION** contained in the section **IMPORTANT MATTERS**). **You** may contact **Allianz Global Assistance** at any time 7 days a week.

1.1.1 ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE

Allianz Global Assistance will arrange for the following assistance services if **you** **injure yourself**, or become **sick overseas** during **your journey** provided the relevant **injury** or **sickness** is covered by **your policy**:

- 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 **your home** with appropriate medical supervision; and
- e] The return to **your home** of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.

In addition:

- f] If **you** die as a result of an **injury** or a **sickness** during **your journey**, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the cost of bringing **your** remains back to **your home**. The maximum amount **we** will pay is \$15,000 per person.

Please note that **we** will not pay for any costs incurred in New Zealand except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.

1.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay:

- a] for any expenses for medical evacuation, **funeral expenses** incurred **overseas** or bringing **your** remains back to **your home** unless it has been first approved by **Allianz Global Assistance**;
- b] if **you** decline to follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent medical, **hospital** or evacuation expenses;
- c] any claims under this section arising directly or indirectly from, or in any way connected with, **your** participation in **snow sport activities**. However, **you** may have cover under **SECTION 7.1 EMERGENCY RESCUE** if **you** have purchased the **SNOW PACK**.
- d] any claims under this section arising directly or indirectly from, or in any way connected with, **your** travel on a **cruise vessel**. However, **you** may have cover under **SECTION 7.8 EVACUATION COVER - SHIP TO SHORE** if **you** have purchased the **CRUISE PACK**.

SECTION 1.2 OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES

1.2.1 WHAT WE COVER

- a] If **you injure yourself overseas**, or become **sick** while **overseas**, **we** will reimburse the **reasonable** medical or **hospital** expenses **you** incur until **you** get back to New Zealand provided the relevant **injury** or **sickness** is covered by **your policy**. The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

If **we** determine, on medical advice, that **you** should return **home** for treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in the **TABLE OF BENEFITS**, which **we** reasonably consider to be equivalent to:

- **your** medical expenses and/or related costs incurred **overseas** to the date **we** advise **you** to return to **your home**; plus
- the amount it would cost **us** to return **you** to **your home**; plus
- the non-refundable portion of unused travel and accommodation arrangements **you** would have incurred had **you** followed the advice of **Allianz Global Assistance**.

You will then be responsible for any ongoing or additional costs relating to or arising out of the event **you** have claimed for.

We will only pay for treatment received and/or **hospital** accommodation during the 12 month period after the **sickness** first showed itself or the **injury** happened.

- b] **We** will also pay the cost of emergency dental treatment up to the limit shown in the **TABLE OF BENEFITS** for the plan selected for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth. This cover does not apply to dental costs arising from any **injury** or **sickness** that is covered under sub-section **1.2.1 a]**.

1.2.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay for expenses:

- a] when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**;
- b] incurred after 2 weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by **Allianz Global Assistance**;
- c] if **you** do not follow the advice of **Allianz Global Assistance**;
- d] if **you** have received medical care under a **Reciprocal Health Care Agreement**;
- e] for damage to dentures, dental prostheses, bridges or crowns;
- f] relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- g] for dental treatment caused by or related to the deterioration and/or decay of teeth; or
- h] for preventative dental treatment.

SECTION 1.3 ACCIDENTAL DEATH

1.3.1 WHAT WE COVER

If, during **your journey**;

- a] **you** are **injured** and **you** die because of that **injury** within 12 months of the **injury**; or
- b] something **you** are travelling on or in disappears, sinks or crashes and **your** body is not found within 12 months and **you** are presumed dead;

we will pay the benefit payable under this section, to **your** estate.

The amount **we** will pay for the death of each adult who is not an **accompanying dependant** is the benefit limit for **single** or **individual** cover for the plan selected.

The amount **we** will pay for the death of an **accompanying dependant** (if cover is provided for **accompanying dependants** under the plan **you** have selected) is \$5,000.

SECTION 1.4 PERMANENT DISABILITY

1.4.1 WHAT WE COVER

If **you** are **injured** during **your journey**; and

- because of the **injury**, **you** suffer **permanent disability** within 12 months of the **injury**; and
- **your permanent disability** continues for at least 12 consecutive months and at the expiry of that period, in the opinion of an appropriate medical specialist, is beyond hope of improvement;

we will pay the benefit payable under this section to **you**.

The amount **we** will pay for the **permanent disability** of each adult who is not an **accompanying dependant** is the benefit limit for **single** or **individual** cover for the Plan selected.

The amount **we** will pay for the **permanent disability** of an **accompanying dependant** (if cover is provided for **accompanying dependants** under the plan **you** have selected) is \$5,000.

1.4.2 WHAT WE EXCLUDE

We will not pay if **your permanent disability** arises directly or indirectly from, or is in any way connected with, **your** participation in **snow sport activities** or activities listed under **ADVENTURE PACK** in the **ADDITIONAL OPTIONS** section .

SECTION 1.5 HOSPITAL CASH ALLOWANCE

1.5.1 WHAT WE COVER

If, as a result of an **injury** or **sickness** during **your journey**, **you** are hospitalised **overseas** for a continuous period of more than 48 hours then **we** will pay **you** \$50 for each day in excess of 48 hours that **you** continue to be hospitalised.

1.5.2 WHAT WE EXCLUDE

We will not pay if **you** cannot claim for **overseas** medical expenses connected with the hospitalisation under **SECTION 1.2 OVERSEAS MEDICAL & HOSPITAL EXPENSES**.

SECTION 1.6 LOSS OF INCOME

1.6.1 WHAT WE COVER

If during **your journey** you suffer an **injury** requiring medical treatment **overseas**, and:

- because of the **injury** you become disabled within 30 days; and
- the disablement continues for more than 30 consecutive days from the date of **your** return to **your home**; and
- **you** are under the regular care of and acting in accordance with the instructions or advice of a **medical adviser** who certifies in writing that the disablement prevents **you** from gainful employment; and
- as a result **you** lose all **your income**,

then **we** will pay **you** up to \$400 per week for up to 26 continuous weeks, starting from the 31st day after **your** return to **your home**.

1.6.2 WHAT WE EXCLUDE

We will not pay for the loss of **income** of **dependants**.

SECTION 2.1 CANCELLATION

If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as possible - for more information see under the headings **CLAIMS** or call the contact number (or if **overseas** the **24 HOUR EMERGENCY ASSISTANCE** number) shown on the back cover of this Policy Wording.

2.1.1 WHAT WE COVER

If **your journey** is cancelled, rescheduled or shortened because of circumstances that were not expected or intended by **you** and are outside **your** control then **we** will pay:

- a] the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during **your journey**, that **you** have paid in advance of cancellation and cannot recover in any other way, inclusive of:
- **your** travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled, limited to:
 - \$1,500 for **single** and **individual** cover and under the **Multi-Trip Plan**; or
 - \$1,500 per **insured person** for **duo** cover; or
 - \$3,000 for **family** cover.
- b] for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. **We** calculate the amount **we** pay **you** as follows:
- i] for frequent flyer points, air miles or loyalty card points:
- the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking,
- multiplied by
- the total number of points or air miles lost,
- divided by the total number of points or air miles used to make the booking.
- ii] for vouchers, the face value of the voucher or current market value of an equivalent booking whichever is the lesser;

- c] **your reasonable** costs of rescheduling **your journey**.

The most **we** will pay for rescheduling **your journey** is the unrecoverable amount that would have been payable under **2.1.1 a]** and **2.1.1 b]** had **your journey** been cancelled. **We** will not pay a claim under **2.1.1 c]** in addition to a claim under **2.1.1 a]** and **2.1.1 b]** for the same services/facilities;

- d] if, a **relative of yours** or **your travelling companion**:

- who resides in New Zealand or Australia; and
- who is aged 84 years or under;

dies or is hospitalised in New Zealand or Australia as a result of a **pre-existing medical condition** after the **policy** is issued, and at the time of **policy** issue **you** were, or a **reasonable** person in **your** circumstances would have been, unaware of the likelihood of such hospitalisation or death then the most **we** will pay for all claims under **2.1.1 a]** and **2.1.1 b]** or **2.1.1 c]** is:

- \$2,000 for **single** and **individual** cover and under the **Multi-Trip Plan**;
- \$2,000 per **insured person** for **duo** cover;
- \$4,000 for **family** cover.

2.1.2 WHAT WE EXCLUDE

We will not pay **your** claim if:

- a] **you** were aware, or a **reasonable** person in **your** circumstances would have been aware before **your policy** was issued, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b] caused by the death, **injury** or illness of any person, including a **relative** or **travelling companion**, not listed on **your Certificate of Insurance** who resides outside of New Zealand or Australia or who is aged 85 years or over;
- c] caused by the death, **injury** or illness of **your relative** if the death, **injury** or illness of **your relative** arises directly or indirectly from, or is in any way connected with, a **pre-existing medical condition** except as specified under **2.1.1 d]**;
- d] caused by **you** or **your travelling companion** changing plans;
- e] caused by the breakdown or dissolution of any personal or family relationship;
- f] caused by any business, financial or contractual obligations which prevent **you** or **your travelling companion** from travelling. This exclusion does not apply to claims where **you** or **your travelling companion** are made **redundant** in New Zealand except where a **reasonable** person in a similar situation would have been aware before the **policy** was purchased that the **redundancy** was to occur;
- g] caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements which do not form part of the tour;
- h] caused by delays or rescheduling by a bus line, airline, shipping line or rail authority;
- i] caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- j] caused by the financial collapse or **insolvency** of any service provider;
- k] caused by the mechanical breakdown of any means of transport;
- l] caused by an act or threat of terrorism; or
- m] **you** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer, unless **you** are a full-time member of the New Zealand Defence Force or New Zealand emergency services.

SECTION 2.2. TRAVEL SERVICES PROVIDER INSOLVENCY

2.2.1 WHAT WE COVER

If **your journey** is cancelled, shortened or rescheduled due to the **insolvency** of a **travel services provider** then **we** will pay:

- a] the non-refundable portion of unused prepaid travel or accommodation arrangements scheduled to be used during **your journey**, that **you** have lost or have had to cancel and cannot recover in any other way, inclusive of:
- the travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled, limited to:

- \$1,500 for **single** and **individual** cover and under the **Multi-Trip Plan**; or
- \$1,500 per **insured person** for **duo** cover; or
- \$3,000 for **family** cover;

- b] for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. **We** calculate the amount **we** pay **you** as follows:

- i] for frequent flyer points, air miles or loyalty card points:

- the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking,

multiplied by

- the total number of points or air miles lost,

divided by the total number of points or air miles used to make the booking.

- ii] for vouchers, the face value of the voucher or current market value of an equivalent booking whichever is the lesser.

- c] **your reasonable** costs of rescheduling **your journey**.

The most **we** will pay for rescheduling **your journey** is the unrecoverable amount that would have been payable under **2.2.1 a]** and **2.2.1 b]** had **your journey** been cancelled. **We** will not pay a claim under **2.2.1 c]** in addition to a claim under **2.2.1 a]** and **2.2.1 b]** for the same services or facilities.

- d] the **reasonable** additional accommodation and travel expenses incurred if **you** have to return **home**. **We** will not pay a claim under **2.2.1 d]** in addition to a claim under **2.2.1 a]** and **2.2.1 b]** or **2.2.1 c]** for the same services or facilities.

2.2.2 WHAT WE EXCLUDE

We will not pay:

- a] for any bookings for travel and accommodation not made before the start of **your journey** while **you** are still in New Zealand;
- b] if **your journey** is cancelled, shortened or rescheduled at any time due to the **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent;
- c] if at the time **your policy** was issued, the **travel services provider** was **insolvent** or a **reasonable** person would have reason to expect the **travel services provider** might become **insolvent**; or
- d] any accommodation expenses incurred after the date **you** originally planned to return to New Zealand.

SECTION 3.1 ADDITIONAL EXPENSES

3.1.1 WHAT WE COVER

- a] If **you** cannot continue **your journey** because of an **injury** or **sickness** which needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses.
- b] If **your travelling companion** cannot continue their **journey** because of an **injury** or **sickness** which needs immediate treatment from a **medical adviser** who certifies in writing that he or she is unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses for **you** to be with **your travelling companion**.
- c] If **you** are in **hospital** suffering from a life threatening or other serious condition, or are evacuated for medical reasons **we** will reimburse the **reasonable** accommodation and travel expenses of **your travelling companion** or a **relative** to travel to **you**, stay near **you** or escort **you**. 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**.
- d] If **you** shorten **your journey** and return to **your home** on the written advice of a **medical adviser** approved by **Allianz Global Assistance**, **we** will reimburse the **reasonable** additional cost of **your** return to **your home**. **We** will only pay the cost of the fare class that **you** had planned to travel at and **you** must make use of any pre-arranged return travel to **your home**.
- e] If, during **your journey**, **your travelling companion** or a **relative** of **yours** or **your travelling companion** who is resident in New Zealand or Australia and who is aged 84 years or under:

- dies unexpectedly;
- is **injured** and because of the **injury** requires hospitalisation; or
- becomes seriously **sick** and requires hospitalisation

(except where the relevant death, **injury** or **sickness** arises out of a **pre-existing medical condition**), **we** will reimburse the **reasonable** additional cost of **your** early return to **your home**. **We** will only pay the cost of the fare class **you** had planned to travel at.

Cover under **3.1.1 f]** & **3.1.1 g]** only applies to **Comprehensive, Domestic, Multi-Trip** and **Non-Medical Plans**.

- f] If **you** return to **your home** because:

- during **your journey**, a **relative** of **yours** who is aged 84 years or under, dies unexpectedly or is hospitalised in New Zealand or Australia 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 **your home**;

we will reimburse **you** for airfares for **you** to return to the place **you** were when **your journey** was interrupted.

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

- \$3,000 for **single** and **individual** cover and under the **Multi-Trip Plan**;
- \$3,000 per **insured person** for **duo** cover; or
- \$6,000 for **family** cover.

g] If, as a result of a **pre-existing medical condition**, a **relative** of **you** who is aged 84 years or under, dies or is hospitalised in New Zealand or Australia after the **policy** is issued, and at the time of **policy** issue **you** were, or a **reasonable** person in **your** circumstances would have been, unaware of the likelihood of such hospitalisation or death, **we** will pay for the **reasonable** additional cost of **your** return to **your home** and/or the cost of airfares for **you** to return to the place **you** were when **your journey** was interrupted.

The most **we** will pay for all events under this benefit is as follows:

- \$2,000 for **single** and **individual** cover and under the **Multi-Trip Plan**;
- \$2,000 per **insured person** for **duo** cover; or
- \$4,000 for **family** cover.

h] In addition, if a disruption to **your journey** arises from any of the following reasons:

- **your** scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or **accident** affecting **your** mode of transport;
- **you** unknowingly break any quarantine rule;
- **you** lose **your** passport, travel documents or **transaction cards** or they are stolen; or
- **your home** is rendered uninhabitable by fire, storm, explosion, earthquake or flood.

we will reimburse **your reasonable** additional travel and accommodation expenses.

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.

Whenever claims are made by **you** under this section and **SECTION 2.1 CANCELLATION** 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.

3.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay **your** claim:

- a] if **you** were aware, or a **reasonable** person in **your** circumstances would have been aware, of any reason, before **your** period of cover commenced, that may cause **your journey** to be cancelled, disrupted or delayed;
- b] if the death, **injury** or illness of **your relative** arises directly or indirectly from, or is in any way connected with, a **pre-existing medical condition**, except as specified under sub-section **3.1.1 g]**;
- c] if **you** can claim **your** additional travel and accommodation expenses from anyone else;
- d] if **your** claim relates to the financial collapse or **insolvency** of any service provider;
- e] if **your** claim is caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- f] for cancellations, delays, rescheduling or diversions to **your** scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, natural disaster or **accident** affecting **your** mode of transport;
- g] if **your** claim arises directly or indirectly from, or is in any way connected with, **you** operating a **rental vehicle** in violation of the rental agreement.

SECTION 3.2 TRAVEL DELAY EXPENSES

3.2.1 WHAT WE COVER

If a delay to **your journey**, for at least 6 hours, arises from circumstances outside **your** control, **we** will reimburse the cost of **your reasonable** additional meals and accommodation expenses.

We will pay up to \$200 at the end of the initial 6 hour period. In addition **we** will pay up to \$200 for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

3.2.2 WHAT WE EXCLUDE

We will not pay if:

- a] a delay to **your journey** arises from an act or threat of terrorism;
- b] **your** claim is caused by the financial collapse or **insolvency** of any service provider.

SECTION 3.3 ALTERNATIVE TRANSPORT EXPENSES

3.3.1 WHAT WE COVER

If **your** scheduled transport is cancelled, delayed, shortened or diverted and that means **you** would not arrive at a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time, **we** will pay **your reasonable** additional travel expenses to enable **you** to arrive on time.

3.3.2 WHAT WE EXCLUDE

We will not pay if:

- a] if the cancellation, delay, shortening or diversion of **your** scheduled transport arises directly or indirectly from, or is in any way connected with, the financial collapse or **insolvency** of any service provider; or
- b] **your** claim is caused by the financial collapse or **insolvency** of any service provider.

SECTION 4.1 LUGGAGE & PERSONAL EFFECTS

4.1.1 WHAT WE COVER

a] If, during **your journey**, **your luggage and personal effects** or **valuables** are stolen, **accidentally** damaged or are permanently lost (except when: left in a motor vehicle; is **sporting equipment** in use; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus) **we** will pay the lesser of:

- the repair cost;
- the replacement cost;
- the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;
- the original purchase price.

We have the option to repair or replace the **luggage and personal effects** or **valuables** instead of paying **you**.

The maximum amount **we** will pay for any item is:

- \$3,000 for personal computers, video recorders or cameras;
- \$1,000 for mobile phones (including PDAs and any items with phone capabilities); or
- \$750 for all other items.

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; or
- 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.

No cover is provided under this sub-section for any item covered under sub-section **4.1.1 b]**.

b] If **you** purchase optional cover for increased item limits and any item(s) of the particular item type are, during **the journey**, stolen or **accidentally** damaged or are permanently lost (except when: left in a motor vehicle; is **sporting equipment** in use; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus), **we** will pay up to the increased limit selected by **you** and shown on **your Certificate of Insurance** for any one item or for all items of the nominated item type combined.

c] **Luggage and personal effects** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and in the event of theft forced entry must have been made. The most **we** will pay is \$200 for each item, and \$2,000 in total for all stolen items.

d] No cover is provided for **valuables** left in a motor vehicle at any time or **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or trip.

e] No cover is provided for the loss or damage to, or of, **sporting equipment** while in use (including surfboards).

Please note that sub-sections **4.1.1 c]**, **4.1.1 d]** and **4.1.1 e]** apply to all **luggage and personal effects** or **valuables** even if **you** have purchased the optional **INCREASED ITEM LIMITS**.

The maximum amount **we** will pay for all claims combined under sub-section **4.1.1 a]** is shown under the **TABLE OF BENEFITS** for the plan **you** have selected. The maximum amount **we** will pay for all claims combined under sub-section **4.1.1 b]** is shown on **your Certificate of Insurance**.

4.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **your luggage and personal effects** or **valuables** if:

- a]** **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;
- b]** 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, tram, taxi or bus;
- c]** the **luggage and personal effects** or **valuables** were being sent unaccompanied by **you** or under a freight contract;
- d]** the loss or damage arises directly or indirectly from, or is in any way connected with, any process of cleaning, repair or alteration;
- e]** the loss or damage arises directly or indirectly from, or is in any way connected with, ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f]** the **luggage and personal effects** or **valuables** were left **unsupervised** in a **public place**;

g] the **luggage and personal effects** or **valuables** have an electrical or mechanical breakdown;

h] the **luggage and personal effects** or **valuables** 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** were travelling;

i] **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.

SECTION 4.2 LUGGAGE AND PERSONAL EFFECTS DELAY EXPENSES

4.2.1 WHAT WE COVER

If any items of **your luggage and personal effects** are delayed, misdirected or misplaced by the **carrier** for more than 12 hours, and in **our** opinion it was necessary for **you** to purchase essential items of clothing or other personal items, **we** will reimburse **you** for the **reasonable** costs **you** incur.

You must provide 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 from any subsequent claim **you** make for lost **luggage and personal effects** payable under **SECTION 4.1 LUGGAGE & PERSONAL EFFECTS**.

4.2.2 WHAT WE EXCLUDE

To the extent permitted by law, **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.

SECTION 4.3 TRAVEL DOCUMENTS, TRANSACTION CARDS & TRAVELLERS CHEQUES

4.3.1 WHAT WE COVER

- a]** If any essential travel documents (including passports), **transaction cards** or travellers cheques are lost by **you**, stolen from **you** or destroyed during **your journey**, then **we** will pay the issuer's fees for the replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b]** If during **your journey**, **your transaction cards** or travellers cheques are lost or stolen, then **we** will pay for any loss resulting from the fraudulent use of the **transaction cards** or travellers cheques.

4.3.2 WHAT WE EXCLUDE

- a]** To the extent permitted by law, **we** will not pay if **you** do not report the loss or theft within 24 hours to the police and, in the case of **transaction cards** or travellers cheques, to the issuing bank or company in accordance with the conditions under which the **transaction cards** or travellers cheques were issued. **You** must prove that **you** made such report by providing **us** with a written statement from whosoever **you** reported it to.
- b]** **We** will not pay for any amounts covered by any guarantee given by the bank or issuing company to **you** as the holder of the **transaction cards** or travellers cheques.

SECTION 4.4 THEFT OF CASH

4.4.1 WHAT WE COVER

If, during **your journey** cash, bank notes, currency notes, postal orders or money orders are stolen from **your person** we will reimburse **you**.

4.4.2 WHAT WE EXCLUDE

To the extent permitted by law, **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** must prove that **you** made a report by providing **us** with a written statement from whoever **you** reported it to.

SECTION 5.1 RENTAL VEHICLE EXCESS

WHAT YOU ARE COVERED FOR

Cover is only provided under this section if **your rental vehicle** agreement specifies an excess, deductible or damage liability fee that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the **rental vehicle** agreement to which the excess, deductible or damage liability fee applies.

The maximum amount **we** will pay under this section is the amount of the excess, deductible or damage liability fee that is specified in **your rental vehicle** agreement up to the limit shown in the **TABLE OF BENEFITS** for the plan **you** have selected.

5.1.1 WHAT WE COVER

- a] If, during **your** period of cover, a **rental vehicle** **you** have rented from a rental company or agency is:
- involved in a motor vehicle **accident** while **you** are driving it; or
 - damaged or stolen while in **your** custody,

then **we** will pay **you** the lesser of:

- the specified excess, deductible or damage liability fee that **you** are liable to pay under **your rental vehicle** agreement; or
- property damage for which **you** are liable.

You must provide a copy of:

- your rental vehicle** agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising that **you** are liable to pay the specified excess, deductible or damage liability fee.

- b] If **you** are **injured** or become **sick** and **your** attending **medical adviser** certifies in writing that **you** are unfit to return **your rental vehicle** to the nearest depot during **your journey**, then **we** will pay up to \$500 for the cost of returning **your rental vehicle**.

5.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim involving the theft or damage to **your rental vehicle** if the claim arises directly or indirectly from, or is in any way connected with, or is for:

- a] **you** using the **rental vehicle** in breach of the rental agreement;

- b] **you** using the **rental vehicle** without a licence for the purpose that **you** were using it, even if **you** were not required by law to hold a licence in the country **you** were using it (such as but not limited to the carrying of passengers or freight); or
- c] administrative charges or fees of the rental company that are not a component of the excess, deductible or damage liability fee specified in **your rental vehicle** agreement.

SECTION 6.1 PERSONAL LIABILITY

6.1.1 WHAT WE COVER

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

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

as a result of an **accident**, or a series of **accidents** arising out of the one event, that happens during **your journey**, then **we** will cover **you** for:

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

We must be told as soon as **you** or **your** personal representatives are, or a **reasonable** person in **your** circumstances would have been, aware of a possible prosecution, inquest, fatality, **accident** or incident which might lead to a claim against **you**.

You must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against **you** without **our** written consent.

6.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay any amount **you** become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

- a] bodily **injury** to **you**, **your travelling companion** or to a **relative** or employee of any of **you**;
- b] loss of or damage to property belonging to, or in the care, custody or control of **you**, **your travelling companion**, a **relative** or an employee of any of **you**;
- c] **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d] **your** conduct of, or employment in any business, profession, trade or occupation;
- 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 or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g] illness, **sickness** or 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;
- k] any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent; or
- l] **your** participation in **snow sport activities** or activities listed under **ADVENTURE PACK** in the **ADDITIONAL OPTIONS** section.

SECTION 7.1 EMERGENCY RESCUE

You only have this cover if **you** purchased the **SNOW PACK**. See **ADDITIONAL OPTIONS** section for more details.

7.1.1 ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE

Allianz Global Assistance will arrange for the following assistance services if **you injure yourself**, or become **sick** while participating in **snow sport activities overseas** during **your journey**, provided the relevant **injury** or **sickness** is covered by **your policy**:

- 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 **your home** with appropriate medical supervision; and
- e] The return to **your home** of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.

In addition:

- f] If **you** die as a result of an **injury** or a **sickness** during **your journey**, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the cost of bringing **your** remains back to **your home**. The maximum amount **we** will pay is \$15,000 per person.

Please note that **we** will not pay for any costs incurred in New Zealand except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.

7.1.2 WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay:

- a] for any expenses for medical evacuation, **funeral expenses** incurred **overseas** or bringing **your** remains back to **your home**, unless it has been first approved by **Allianz Global Assistance**;
- b] if **you** decline to follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent medical, **hospital** or evacuation expenses;
- c] for any claims arising directly or indirectly from, or in any way connected with, ice skating, bobsleighbing, snow rafting, para-pentling, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or 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;
- d] for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 7.2 OWN SNOW SPORT EQUIPMENT

You only have this cover if **you** purchased the **SNOW PACK**. See **ADDITIONAL OPTIONS** section for more details.

7.2.1 WHAT WE COVER

- a] If, during **your journey**, **your snow sport equipment** is stolen, **accidentally** damaged or is permanently lost (except when left in a motor vehicle or while in use) **we** will pay the lesser of:
 - the repair cost;
 - the replacement cost;
 - the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;
 - the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
 - the original purchase price.

We have the option to repair or replace the **snow sport equipment** instead of paying **you**.

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

- a matched or unmatched set of skis or ski poles

are considered as only one item and the appropriate benefit limit will be applied.

- b] **Snow sport equipment** owned by **you** and left in a motor vehicle is only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle and, in the event of theft, forced entry must have been made. The most **we** will pay is \$200 for each item, and \$1,000 in total for all stolen items.

- c] No cover is provided for **snow sport equipment** while it is in use.

7.2.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **snow sport equipment** owned by **you** if:

- a] **you** do not report the loss, theft or damage 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 damage occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to;
- b] the loss, theft or damage is to, or of, **snow sport equipment** left behind in any hotel or motel room after **you** have checked out, or **snow sport equipment** left behind in any aircraft, ship, train, tram, taxi or bus;
- c] the **snow sport equipment** was being sent unaccompanied by **you** or under a freight contract;
- d] the loss or damage arises from any process of cleaning, repair or alteration;
- e] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f] the **snow sport equipment** was left **unsupervised** in a **public place**;
- g] **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft 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;

h] **your** claim arises directly or indirectly from, or is in any way connected with, from ice skating, bobsleighbing, snow rafting, para-penting, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or 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.

SECTION 7.3 SNOW SPORT EQUIPMENT HIRE

You only have this cover if **you** purchased the **SNOW PACK**. See **ADDITIONAL OPTIONS** section for more details.

7.3.1 WHAT WE COVER

If **we** have agreed to pay a claim:

- under **SECTION 7.2 OWN SNOW SPORT EQUIPMENT** for loss, theft of or **accidental** damage to **your snow sport equipment**; or
- following the misdirection or delay of **snow sport equipment** owned by **you**, for a period more than 24 hours;

we will pay for the **reasonable** costs of hiring alternative **snow sport equipment**.

We will also reimburse the **snow sport equipment** hire insurance excess if **you** have chosen and paid for **snow sport equipment** hire cover from the hire company or agency and **you** are charged an excess following the loss, theft of or **accidental** damage to the **snow sport equipment** hired by **you**.

SECTION 7.4 SNOW SPORT PACK

You only have this cover if **you** purchased the **SNOW PACK**. See **ADDITIONAL OPTIONS** section for more details.

7.4.1 WHAT WE COVER

If, as a result of **your injury** or **sickness** during **your journey**, **you** are unable to utilise the full duration of **your** pre-booked and pre-paid ski passes, **snow sport equipment** hire, tuition fees or lift passes, **we** will reimburse **you** the non-refundable cost of the unused portion for each **insured person**.

You must obtain a medical certificate (for **your injury** or **sickness**) from **your** treating **medical adviser** in support of **your** claim.

7.4.2 WHAT WE EXCLUDE

We will not pay;

- a] for any claims arising directly or indirectly from, or in any way connected with, from ice skating, bobsleighbing, snow rafting, para-penting, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or 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; or
- b] for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 7.5 PISTE CLOSURE

You only have this cover if **you** purchased the **SNOW PACK**. See **ADDITIONAL OPTIONS** section for more details.

7.5.1 WHAT WE COVER

If, as a result of not enough snow, bad weather or power failure, in **your** pre-booked holiday resort during the period of **your** booking, all lift systems in the resort are closed for more than 24 hours preventing **you** from participating in **your** planned **snow sport activities**, **we** will pay up to \$100 per 24 hour period for either:

- the cost of transport to the nearest resort; or
- the cost of additional ski passes.

7.5.2 WHAT WE EXCLUDE

We will not pay:

- a] for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level; or
- b] for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 7.6 BAD WEATHER AND AVALANCHE CLOSURE

You only have this cover if **you** purchased the **SNOW PACK**. See **ADDITIONAL OPTIONS** section for more details.

7.6.1 WHAT WE COVER

If, as a result of avalanche or bad weather **your** pre-booked outward or return **journey** is delayed for more than 12 hours from **your** scheduled departure time, **we** will pay the **reasonable** extra travel and accommodation expenses that **you** need to pay provided **you** obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long the delay lasted.

7.6.2 WHAT WE EXCLUDE

We will not pay:

- a] for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level; or
- b] for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 7.7 MEDICAL COVER WHILE CRUISING

You only have this cover if **you** purchased the **CRUISE PACK**. See the **ADDITIONAL OPTIONS** section for more details.

7.7.1 WHAT WE COVER

- a] If **you injure yourself** or become **sick** while travelling on a **cruise vessel**, **we** will reimburse the **reasonable** medical or **hospital** expenses **you** incur until **you** get back to New Zealand. The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser** approved by **Allianz Global Assistance**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

If **we** determine, on medical advice, that **you** should return **home** for treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in the **TABLE OF BENEFITS**, which **we** reasonably consider to be equivalent to:

- **your** medical expenses and/or related costs incurred **overseas** to the date **we** advise **you** to return to **your home**; plus
- the amount it would cost **us** to return **you** to **your home**; plus
- the non-refundable portion of unused travel and accommodation arrangements **you** would have incurred had **you** followed the advice of **Allianz Global Assistance**.

You will then be responsible for any ongoing or additional costs relating to or arising out of the event **you** have claimed for.

We will only pay for treatment received and/or **hospital** accommodation during the 12 month period after the **sickness** first showed itself or the **injury** happened.

- b] **We** will also pay the cost of emergency dental treatment up to the limit shown in the **TABLE OF BENEFITS** for the plan selected for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth. This cover does not apply to dental costs arising from any **injury** or **sickness** that is covered under sub-section **7.7.1 a]**.

7.7.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay for expenses:

- a] when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**;
- b] incurred after 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by **Allianz Global Assistance**;
- c] if **you** do not take the advice of **Allianz Global Assistance**;
- d] for damage to dentures, dental prostheses, bridges or crowns;
- e] for expenses relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- f] for dental treatment caused by or related to the deterioration and/or decay of teeth; or
- g] for preventative dental treatment.

SECTION 7.8 EVACUATION COVER - SHIP TO SHORE

You only have this cover if **you** purchased the **CRUISE PACK**. See the **ADDITIONAL OPTIONS** section for more details.

7.8.1 ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE

Allianz Global Assistance will arrange for the following assistance services if **you injure yourself**, or become **sick** during travel on a **cruise vessel**, provided the relevant **injury** or **sickness** is covered by **your policy**:

- a] Access to a **medical adviser** for emergency medical treatment;
- 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 on a **cruise vessel** or **overseas**;
- d] **Your** medical transfer or evacuation if **you** must be transported to the nearest **overseas hospital** for emergency medical treatment or be brought back to **your home** with appropriate medical supervision; and
- e] The return to **your home** of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.

In addition:

- f] If **you** die as a result of an **injury** or a **sickness** during **your** travel on a **cruise vessel**, **we** will pay for **your reasonable funeral expenses** incurred **overseas** and/or the cost of bringing **your** remains back to **your home**. The maximum amount **we** will pay is \$15,000 per person.

Please note that **we** will not pay for any costs incurred in New Zealand except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.

7.8.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay:

- a] for any expenses for medical evacuation, **funeral expenses** incurred **overseas** or bringing **your** remains back to **your home** unless it has been first approved by **Allianz Global Assistance**;
- b] if **you** decline to follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent medical, **hospital** or evacuation expenses.

SECTION 7.9 CABIN CONFINEMENT

You only have this cover if **you** purchased the **CRUISE PACK**. See the **ADDITIONAL OPTIONS** section for more details.

7.9.1 WHAT WE COVER

If, as a result of **injury** or **sickness** during **your journey**, **you** are confined to bed in **your** cabin or the **cruise vessel's** medical centre (however described) for a continuous period of more than 48 hours then **we** will pay **you** \$50 for each day in excess of 48 hours that **you** continue to be confined.

SECTION 7.10 PRE-PAID SHORE EXCURSION CANCELLATION

You only have this cover if **you** purchased the **CRUISE PACK**. See the **ADDITIONAL OPTIONS** section for more details.

7.10.1 WHAT WE COVER

If **you** cannot participate in **your** pre-paid shore excursion(s) due to **your** confinement in **your** cabin or in the **cruise vessel's** medical centre (however described) as a result of circumstances outside **your** control, **we** will pay **you**, the non-refundable portion of **your** shore excursion costs paid in advance of cancellation.

SECTION 7.11 FORMAL CRUISE ATTIRE LOST OR DAMAGED

You only have this cover if **you** purchased the **CRUISE PACK**. See the **ADDITIONAL OPTIONS** section for more details.

7.11.1 WHAT WE COVER

If, during **your journey**, **your formal wear** is stolen, **accidentally** damaged or is permanently lost **we** will pay the lesser of:

- the repair cost;
- the replacement cost;
- the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;
- the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
- the original purchase price.

We have the option to repair or replace the **formal wear** instead of paying **you**.

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

- shoes, gloves, suit

are considered as only one item and the appropriate benefit limit will be applied.

7.11.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **your formal wear** if:

- a]** **you** do not report the loss, theft or misplacement within 24 hours to the police or an office of the **carrier 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;
- b]** the loss, theft or damage is to, or of, **formal wear** left behind in any hotel or motel room after **you** have checked out or **cruise vessel** cabin after **you** have disembarked, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- c]** the **formal wear** was being sent unaccompanied by **you** or under a freight contract;
- d]** the loss or damage arises from any process of cleaning, repair or alteration;
- e]** the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f]** the **formal wear** was left **unsupervised** in a **public place**; or
- g]** **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.

SECTION 7.12 FORMAL CRUISE ATTIRE DELAYED

You only have this cover if **you** purchased the **CRUISE PACK**. See the **ADDITIONAL OPTIONS** section for more details.

7.12.1 WHAT WE COVER

If **your formal wear** is delayed, misdirected or misplaced while on the outward portion of **your journey** for over 12 hours from the time **you** boarded the **cruise vessel**, and it is necessary to purchase or hire replacement **formal wear**, **we** will reimburse **you**, **your** **reasonable** expenses.

7.12.2 WHAT WE EXCLUDE

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.

SECTION 7.13 MARINE RESCUE DIVERSION

You only have this cover if **you** purchased the **CRUISE PACK**. See the **ADDITIONAL OPTIONS** section for more details.

7.13.1 WHAT WE COVER

If during **your journey**, **your cruise vessel** diverts from its scheduled course in order to affect a marine rescue in accordance with obligations under international conventions governing the Law of the Sea, and Search and Rescue **we** will pay **you** \$100 for each day **your cruise vessel** diverts, up to a maximum of 5 days.

CLAIMS

First check that **you** are covered by **your policy** by reading the appropriate section in the Policy Wording and the **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS** to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

HOW TO MAKE A CLAIM

You must give **Allianz Global Assistance** notice of **your** claim as soon as possible. **You** can do so by using the contact details on the back cover of this Policy Wording.

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

You must give any information **Allianz Global Assistance** reasonably asks for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required they may ask **you** to provide them with translations into English of any such documents to enable their consideration of **your** claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

- a] If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as possible. Contact **Allianz Global Assistance** using the contact number, or if **overseas** the **24 HOUR EMERGENCY ASSISTANCE** number, shown on the back cover of this Policy Wording.
- b] For medical, **hospital** or dental claims, contact **Allianz Global Assistance** as soon as practicable.
- c] For loss or theft of **your luggage and personal effects**, report it immediately to the police and obtain a written notice of **your** report.
- d] 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.
- e] Submit full details of any claim in writing within 30 days of **your** return **home**.

CLAIMS ARE PAYABLE IN NEW ZEALAND DOLLARS TO YOU

We will pay all claims in New Zealand dollars. **We** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense.

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

YOU MUST NOT ADMIT FAULT OR LIABILITY

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

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

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

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, everything required by **us** for the purpose of recovering compensation or securing indemnity from other parties to which **we** may become entitled or subrogated, upon **us** paying **your** claim under this **policy** regardless of whether **we** have yet paid **your** claim and whether or not the amount **we** pay **you** is less than full compensation for **your** loss. These rights exist regardless of 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** costs (administration and legal) arising from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under **your policy**.
3. To **you**, **your** uninsured loss (less **your excess**).
4. To **you**, **your excess**.

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

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

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

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling **Allianz Global Assistance** on 0800 778 109. All information will be treated as confidential and protected to the full extent under law.

SALES ENQUIRIES:

0800 438 410 (WITHIN NEW ZEALAND)
ETCSALES@ALLIANZ-ASSISTANCE.CO.NZ

CLAIMS AND CLIENT SERVICES ENQUIRIES:

0800 800 048 (WITHIN NEW ZEALAND)
TRAVELCLAIMS@ALLIANZ-ASSISTANCE.CO.NZ

24 HOUR EMERGENCY ASSISTANCE:

ALLIANZ GLOBAL ASSISTANCE
0800 778 103 (WITHIN NEW ZEALAND)
+61 7 3305 7499 (REVERSE CHARGE FROM OVERSEAS)

This insurance is issued and managed by AWP Australia Pty Ltd, ABN 52 097 227 177 (Incorporated in Australia) trading as Allianz Global Assistance, Level 3, 1 Byron Avenue, Takapuna, Auckland

This insurance is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand, Level 11, Tower 1, 205 Queen Street, Auckland

Webjet Marketing Pty Ltd ABN 84 063 430 848 (Incorporated in Australia) Level 9, 492 St Kilda Road, Melbourne VIC 3004, Australia is an agent of Allianz Global Assistance