

# TINZ

## TRAVEL INSURANCE NEW ZEALAND



### Policy Document

Effective: 1 September 2020

# BECAUSE LIFE'S A TRIP!

We know that no two individuals or trips are the same, so we've designed our travel insurance policies to suit a wide range of budgets and holidays.

Because you matter, we've created this document to help you understand your travel insurance policy. Inside you'll learn what is and isn't covered and discover whether the policy is right for your travels

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# 1

## BEFORE YOU BUY

Taking a blasé approach to travel insurance could lead you to buy a policy that may not cover you in the event of a claim.

At TINZ, we want to make sure that you are informed regarding your options and choose the right cover for your travels and circumstances.

It is important that you understand your rights, your duty of disclosure and our responsibility to you.

# 1.1. TEN THINGS YOU SHOULD KNOW

## 1. WHO'S BEHIND THE POLICY

### ABOUT US

With focus comes expertise. At TINZ, travel insurance is all we do.

We at TINZ, are a passionate, energetic breed committed to providing top class travel insurance in New Zealand.

TINZ is a registered Business Name of The Insurance Geeks Limited.

The Insurance Geeks Ltd, Company No. 5904999, FSP505566 (a NZ company) is authorised by Certain Underwriters at Lloyd's to issue, vary, renew or cancel policies and to handle and settle claims on the **insurer's** behalf.

### YOUR INSURER

**Your** travel insurance policy is secured by Certain Underwriters at Lloyd's (the **insurer**). TINZ issues the policy to you and handles claims as an agent for the insurer.

### EMERGENCY ASSISTANCE

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

## YOUR TINZ TRAVEL INSURANCE POLICY

If you buy the **policy**, this document and your **certificate of insurance** make up your insurance contract with us. Be sure to keep them in a safe place.

## 2. YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty of disclosure.

If we ask you questions that are relevant to our decision whether to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

**You** have this duty until we agree to insure **you**.

### IF YOU DO NOT TELL US SOMETHING

If **you** do not tell us anything **you** are required to tell us, we may cancel **your** insurance contract or reduce the amount we will pay you if you make a claim, or both.

If **your** failure to tell us is fraudulent, we may refuse to pay a claim and treat the insurance contract as if it never existed.

### 3. WORDS WITH SPECIAL MEANING

Some words in this document have defined meanings. Where they appear:

‘**You**’ and ‘**your**’ means the person(s) whose name(s) are set out on your **certificate of insurance**.

‘**We**’, ‘**our**’ and ‘**us**’ means the **insurer** who deals with you through TINZ.

Words in bold have a special meaning which will either be explained in the Section in which the bolded word appears or in the TINZ Definitions.

### 4. WHO CAN BUY A POLICY

All plans are only available for **residents of New Zealand** provided they meet the age limits criteria of the plan selected.

### 5. HOW TO APPLY FOR COVER

When you apply for cover, **we will confirm things such as:**

- › Who will be covered
- › The travel regions covered
- › The period of insurance
- › The cost of the policy
- › The cover options that will apply to your policy
- › These details are recorded on your **certificate of insurance**.

Any updates or variations to our policy document or standard terms are available on our website at:  
[www.travelinsurance.co.nz/policy](http://www.travelinsurance.co.nz/policy)

### WHO WILL BE COVERED

You and each person named on the certificate of insurance are covered.

Benefit limits are per adult traveller. For accompanying dependants, the policy benefits are shared with the adult traveller.

See the Table of Benefits for a summary of the benefits and limits offered.

### PERIOD OF COVER

The earliest that cover under the policy starts is when we give you a **certificate of insurance**. This confirms the period which you are insured.

Importantly:

- › Cover for [Section 6: Cancellation Fees and Lost Deposits](#) starts on the date the **certificate of insurance** is issued.
- › Cover under all other Sections starts on the first of the travelling dates shown on your **certificate of insurance**.
- › Except for the Already Overseas Plan, where there is no cover under any Section for the first 72 hours from commencing your **journey**.
- › All cover ends on the earlier of the date you return **home** or the last of the travelling dates shown on your **certificate of insurance**.

Please check all your policy documents and make sure the information is correct as we rely on this information in dealing with **your policy**.

If there are any errors, please contact us:

- › by phone: **0800 699 070**
- › by email: [info@travelinsurance.co.nz](mailto:info@travelinsurance.co.nz)

## TRAVEL REGIONS COVERED

When you apply for the **policy** you need to tell us where you are travelling to. The Premium you pay for the **policy** depends on your destination(s).

- › The policy only covers losses, **injury** or **illness** which occurs in the countries you have told us you will visit.
- › Stopovers in countries for less than 48 hours are also covered, except for USA and Canada.

We will cover you for stopovers in the USA and Canada if you specify them as a destination when you apply for cover.

Cruises: If you're going on a cruise, you must tell us every country or region the ship will visit. You will not be covered in countries you have not told us about.

Travellers on domestic cruises in New Zealand Waters must purchase an overseas plan to ensure cover is available for emergency medical assistance and emergency medical and hospital expenses.

## 6. COST OF THE POLICY

We'll tell you the premium payable for your **policy** when you apply for cover. It will be based on a number of factors including your travel destination(s), the length of your **journey**, the selected **plan**, and **excess** you choose, the number of people covered, your age; and any optional cover you select. It will also include some government charges and taxes (e.g. GST).

## 7. EXCESSES THAT APPLY

An excess will be deducted from the amount payable to you under certain Sections of the **policy**.

You can reduce the cost of your **policy** by doubling the standard **excess**, which applies to the **plan** you have selected.

In some circumstances, we may impose an additional **excess** for claims **arising** from some medical conditions. We will inform in writing if any additional **excess** applies.

You cannot remove the **excess** on all plans.

## 8. OPTIONAL EXTRAS

You can increase your cover by selecting one or more additional options when applying for cover.

- › You can increase your luggage to include [High Value Items](#).
- › You can add cover for sporting and adventure activities by selecting [Sports and Activities Cover](#).
- › You can add cover for skiing, snowboarding and other winter sports activities by selecting [Snow Ski Cover](#).

You can purchase additional options for [Sports and Activities](#) and [Snow Ski Cover](#) after your **policy** commences. However, additional option(s) must be purchased at least 24 hours before the activity commences.

Additional options only apply if they have been selected by you, the appropriate premium has been paid and they are shown on your **certificate of insurance**.

## 9. MONEY BACK GUARANTEE

If you change your mind, you can cancel the **policy** within 14 days of the date we issue your **certificate of insurance** and policy document. You'll receive a full refund of your premium as long as you haven't started your **journey** and you haven't and don't want to make a claim on the **policy**.

You can also cancel the **policy** any time after the 14 days, but if you do, we won't refund any part of your premium.

## 10. COMPLAINTS

If you have any concerns about the **policy** or the insurance services you receive, please refer to our [Complaints Procedures](#) outlined in the [Financial Services Guide](#) section.

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One hiking boot or Gucci slipper doesn't fit all; you're a unique individual with specific needs.

We get that.

Perhaps you travel often. Maybe you're planning the holiday of a lifetime. Whether it's in New Zealand or overseas, TINZ has a wide range of options for you to choose from.

## 1.2. POLICY OPTIONS:

### FOUR PLANS TO CHOOSE FROM:

#### 1. OVERSEAS

This is available for travellers heading on a return **overseas journey** from New Zealand (from one day up to 18 months). This **plan** has 3 levels of cover to choose from: Essentials, Comprehensive and Comprehensive Plus.

LEVEL OF COVER:	WHAT'S INCLUDED:
Comprehensive Plus	All Sections of the policy.
Comprehensive	All Sections of the policy, except for Sections 17B, 17C and 18.
Essentials	Sections 1, 2, 2A, 6, 11, 15 and 17A.

Please refer to the Table of Benefits to compare the benefits and levels of cover.

- › This plan is available for travellers of all ages. Age limits are as at the date of issue of your **certificate of insurance**.
- › Your **journey** must commence and end in New Zealand.
- › You must purchase your **policy** before you commence your **journey**.
- › **Journeys** can be up to 18 months for travellers aged 69 years and under (at the time of **policy** purchase); and **journeys** up to 6 months for travellers 70 years old and over.

#### 2. ALREADY OVERSEAS

This plan is appropriate for New Zealand **residents** who are already overseas and need travel insurance cover because they have either forgotten to purchase before

they left New Zealand or, their existing travel insurance **policy** has expired.

We can only provide cover provided that you satisfy the following conditions at the time of purchase:

- › You are aged 64 or under; and
- › You have a permanent residential address in New Zealand and will be returning to resume residence in New Zealand at the end of your journey; and
- › You intend to return to New Zealand on the date your **policy** ends; and
- › You purchase your **policy** within 30 days from either the date you departed New Zealand; or the expiry of any other travel insurance policy; and
- › Your period of overseas travel does not exceed 18 consecutive months in total from the date you originally departed New Zealand;

Please note:

- › For this plan “journey” means the time from when the policy is issued while you are overseas and ends when you arrive at any immigration counter in New Zealand.
- › Journeys can be up to a maximum of 90 days.
- › Purchasing an Already Overseas policy is limited to one journey every 12 months.

### 3. DOMESTIC

This plan is for a single trip **journey** taken within New Zealand.

- › **Journeys** can be up to 3 months available for travellers of all ages.

You must also purchase the **policy** before leaving the station, airport, port, terminal or motor vehicle rental agency from which your **trip** is scheduled to commence.

### 4. FREQUENT TRAVELLER

This plan covers an unlimited number of **trips** both internationally and domestically for a twelve-month period. It is for travellers aged 64 and under.

The maximum duration of cover for any one journey will depend upon which policy option you have selected.

YOU CAN CHOOSE FROM:		
15 days per one journey	30 days per one journey	90 days per one journey

- › You must purchase your **policy** before you commence your **journey**; and
- › Your **journey** must commence and end in New Zealand.

You must nominate the applicable geographical region for your **journey**. You can choose from:

WORLDWIDE: All destinations

LIMITED WORLD: All destinations excluding USA, Canada and Hawaii

ASIAPAC: New Zealand, Australia, Pacific and Asia.

Please contact us if there is any uncertainty as to which geographical region applies.

While travelling in New Zealand you will only have cover under the following sections.

[Section 4: Accidental Death](#)

[Section 6: Cancellation Fees & Lost Deposits](#)

[Section 7: Additional Accommodation & Travel Expenses](#)

[Section 7A: Family Emergency](#)

[Section 7B: Emergency Companion Cover](#)

[Section 9: Disruption of Journey](#)

[Section 11: Luggage & Personal Effects](#)

[Section 15: Personal Liability](#)

[Section 16: Rental Vehicle Excess.](#)

Cover will only apply if you are travelling to or from a destination which is at least 100 km from your **home**.

- › Benefit limits and sub-limits are reinstated on the completion of each **journey**, except for [Section 15: Personal liability](#). The amount is shown in the [Table of Benefits](#) is the most we will pay for all claims combined under Section 15 for the total policy period.
- › This plan applies to both leisure and business travel.

### ADDITIONAL OPTIONS

#### 1. HIGH VALUE ITEMS

The following item limits apply to any one item, set or pair of items.

ITEMS:	PER ITEM LIMIT
Personal computers, video recorders or cameras	\$3,000
All other items, including mobile phones and tablets.	\$1,000

If you are travelling with an item which is valued more than the per item limit, you can increase your level of cover by listing each item and its value when you apply for cover.

You cannot add high value items to your policy after the first of your travelling dates shown on your **certificate of insurance** or once your **journey** has commenced.

You can purchase up to \$5,000 additional cover, other than for jewellery, watches, bicycles and watercraft (excluding surfboards).

Please note this option is not available for the Already Overseas plan.

## 5. SNOW SKI COVER

Snow Ski Cover provides cover for loss or damage to **winter sport equipment**, including the cost of replacement equipment hire, loss or theft of your ski pass, cancellation of ski tuition fees as a result of an **injury** or **sickness** suffered by you, as well as expenses incurred due to piste closure or delays as a result of bad weather or an avalanche.

This **policy** does not provide cover for any **winter sports activity**, or any claim under any other section of the **policy arising** out of a **winter sport activity**, unless you have selected the additional option '**Snow Ski Cover**', paid the additional premium and the additional option is shown on your **certificate of insurance**.

For further details, please refer to [Sections 20 to 27](#).

SNOW SKI COVER TABLE OF BENEFITS		
20*	Own Snow Gear	\$1,500
21	Alternative Ski Equipment	\$1,500
22	Lift Pass (loss or theft)	\$750
23	Prepaid Ski Expenses	\$750
24	Snow Ski Equipment Hire Excess	\$750
25	Piste Closure	\$1,000
26	Bad Weather Delays	\$1,000
27	Emergency Rescue	unlimited

\*sub-limits apply (refer to Sections 20 to 27).

Please Note:

- › Snow Ski Cover add on is only available for anyone aged 64 and under.
- › Special conditions may apply to certain winter sports activities. For further details, please refer to the '[Table of Covered Winter Sports](#)'.

## 6. SPORTS & ACTIVITIES COVER

Certain sports and activities are not automatically covered while you're on your **journey**. If you're a thrill seeker who will be taking part in sports and adventure activities, make sure you purchase [Sports & Activities Cover](#).

# 1.3. POLICY CHANGES:

## CHOOSE YOUR EXCESS

All our plans provide you with a choice of excess options.

The higher the excess you choose, the lower the premium you pay.

Your excess will be shown on your **certificate of insurance**.

You cannot remove the **excess** on any TINZ plan.

## EXTENDING YOUR POLICY

If you're having too much fun on your **journey** and want to extend your cover for longer, you will need to apply to us at least 48 hours before your **policy** expires.

You can extend your **policy** free of charge if your return to New Zealand is delayed because:

- › 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
- › An event has occurred that we have confirmed is claimable under the **policy**.

If either of these happens, you must tell us about the delay as soon as possible. Your **policy** is not extended until we have agreed to do so.

We may extend cover for up to 18 months if you pay the additional premium.

To extend your policy, contact us:

- › by phone: **+64 9 9887 8477**
- › by email: [info@travelinsurance.co.nz](mailto:info@travelinsurance.co.nz)

If we extend your **policy**, we will issue a new **certificate of insurance**.

## WE WILL NOT EXTEND THE POLICY:

- › For any **pre-existing medical condition**, unless it is automatically covered and you have not been **hospitalised** (including day surgery or emergency department attendance) for that condition in the past 12 months (regardless of whether your **pre-existing medical condition** was covered under the original **policy**); or
- › For any condition you suffered during the term of the original **policy**; or
- › If you are aged 80 years and over.
- › If you are aged 75 years or over under the Already Overseas plan.
- › If you are aged 70 years or over at the time of extension, the period of cover cannot exceed 6 months from the start of the first of the travel dates shown on your certificate of insurance.

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# 2

## YOUR POLICY

In a nutshell; our policies don't cover everything,  
just the unexpected.

In this section you will discover what is and is not covered.

Our Table of Benefits will help you to quickly compare levels  
of cover, limits and excesses that apply.

## 2.1. TABLE OF BENEFITS

POLICY SECTION & BENEFIT:		EXCESS	OVERSEAS PLANS		
			ESSENTIALS	COMPREHENSIVE	COMPREHENSIVE PLUS
			PER ADULT	PER ADULT	PER ADULT
<b>MEDICAL</b>					
1	Overseas Emergency Medical Assistance	Yes	Unlimited	Unlimited	Unlimited
2	Medical Expenses Incurred Overseas ^	Yes	Unlimited	Unlimited	Unlimited
2A	Includes Dental Expenses^		\$500	\$1,000	\$2,500
3	Hospital Cash Allowance^	Yes	X	\$5,000	\$5,000
4	Accidental Death	No	X	\$15,000	\$25,000
5	Permanent Disability^	No	X	\$15,000	\$25,000
<b>CANCELLATION &amp; TRIP DISRUPTION</b>					
6	Cancellation Fees & Lost Deposits	Yes	\$10,000	\$25,000	Unlimited
7	Additional Accommodation & Travel Expenses			\$25,000	\$50,000
7A	Includes Family Emergency	No	X	Yes	Yes
7B	Includes Emergency Companion Cover			Yes	Yes
8	Resumption of journey^	No	X	\$3,000	\$3,000
9	Disruption of journey	No	X	\$1,000	\$1,000
10	Alternative Travel Expenses^	No	X	\$5,000	\$5,000
<b>LUGGAGE &amp; PERSONAL ITEMS</b>					
11	Luggage & Personal Effects	Yes	\$5,000	\$15,000	\$25,000
12	Travel Documents & Credit Cards^	Yes	X	\$2,500	\$5,000
13	Theft Of Cash^#	No	X	\$250	\$250
14	Luggage & Personal Effects Delay Expenses^	No	X	\$250	\$1,000
<b>PERSONAL LIABILITY</b>					
15	Personal Liability#	Yes	\$5 Million	\$5 Million	\$5 Million
<b>RENTAL VEHICLE EXCESS</b>					
16	Rental Vehicle Excess#	Yes	X	\$6,000	\$6,000
<b>TERRORISM, HIJACK &amp; KIDNAP</b>					
17A	Overseas Medical Expenses^	Yes	\$10 Million	\$10 Million	\$10 Million
17B	Cancellation & Rearrangement^	Yes	X	X	\$5,000
17C	Evacuation & Curtailment^	Yes	X	X	\$5,000
18	Hijack And Kidnap^	Yes	X	X	\$7,500
<b>LOSS OF INCOME</b>					
19	Loss Of Income^	No	X	\$10,400	\$10,400

### IMPORTANT NOTES:

Sub- limits may apply, please refer to the relevant section under “your policy”.

Benefit limits shown are per adult traveller. For accompanying dependants, the policy benefits are shared with the adult traveller.

If you claim for the same or similar services/facilities under sections 6, 7, 7A, and/or 7B, we will only pay the higher of the two amounts, not both.

^ means there is no cover for these benefits while travelling in New Zealand.

# means limits are per policy regardless of the number of persons the claim relates to.

## 2.1 TABLE OF BENEFITS CONT.

		ALREADY OVERSEAS PLAN	FREQUENT TRAVELLER PLAN	DOMESTIC PLAN
POLICY SECTION & BENEFIT:	EXCESS	PER ADULT	PER ADULT	PER ADULT
<b>MEDICAL</b>				
1 Overseas Emergency Medical Assistance ^	Yes	Unlimited	Unlimited	X
2 Medical Expenses Incurred Overseas ^	Yes	Unlimited	Unlimited	X
2A Includes Dental Expenses^		\$1,000	\$1,000	
3 Hospital Cash Allowance^	Yes	\$5,000	\$5,000	X
4 Accidental Death	No	\$15,000	\$15,000	\$15,000
5 Permanent Disability^	No	\$15,000	\$15,000	X
<b>CANCELLATION &amp; TRIP DISRUPTION</b>				
6 Cancellation Fees & Lost Deposits	Yes	\$25,000	\$25,000	\$25,000
7 Additional Accommodation & Travel Expenses Includes Family	No	\$25,000	\$25,000	\$50,000
7A Emergency		Yes	Yes	Yes
7B Includes Emergency Companion Cover		Yes	Yes	Yes
8 Resumption of journey^	No	\$3,000	\$3,000	X
9 Disruption of journey^	No	\$1,000	\$1,000	\$1,000
10 Alternative Travel Expenses^	No	\$5,000	\$5,000	X
<b>LUGGAGE &amp; PERSONAL ITEMS</b>				
11 Luggage & Personal Effects	Yes	\$15,000	\$15,000	\$15,000
12 Travel Documents & Credit Cards^	Yes	\$2,500	\$2,500	X
13 Theft Of Cash^#	No	\$250	\$250	X
14 Luggage & Personal Effects Delay Expenses	No	\$250	\$250	X
<b>PERSONAL LIABILITY</b>				
15 Personal Liability#		\$5 Million	\$5 Million	\$5 Million
<b>RENTAL VEHICLE EXCESS</b>				
16 Rental Vehicle Excess#	Yes	\$6,000	\$6,000	\$6,000
<b>TERRORISM, HIJACK &amp; KIDNAP</b>				
17A Terrorism - Overseas Medical Expenses^	Yes	\$10 Million	\$10 Million	Nil
17B Cancellation & Rearrangement^	Yes	X	X	X
17C Evacuation & Curtailment^	Yes	X	X	X
18 Hijack And Kidnap^	Yes	X	X	X
<b>LOSS OF INCOME</b>				
19 Loss Of Income^	No	\$10,400	\$10,400	X

### IMPORTANT NOTES:

Sub- limits may apply, please refer to the relevant section under “your policy”.

Benefit limits shown are per adult traveller. For accompanying dependants, the policy benefits are shared with the adult traveller.

If you claim for the same or similar services/facilities under sections 6, 7, 7A, and/or 7B, we will only pay the higher of the two amounts, not both.

^ means there is no cover for these benefits while travelling in New Zealand.

# means limits are per policy regardless of the number of persons the claim relates to.





## 2.2. WHAT'S COVERED AND WHAT'S NOT?

Our plans each have different policy benefits. The Table of Benefits shows the maximum amount we will pay for certain types of claims.

- › The benefit limits, sub limits and excesses that apply on the cover are explained in each Section.
- › Exclusions are highlighted in shaded boxes throughout the policy document for easy reference.
- › Section Exclusions describe the specific circumstances that are not covered by particular Sections of the policy.
- › **General Exclusions** apply to the entire policy. You should read this policy document carefully to understand what you are covered for and what is not covered.

### SECTION 1: OVERSEAS EMERGENCY MEDICAL ASSISTANCE

#### APPLICABLE TO: ALL PLANS OTHER THAN DOMESTIC.

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

#### WE WILL PAY:

We will pay for our emergency assistance provider, First Assistance to provide the following services if you **injure** yourself or become **ill** while **overseas**:

- a) Arrange access to a **medical adviser** for emergency medical treatment while **overseas**.
- b) Arrange medical transfer if you need to be transported to the nearest **hospital** for emergency medical treatment or evacuation if you need to be brought back to New Zealand with appropriate medical supervision.
- c) Provide written guarantees of payment of **reasonable** expenses for emergency

**hospitalisation** that may be required while **overseas**.

- d) Pass on messages to your family or employer in the case of emergency.
- e) Arrange for your **dependants** to return to New Zealand if they are left without supervision following your **hospitalisation** or evacuation.

If you die as a result of an **injury** or **illness** during your **journey**, we will also pay up to \$15,000 per person for reasonable cost of either a funeral or cremation **overseas** and/ or returning your remains to your **home**.

#### WE WILL NOT PAY:

- a) Any **hospital** or medical costs incurred in New Zealand.
- b) Any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has given.
- c) For medical evacuation or the transportation of your remains from New Zealand to an **overseas** country.

#### YOU CAN CHOOSE YOUR OWN DOCTOR

You may choose your own **medical adviser** or First Assistance can appoint an approved **medical adviser** to see you, unless you are treated under a **reciprocal health care agreement**. If you do not get the medical treatment you expect, although First Assistance can assist you, neither we nor First Assistance will be liable for anything that results from that treatment.

If you are advised that you need medical transfer or evacuation to New Zealand, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses.

If you do not contact First Assistance or follow their guidance, we will not pay any expenses that would have been avoided or minimised if you had followed their guidance.

## SECTION 2: MEDICAL EXPENSES INCURRED OVERSEAS

**APPLICABLE TO: ALL PLANS OTHER  
THAN DOMESTIC.**

### **WE WILL PAY:**

We will reimburse **reasonable** medical or **hospital** expenses you incur if you **injure** yourself, or become **ill overseas**, subject to the following:

- a) 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.
- b) If you are **hospitalised** or, if you are treated as an outpatient or, if the total cost of the treatment will exceed \$2,000, you or a member of your travelling party must contact First Assistance as soon as possible and obtain their prior approval to any expenses. If you do not, we will not pay for any expenses that First Assistance would not have approved or arranged had you sought their prior approval.
- c) If First Assistance determines that you should return **home** to New Zealand for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to First Assistance's recommendation. You will then be responsible for any ongoing or additional costs relating to or **arising** out of the event for which you have claimed.

We will only pay for medical expenses incurred within 12 months after the **illness** first showed itself or the **injury** happened.

### **WE WILL NOT PAY:**

We will not pay for medical expenses:

- a) Incurred in New Zealand.

- b) **Arising** from **pre-existing medical conditions** except as specified under **Pre-existing Medical Conditions** Section.
- c) If you do not take the advice of First Assistance.
- d) For more than 2 weeks' treatment by a chiropractor, physiotherapist or dentist unless approved by First Assistance.
- e) In respect of medical care that is covered under a **reciprocal health care agreement**.

## SECTION 2A: DENTAL EXPENSES

**APPLICABLE TO:** ALL PLANS OTHER THAN DOMESTIC.

### WE WILL PAY:

We will reimburse the cost of emergency dental treatment, up to amounts set out below for the plan you have 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.

The maximum amount we will pay is as follows:

PLAN	LIMIT
Comprehensive Plus	\$2,500 total
Comprehensive	\$1,000 per person
Essentials	\$500 per person
Already Overseas	\$1,000 per person
Frequent Traveller	\$2,500 per journey

### WE WILL NOT PAY:

We will not pay for dental expenses:

- Incurred in New Zealand.
- Arising from pre-existing medical conditions** except as specified under **Pre-existing Medical Conditions** Section.
- Relating to damage to dentures, dental prostheses, bridges or crowns.
- Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

## SECTION 3: HOSPITAL CASH ALLOWANCE

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS AND DOMESTIC.

### WE WILL PAY:

We will pay you \$50 for each day you are in **hospital** if you are in **hospital** for more than 48 continuous hours while you are overseas.

### WE WILL NOT PAY:

- For the first 48 continuous hour you are in hospital.
- If you cannot claim for overseas medical expense in **Section 2: Medical Expenses Incurred Overseas**.

## SECTION 4: ACCIDENTAL DEATH

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS.

### WE WILL PAY:

We will pay the Accidental Death benefit shown in the **Table of Benefits** to your estate if:

- You are injured during an journey and you die because of that injury within 12 months of the injury; or
- During your journey, something you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months.

We will only pay \$5,000 in respect of any **dependant**.

### WE WILL NOT PAY:

- For death caused by suicide or for any other reason other than caused by **injury** as defined under '**TINZ Definitions**'.
- Any claims **arising** from one of the sport and activities where it is noted on the '**Table of Covered Sports and Activities**' that cover under this section does not apply.

- c) Any claims **arising** from one of the winter sports where it is noted on the 'Table of Covered Winter Sports' that cover under this section does not apply.
- d) Any claim under this section if we have paid an amount to you under Section 5: Permanent Disability.

## SECTION 5: PERMANENT DISABILITY

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS AND DOMESTIC.

### WE WILL PAY:

We will pay the Permanent Disability benefit shown in the Table of Benefits if :

- a) You are injured during an overseas journey; and
- b) Within 12 months of the injury you have totally lost all of the sight in one or both eyes or the use of a hand or foot at or above the wrist or ankle; and
- c) The loss is for at least 12 months and, in our opinion after consultation with an appropriate medical specialist, will continue indefinitely

We will only pay \$5,000 in respect of any **dependant**.

### WE WILL NOT PAY:

- a) We will not pay for permanent disability caused by self-inflicted injury.
- b) Any claims arising from one of the sport and activities where it is noted on the 'Table of Covered Sports and Activities' that cover under this section does not apply.
- c) Any claims arising from one of the winter sports where it is noted on the 'Table of Covered Winter Sports' that cover under this section does not apply

## SECTION 6: CANCELLATION FEES & LOST DEPOSITS

**APPLICABLE TO:** ALL PLANS.

### WE WILL PAY:

- a) We will pay any cancellation fees and lost deposits for travel and accommodation arrangements for which you have paid in advance and cannot recover in any other way if your **journey** is cancelled or shortened at any time through circumstances that you did not expect or intend or are outside your control.
- › We will reimburse the travel agent's cancellation fees up to the following amounts where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation.

PER ADULT	\$1,500 TOTAL
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- › We will not pay more than the level of commission or service fees normally earned by the agent, had your **journey** not been cancelled. You must provide us with documentary evidence of the travel agent's lost commission or service fees.
- b) We will pay the value of any frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket due to unforeseen circumstances outside of your control, if you cannot recover the lost points from any other source.

The amount we pay will be calculated as follows:

- › The cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket:
- › Multiplied by the total number of points lost;
- › Divided by the number of points used to obtain the ticket.
- c) If you cancel or shorten your journey because a relative is hospitalised in New Zealand or Australia, or dies in New Zealand or Australia after the **policy** is issued as a result of a pre- existing medical condition, we will not cover you unless you were unaware of the likelihood of the **hospitalisation** or death before the **policy** was issued.

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

PER ADULT	\$2,000 TOTAL
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d)

### WE WILL NOT PAY:

- a) If before your period of cover commenced, you were aware of any reason that may cause your journey to be cancelled, abandoned or shortened.
- b) If the cancellation fees or lost deposits arise because of:
  - › The death, injury or illness of a **relative** aged 85 years and over and/or arising from a **pre-existing medical condition** except as specified under [Section 6: Cancellation Fees & Lost Deposits](#).
  - › An act **or** threat **of** terrorism. Whilst you cannot claim under this Section, please refer to [Section 17: Terrorism](#).
  - › You or your **travelling companion** changing plans.
  - › Any business, financial or contractual obligations. This exclusion does not apply to claims where you or your **travelling companion** are made redundant from full-time employment in New Zealand provided you or they were not aware that the redundancy was to occur before the **policy** was issued.
  - › A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
  - › If your claim related to the financial collapse of any transport, tour or accommodation provider.
  - › Delays, cancellation or rescheduling by a bus line, airline, shipping line or rail authority.
  - › The mechanical breakdown of any means of transport.
  - › The death, **injury** or **illness** of any person who resides outside of New Zealand or Australia.
  - › Your pre-arranged leave being cancelled by your employer where you are a full time

employee unless you are a full time member of the New Zealand Defence Force or of federal, state or territory emergency services.

- › The failure of your travel agent to pass on monies to operators or to deliver promised services.
- › The breakdown or dissolution of any personal or family relationship.

## SECTION 7: ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS.

Wherever claims are made by you under this section and [Section 6: Cancellation Fees & Lost Deposits](#) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

### WE WILL PAY:

- a) Any **reasonable** additional accommodation and travel expenses if you cannot travel because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that you are unfit to travel.
- b) The **reasonable** cost of your return to New Zealand if you shorten your **journey** and return to New Zealand on the written advice of a **medical adviser** approved by First Assistance.

We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to New Zealand.

If you do not have a return ticket booked to New Zealand before you were **injured** or became **ill**, we will reduce the amount of your claim by the price of the fare to New Zealand from the place from which you planned to return to New Zealand. The fare will be at

the same fare class as the one you left New Zealand on.

- c) Your reasonable additional travel and accommodation expenses if a disruption to your **journey arises** from the following reasons:
  - › You lose your passport, travel documents or credit cards or they are stolen.
  - › Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of one of the following events: strike, riot, hijack, civil protest, weather, natural disaster or accident.
  - › You unknowingly break any quarantine rule.
  - › Your **home** is rendered uninhabitable by fire, explosion, earthquake or flood.

#### WE WILL NOT PAY:

- a) If before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed.
- b) If you can claim your additional travel and accommodation expenses from anyone else.
- c) If your claim related to the financial collapse of any transport, tour or accommodation provider.
- d) As a result of you or your **travelling companion** changing travel plans.
- e) An act of threat or terrorism. Whilst you cannot claim under this Section, please refer to [Section 17: Terrorism](#).

## SECTION 7A: FAMILY EMERGENCY

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS.

Wherever claims are made by you under this section and [Section 6: Cancellation Fees & Lost Deposits](#) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

#### WE WILL PAY:

If, during your **journey**, your **travelling companion** or a **relative** of either of you is aged 84 or under and resides in New Zealand or Australia :

- › Dies unexpectedly;
- › Is disabled by an **injury**; or
- › Becomes seriously ill and requires **hospitalisation** (other than **arising** out of a **pre-existing medical condition**).

If the **relative** is **hospitalised** in New Zealand or Australia or dies in New Zealand or Australia after the **policy** is issued as a result of a **pre-existing medical condition**, and you were unaware of the likelihood of such **hospitalisation** or death at the time the **policy** was issued, the most we will pay under this section is:

PER ADULT

\$2,000 TOTAL

## WE WILL NOT PAY:

- a) If you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed before your **journey** commenced.
- b) If the death, **injury** or **illness** of a **relative** arises from a **pre-existing medical condition**, except as specified under **Section 7A: Family Emergency**.
- c) If you can claim your additional travel expenses from anyone else.
- d) As a result of you or your **travelling companion** changing travel plans.
- e) An act **or** threat **of** terrorism. Whilst you cannot claim under this Section, please refer to **Section 17: Terrorism**.
- f) If your **travelling companion** or the **relative** of either of you is aged 85 or over or does not reside in New Zealand or Australia.
- g) Any claims under this section **arising** from your participation in **winter sports activities**, unless you have purchased the **Snow Ski Cover**.

## SECTION 7B: EMERGENCY COMPANION COVER

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS.

Wherever claims are made by you under this section and Section 6: Cancellation Fees & Lost Deposits for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

## WE WILL PAY:

We will reimburse:

- a) **Reasonable** additional accommodation and travel expenses you incur to remain with your **travelling companion** if he or she cannot continue their **journey overseas** because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that your **travelling companion** is unfit to travel.
- b) The **reasonable** accommodation and travel expenses of your travelling companion or a **relative** to travel to you, stay near you or escort you, if you are in **hospital overseas** suffering from a life threatening or other serious condition, or are evacuated from **overseas** for medical reasons. He or she must travel, stay with you or escort you on the written advice of a **medical adviser** and with the prior approval of First Assistance.

## WE WILL NOT PAY:

- a) If, before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed.
- b) If you can claim your additional travel and accommodation expenses from anyone else.
- c) As a result of you or your **travelling companion** changing travel plans.



- d) An act **or** threat **of** terrorism. Whilst you cannot claim under this Section, please refer to [Section 17: Terrorism](#).
- e) Any claims under this section **arising** from your participation in **winter sports activities**, unless you have purchased the [Snow Ski Cover](#).

## SECTION 8: RESUMPTION OF JOURNEY

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS AND DOMESTIC PLANS.

### WE WILL PAY:

We will reimburse the cost of the airfares for you to return to the place where your **journey** was interrupted if:

- › During your **journey**, a **relative** dies unexpectedly or is **hospitalised** following a serious **injury** or **illness** (except **arising** from a **pre-existing medical condition**); and
- › It is possible for your **journey** to be resumed; and
- › More than 14 days remain of the period of cover, as noted on your **certificate of insurance**; and
- › You resume your **journey** within 30 days of your return to New Zealand.

If the **relative** is **hospitalised** in New Zealand or Australia or dies in New Zealand or Australia after the **policy** is issued as a result of a **pre-existing medical condition**, and at the time of **policy** issue you were unaware of the likelihood of such **hospitalisation** or death, the most we will pay under this section is:

PER ADULT

\$4,000 TOTAL

### WE WILL NOT PAY:

- a) If you were aware of any reason, before your period of cover commenced, that may cause

your **journey** to be cancelled, disrupted or delayed.

- b) The death, **injury** or **illness** of the relative **arises** from a **pre-existing medical condition** except as specified under [Section 8: Resumption of Journey](#).
- c) You can claim your resumption of **journey** expenses from anyone else.

## SECTION 9: DISRUPTION OF JOURNEY

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS.

### WE WILL PAY:

If your pre-paid scheduled transport is cancelled, rescheduled or delayed for a reason outside of your control, whether or not caused by a carrier, we will pay the Disruption of Journey benefit shown in the [Table of Benefits](#), subject to the following:

- › If you are delayed for at least 6 hours, we will pay you up to \$200 for **reasonable** additional meals and accommodation expenses at the end of the initial 6-hour period; and up to \$200 for each full 24-hour period that the disruption continues beyond the initial 6-hour delay; and/or
- › If you cannot reach your next destination or connecting transport on time, we will pay you toward the cost of your pre-paid, unusable, non-recoverable, accommodation, flights, transfers, tours and event expenses.

The most we will pay under this section is:

PER ADULT

\$1,000 TOTAL

### WE WILL NOT PAY:

We will not pay for a disruption to your **journey** if:

- a) You missed a connecting flight or transport service where the stopover, layover or connection originally scheduled on your itinerary was less than 4 hours.
- b) You can claim your additional meals and accommodation or non-refundable out of pocket expenses from anyone else.
- c) The disruption to your **journey arises** from the financial collapse of any travel agency, booking agent, transport, tour or accommodation provider.
- › The disruption to your **journey arises** from an act or threat of terrorism. Whilst you cannot claim under this Section, please refer to [Section 17: Terrorism](#).

Nor will we pay for new flights or other transport costs or upgrades for you to continue your **journey**.

## SECTION 10: ALTERNATIVE TRAVEL EXPENSES

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS, DOMESTIC.

### WE WILL PAY:

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

### WE WILL NOT PAY:

We will not pay if the cancellation, delay, shortening or diversion of your scheduled transport **arises** from:

- a) An act or threat of terrorism under this Section. Refer to Sections 17 to 18.
- b) The financial collapse of travel agent, tour wholesaler, tour operator or booking agent.

## SECTION 11: LUGGAGE & PERSONAL EFFECTS

**APPLICABLE TO:** ALL PLANS

**Accidentally damaged** means an unexpected, unintended, unforeseeable event causing damage. The accidental damage must occur while you are on your **journey**.

**Concealed storage compartment** means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

**“unattended”** means but is not limited to when an item is:

- not on your person or under your control at the time of loss;
- left with someone you don't know;

- left in a place where it can be taken without your knowledge including on the beach or beside the pool when you swim;
- left in a place where the item is out of your sight; and/or
- left at a distance where you are unable to prevent the item from being unlawfully taken

**“Valuables”** means passports, travel documents, jewellery, watches, phones, precious metals or stones or items made from precious metals or stones, furs, binoculars, telescopes, computer games, any kind of photographic equipment, computers, laptops or tablets.

## WE WILL PAY:

We will pay the repair cost or value of any **luggage and personal effects** which are stolen or **accidentally damaged** or are permanently lost during your journey.

- › When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure, goods purchased during your journey or to **high value items** specified.
- › We will not pay more than the original purchase price of any item. We have the option to repair or replace the **luggage and personal effects** instead of paying you.

## LIMITS & CONDITIONS ON COVER

Subject to clauses a), b) and c) below, the maximum amount we will pay for any item (i.e. the per item limit) is:

ITEMS	ITEM LIMIT
Personal computers, video recorders or cameras	\$3,000
All other items, including mobile phones and tablets	\$1,000

Pairs or related sets of items are considered as only one item and the appropriate single item limit will be applied. For example, this applies, but is not limited to:

- › A camera, lenses (attached or not), tripod and accessories;
  - › A matched or unmatched set of golf clubs, golf bag and buggy;
  - › A matching pair of earrings;
- a) **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 forced entry must have been made.

The most we will pay if your **luggage and personal effects** are stolen from a **concealed storage compartment** of an unoccupied locked motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items, even if they are **high value items**.

- b) You must report any loss, theft or misplacement within 24 hours to the police, airline or transport company 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.
- c) In addition to the limits shown in this section, we will pay up to a maximum of \$5,000 (or any lower amount which you have selected) for all **high value items** combined. Depreciation and the standard item limits shown in this section ([Section 11: Luggage and Personal Effects](#)) do not apply to **high value items**.

If you make a claim for **high value items**, you must provide us with purchase receipts and/or valuations for the items claimed.

## WE WILL NOT PAY:

- a) For any loss or damage to jewellery, mobile phones, cameras, video cameras, personal computers, computer equipment or their accessories which occurs after and between the time they are checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus and the time they are returned to your possession, unless an airline required you to transport these items in the

cargo hold and you have written confirmation from the airline to that effect.

- b) For loss, theft of or damage to or of the following:
  - › Cash, bank notes, currency notes, cheques or negotiable instruments;
  - › Bicycles;
  - › **Drones**;
  - › Watercraft of any type (other than surfboards);
  - › Sporting equipment while in use (including surfboards);
- c) For items left **unattended** in any place at any time, unless secured in your accommodation (excluding shared accommodation or room such as a hostel, Airbnb or camp grounds), a safe or secure luggage locker;
- d) For loss of or damage to luggage and personal effects which occurred:
  - i) while left behind in any accommodation after you have checked out;
  - ii) while left behind in any form of public or private transport;
  - iii) while left **unattended** in any shared accommodation or room (including but not limited to a hostel room and camp grounds) and not stored in a locked safe or locker.
  - iv) while they were being sent unaccompanied or under a freight contract
  - v) while left **unattended** and visible in a motor vehicle, unless they were left in a **concealed storage compartment** of a locked motor vehicle;
  - vi) while left at, during or overnight in a motor vehicle, even if they were left in a **concealed storage compartment** of a locked motor vehicle;
  - vii) because a fragile, brittle or an electronic component is broken or scratched - unless either the damage is to the lens of spectacles, binoculars or photographic or video equipment;

or the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.

- e) for loss, theft or damage of **valuables** left or stored in an overhead cabin or hold of any aircraft, bus, coach, train or watercraft. This exclusion will not apply if the transport provider has specifically instructed You that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to You prior to checking in;
- f) For loss of, or damage resulting from an electrical or mechanical breakdown;
- g) For damage to mobile phone, laptop and tablet screens;
- h) For water (or any liquid) damage to mobile phones, laptops or tablets.
- i) If the loss or damage **arises** from:
  - i) Any process of cleaning, repair or alteration;
  - ii) Ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin; or
- j) If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred.

However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).

## SECTION 12: TRAVEL DOCUMENTS & CREDIT CARDS

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS AND DOMESTIC.

There is no cover under this benefit while travelling in New Zealand.

### WE WILL PAY:

We will reimburse:

- a) The replacement costs (including communication costs) of your credit cards you lose or which are stolen from you during an **overseas journey**.
- b) Loss resulting from the fraudulent use of your credit card which is lost or stolen during the **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.
- c) The replacement costs (including communication costs) of any travel documents, including passports or travellers cheques you lose or which are stolen from you during an **overseas journey** where the loss is not covered by the bank or issuing company.

### WE WILL NOT PAY:

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

## SECTION 13: THEFT OF CASH

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS AND DOMESTIC.

### WE WILL PAY:

We will reimburse the value of cash, bank notes, currency notes, postal orders or money orders stolen from your person during an **overseas journey**.

The maximum amount we will pay for all claims combined under this section is shown in the [Table of Benefits](#) for the **plan** you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

### WE WILL NOT PAY:

We will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on your person at the time they were stolen.

You **MUST** report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority on which you were travelling when the theft occurred.

You can prove that you made a report by providing us with a written statement from whoever you reported it to.

## SECTION 14: LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS AND DOMESTIC.

There is no cover under this benefit while travelling in New Zealand.

In this Section, **carrier** means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

### WE WILL PAY:

We will reimburse you if any items of your **luggage and personal effects** are delayed, misdirected or misplaced by a **carrier** for more than 12 hours while you are **overseas** and in our opinion it was **reasonable** for you to purchase essential items of clothing or other personal items.

You must provide us with written confirmation 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 claim for lost **luggage and personal effects** under [Section 11: Luggage & Personal Effects](#).

### WE WILL NOT PAY:

We will not pay if you are entitled to compensation for the amount claimed from the bus line, airline, shipping line or rail authority on which you were travelling. However, if you are not reimbursed for the full amount of your expenses, we will pay the difference, up to the limit of your cover.

## SECTION 15: PERSONAL LIABILITY

APPLICABLE TO: ALL PLANS.

### WE WILL PAY:

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

- › Death or bodily **injury**, and/or
- › Physical loss of, or damage to property, occurring during your journey which is caused by an accident or a series of accidents attributable to one source or originating cause

We will also reimburse your **reasonable** legal expenses for settling or defending the claim made against you.

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

### WE WILL NOT PAY:

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

- a) Bodily **injury** to you, your **travelling companion**, or to a **relative** or employee of either of you;
- b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your **relative**, or your **travelling companion**, or an employee of either 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) Disease that is transmitted to you or by you;
- h) Any relief or recovery other than monetary amounts;

- i) A contract that imposes a liability on you which you would not otherwise have;
- j) Assault and/or battery committed by you or at your direction; or
- k) Conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.
- l) Any claims **arising** from one of the sports and activities where it is noted on the 'Table of Covered Sports and Activities' that cover under this section does not apply.
- m) Any claims **arising** from one of the **winter sports**. Where it is noted on the '**Table of Covered Winter Sports**' that cover under this section does not apply.
- n) Any legal action where we consider there would be no likelihood of success or no benefit in seeking compensation or damages.
- o) Any legal action against insurance companies.
- p) The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or **arising** out of your possessing, using or living on any land or in any building.
- q) Any claims **arising** out of you owing, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals, firearm or weapons.

## SECTION 16: RENTAL VEHICLE EXCESS

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS.

### WE WILL PAY:

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 **is** damaged or stolen while in your custody, we will pay the lesser of:

- › The motor vehicle insurance excess or the liability fee you are required to pay under a damage waiver; and
- › The cost of repair of the property damage for which you are liable.

b) You must provide a copy of the following documents:

- › Your **rental vehicle** agreement;
- › The incident report of the accident provided to or made by the rental company;
- › An itemised list of the value of the damage;
- › The repair account; and
- › A written demand from the rental company or agency for the excess, liability fee or property damage.

This cover does not replace **rental vehicle** insurance and only covers the excess component up to the applicable benefit limit.

We will also pay up to \$500 for the cost of returning your **rental vehicle** to the nearest depot if your attending medical adviser certifies in writing that you are unfit to do so during your **journey**.

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

### WE WILL NOT PAY:

We will not pay a claim involving the theft of, or damage to your **rental vehicle** if the claim **arises** from you operating or using the **rental vehicle**:

- › In violation of the rental agreement;
- › While affected by alcohol or any other drug in a way that is against the law of the place you are in; or
- › Without a license for the purpose for which you were using it.
- › Prior to having purchased your **policy**.

i.e. You purchased your policy after you took possession of the **rental vehicle**;

We will not pay for 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

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## SECTION 17: TERRORISM

**APPLICABLE TO:** ALL POLICIES OTHER THAN DOMESTIC.

If, during your period of cover, you are a victim of an **act of terrorism**, you are covered under the following Sections of the policy.

Section 1: Emergency Medical Assistance

Section 3: Hospital Cash Allowance

Section 4: Accidental Death

Section 5: Permanent Disability

Section 11: Luggage & Personal Effects

Section 12: Travel Documents & Credit Cards

Section 13: Theft of Cash

Section 14: Luggage & Personal Effects Delay

Section 15: Personal Liability

Section 16: Rental Vehicle Excess

Section 19: Loss of Income

For additional cover specifically relating to **acts of terrorism**, please refer to Sections 17A, 17B and 17C below.

## SECTION 17A: EMERGENCY OVERSEAS MEDICAL EXPENSES

**APPLICABLE TO:** ALL POLICIES OTHER THAN DOMESTIC.

### WE WILL PAY:

If you are **injured** during your **journey** as a direct result of an **act of terrorism**, we will pay your **reasonable** medical or hospital expenses on the same terms outlined in Section 2.

The maximum we will pay under this Section is \$10 million.

## SECTION 17B: CANCELLATION & REARRANGEMENT

**APPLICABLE TO:** COMPREHENSIVE PLUS ONLY.

### WE WILL PAY:

If, after you purchase your **policy** and within one week before you travel, the New Zealand government due to an **act of terrorism** upgrades its travel advisory warning on [www.safetravel.govt.nz](http://www.safetravel.govt.nz) to advise against all travel to or through a country that forms part of your itinerary, we will pay:

- › The **reasonable** additional expenses you incur in changing your scheduled accommodation or transport so that you do not need to travel to or through that country; or
- › If you cannot reasonably travel to an alternative destination and need to cancel your journey, any cancellation fees and lost deposits for travel and accommodation arrangements which you have paid in advance and cannot recover in any other way.

## SECTION 17C: EVACUATION OR CURTAILMENT

**APPLICABLE TO:** COMPREHENSIVE PLUS ONLY.

### WE WILL PAY:

If, during your **journey**, you need to evacuate

or are physically unable to access your scheduled accommodation or transport due to an **act of terrorism**, we will pay:

- › The costs of your evacuation to the nearest place of safety and your alternative accommodation until you resume or cancel your **journey**;
- › The **reasonable** additional expenses you incur in changing your scheduled accommodation or transport, and
- › If you need to shorten your **journey** and return to New Zealand, the **reasonable** additional cost of your return to New Zealand.

- › We will only pay the cost of the transport and accommodation at the class that you had planned to travel at and you must take advantage of any pre-arranged return travel to New Zealand if possible.

If you did not have a return ticket booked to New Zealand when the **act of terrorism** occurred, we will reduce the amount of your claim by the price of the fare to New Zealand from the place from which you planned to return to New Zealand. The fare will be at the same fare class as the one you left New Zealand on.

The maximum we will pay under Sections 17B and 17C is:

PER ADULT	\$5,000 TOTAL
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#### WE WILL NOT PAY:

If your booked accommodation is located at a distance greater than 2 kilometres from where the **act of terrorism** takes place.

## SECTION 18: HIJACK AND KIDNAP

**APPLICABLE TO:**  
COMPREHENSIVE PLUS ONLY

#### WE WILL PAY:

If you are hijacked or kidnapped during your **journey**, We will pay up to the amounts set out below for each 24 hour period that you are held captive, subject to the maximum amount shown in the [Table of Benefits](#) for the plan you have selected:

PER ADULT

\$250 TOTAL

## SECTION 19: LOSS OF INCOME

**APPLICABLE TO:** ALL PLANS OTHER THAN ESSENTIALS, DOMESTIC AND FREQUENT TRAVELLER DOMESTIC.

#### WE WILL PAY:

We will pay \$400 per week for up to 26 weeks if:

- › An **injury** which occurs during an **overseas journey** causes you to become disabled within 30 days of the **injury**; and
- › The disablement continues for more than 30 days after your return to New Zealand; and
- › As a result of the disablement, you cannot do your normal or suitable alternative work; and
- › You lose all your income.

#### WE WILL NOT PAY:

- For the first 30 days of your disablement from the time you return to New Zealand.
- For Loss of income of dependants.

## SNOW SKI COVER

You only have this cover if you purchased the additional option 'Snow Ski Cover'.

By purchasing the additional option, the **policy** will include cover for the **winter sports activities** shown in the 'Table of Covered Winter Sports' as well as the benefits listed in the Table of Benefits.

Please note that when you engage in the **winter sport activity**, the **policy** will not provide cover under the following sections:

Section 4: Accidental Death

Section 5: Permanent Disability

Section 15: Personal Liability

In addition, cover under Section 2: Medical Expenses Incurred Overseas will be limited to \$500,000.

## SECTION 20: OWN SNOW GEAR

You will only have this cover if you purchased the additional option 'Snow Ski Cover'.

### WE WILL PAY:

We will pay the repair cost or value of **winter sports equipment** owned by you, which is, during your **journey**, stolen or **accidentally damaged**, or is permanently lost. The following conditions apply:

- a) When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to **winter sports equipment** purchased duty free prior to your departure, or **winter sports equipment** purchased during your **journey**.
- b) We will not pay more than the original purchase price of any item. We will have the option to repair or replace the **winter sports equipment** instead of paying you.
- c) The maximum amount we will pay for any item, pair or set of the item is \$600.

### WE WILL NOT PAY:

We will not pay a claim in relation to **winter sports equipment** owned by you if:

- a) You don't report the loss, theft or damage within 24 hours to the police or an appropriate authority. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) The loss or damage arises from a **winter sport activity** that is not listed in the 'Table of Covered Winter Sports'.
- c) The Winter Sports Equipment was left **unattended** in any place unless the equipment is skis, poles or snowboards and you have taken all **reasonable** care to protect the equipment by placing it in a designated ski rack between the hours of 8AM and 6PM.
- d) You are unable to provide receipts or other **reasonable** proof of ownership, where possible, for the items being claimed.

## SECTION 21: ALTERNATIVE SKI HIRE

You will only have this cover if you purchased the additional option 'Snow Ski Cover'.

### WE WILL PAY:

We will reimburse you for the costs of hiring **alternative winter sport equipment** following:

- › Accidental loss, theft, or damage to, **winter sport equipment** owned by you, for which a claim has been accepted by us under [Section 20: Own Snow Gear](#); or
- › The misdirection or delay, for a period of more than 12 hours, of **winter sports equipment** owned by you

You must provide all receipts for the **winter sports equipment** you hire.

## SECTION 22: LIFT PASS (LOSS OR THEFT)

You will only have this cover if you purchased the additional option 'Snow Ski Cover'.

### WE WILL PAY:

We will pay this benefit following the loss or theft, during your **journey**, of your lift pass. Any amount we will pay will be calculated based on the unused days left on your lift pass, its expiry date and its original value.

### WE WILL NOT PAY:

- › We will not pay if you do not report the loss or theft within 24 hours to the police or an appropriate authority. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

- › We will not pay for any claims relating to **winter sports** unless that winter sport is covered under the 'Table of Covered Winter Sports'.
- › We will not pay where you are unable to provide receipts or other **reasonable** proof of ownership, wherever possible, for the lift pass.

## SECTION 23: PREPAID SKI EXPENSES

You will only have this cover if you purchased the additional option 'Snow Ski Cover'.

### WE WILL PAY:

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 school fees, ski tuition fees and **winter sports equipment** that you have hired.

We will reimburse you the irrecoverable cost of the unused portion for each **insured person**.

You must obtain a medical certificate from a **medical adviser** in support of your claim for your **injury** and **sickness**.

## SECTION 24: HIRED SNOW SKI EQUIPMENT

You will only have this cover if you purchased the additional option '**Snow Ski Cover**'.

### WE WILL PAY:

We will reimburse the **winter sports equipment** hire insurance **excess** or the cost of repairing the equipment, whichever is lesser, if the **winter sports equipment** you have hired is damaged or stolen due to an event covered under this policy.

This cover does not take place of the snow ski equipment hire insurance and only provides cover for the **excess** component up to the applicable section limit for the plan you have selected.

We will also pay up to \$1,000 for the cost of returning your hired **snow ski equipment** to the nearest affiliated snow ski hire equipment supplier, if you are unable to do that due to the **sickness** or **injury** covered under your **policy**.

## SECTION 25: PISTE CLOSURE

You will only have this cover if you purchased the additional option '**Snow Ski Cover**'.

Please note: This section only applies between 1 December and 15 April for travel to the Northern Hemisphere, or between 15 June and 30 September for travel to the Southern Hemisphere.

### WE WILL PAY:

We will pay a benefit of up to a maximum of \$50 per day; if as a result of not enough snow, bad weather or power failure in your pre-booked holiday resort, all lift systems are closed for more than 12 hours.

We will pay for either:

- › The cost of transport to the nearest resort; or

- › Compensation for each complete 24 hour period that you are unable to ski, if there is no other ski **resort** available.

You must provide written confirmation from the management of the resort stating the reason for the closure of the lift systems and how long the closure lasted.

## SECTION 26: BAD WEATHER & AVALANCHE DELAYS

You will only have this cover if you purchased the additional option '**Snow Ski Cover**'.

### WE WILL PAY:

We will pay the **reasonable** extra travel and accommodation expenses that you need to pay if your pre-booked outward or return **journey** is delayed for more than 12 hours from your scheduled arrival or departure time because of an avalanche or bad weather.

You must provide written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

## SECTION 27: EMERGENCY RESCUE

You will only have this cover if you purchased the additional option '[Snow Ski Cover](#)'.

If you suffer an **injury** while on ski slopes, First Assistance will arrange for the medical transfer or evacuation if you must be transported to the nearest **hospital** for emergency medical treatment.

Please refer to '[Table of Winter Sports Covered](#)'

### WE WILL PAY:

We will pay for medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment.

### WE WILL NOT PAY:

We will not pay if your claim **arises** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

Please note: This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing or snowboarding activities.

We will not pay for any search and rescue.

- › The sport cannot be part of a competition or tournament
- › The sport and activity is not to be undertaken on a professional basis.
- › The standard **excess** listed on your **certificate of insurance** applies to all activities listed in the [Table of Winter Sports Covered](#); and
- › The sport and activity is not listed in the 'table of excluded sports and activities' or excluded under the **policy**.

## SPECIAL CONDITIONS

- a) When you engage in these **winter sports activities**, the policy will not provide any cover under the following Sections:

[Section 4: Accidental Death](#),

[Section 5: Permanent Disability](#)

[Section 15: Personal Liability](#)

- b) The maximum benefit limit applicable to [Section 2: Medical Expenses Incurred Overseas](#) will be reduced to \$500,000 per **journey**.
- c) The activities must:
  - › Be with a commercial operator
  - › Be available to the general public

## WINTER SPORTS ACTIVITIES COVERED

If you are participating in winter sport activities during your **journey**, please note that cover is only available for the **winter sports** listed in the '[Table of Winter Sports Covered](#)' subject to the following:

- › You must use the appropriate and recommended safety equipment, where applicable, and follow the safety guidelines for the **winter sport activity** concerned;

## TABLE OF WINTER SPORTS COVERED

ACTIVITIES
Big Foot Skiing
Cat Skiing
Cross-Country Skiing (along a designated cross country ski route only)
Glacier Skiing
Heli-Skiing
Ice Hockey (not competitive)
Ice skating
Mono Skiing
Off-Piste Skiing - with professional guide
Recreational Skiing (not training for, or participating in a race or competition)
Snowboarding (recreational only)
Snowmobiling
Tobogganing

If you wish to be covered for these activities during your **journey**, you need to select '**Snow Ski Cover**' and pay an additional premium.

## SPORTS AND ACTIVITIES

If you are intending to take part in any sport and activities during your **journey**, please note that cover is only available for the sports and activities listed in the '**Table of Sports and Activities Covered**' subject to the following:

- › You must use the appropriate and recommended safety equipment where applicable, and follow the safety guidelines for the sport and activity concerned;
- › The sport and activity cannot be part of a competition or tournament.
- › The sport and activity is not to be undertaken on a professional basis.
- › The **excess** listed in the 'Table of Sports and Activities Covered' applies; and
- › The sport and activity is not listed in the 'Table of Excluded Sports and Activities' or excluded under the policy.

The '**Table of Covered Sports and Activities**' indicates whether either or both of the following 'Special Conditions' exclusions apply to the sport or activity.

These 'Special Conditions' are specific to the policy sections that provide cover for Sports and Adventure Activities and apply in addition to the General Exclusions which apply to all the cover being provided.

## SPECIAL CONDITIONS 1

These activities must:

- › Be with a commercial operator
- › Be available to the general public
- › Not be considered an extreme risk; and
- › Not require any special skills or high level of fitness

If you're unsure, please contact TINZ

- › by phone: 0800 699 070
- › by email: [info@travelinsurance.co.nz](mailto:info@travelinsurance.co.nz)

You will need to provide relevant details such as a description of the sport or activity, its location and your experience, and whether you will be under the supervision of a licensed commercial operator.

## SPECIAL CONDITIONS 2

When you engage in the sport and activity the **policy** will not provide any cover under the following sections:

Section 4: Accidental Death,

Section 5: Permanent Disability

Section 15: Personal Liability

### PLEASE NOTE:

If a sport or activity is not listed in the 'Table of Covered Sports and Activities', cover is available if the sport or activity meets the following criteria provided it is not listed in the 'Table of Excluded Sports and Activities' or excluded under the policy:

- a) A sport or activity which can be undertaken by persons of all ages, including those sports or activities with height or general health warnings (e.g. bush walk), and which do not require any specialised equipment or a high level of fitness.
- b) A sport or activity provided by a commercial operator and is open to persons of all ages, including those with height or general health warnings (e.g. Disneyland rides).



## TABLE OF SPORTS & ACTIVITIES COVERED

ACTIVITY:	ADDITIONAL PREMIUM REQUIRED?	IS SPECIAL CONDITION 1 APPLICABLE?*	IS SPECIAL CONDITION 2 APPLICABLE? **	EXCESS PAYABLE
Abseiling (fully harnessed)	Yes	Yes	Yes	Standard
Amateur athletics	Yes	No	No	Standard
American Football: Amateur and occasional only	Yes	No	Yes	\$250
Archaeological digging	No	No	No	Standard
Archery - Amateur and occasional only	No	No	No	Standard
Assault course (no weapons)	Yes	Yes	Yes	Standard
Badminton - Amateur and occasional only	No	No	No	Standard
Baseball - Amateur and occasional only	No	No	No	Standard
Basketball - Amateur and occasional only	No	No	No	Standard
Battle re-enactment (no live firearms)	Yes	Yes	Yes	Standard
Breathing observation bubble diving (MAX. depth 30 metres)	Yes	Yes	No	Standard
Bridge walking - Supervised by a fully- trained guide only	Yes	Yes	No	Standard
Bungee jumps (3 jumps maximum)	Yes	No	Yes	Standard
Camel or elephant riding or trekking	Yes	No	Yes	Standard
Canoeing (grade 1 & 2 rapids or lower)	Yes	No	Yes	Standard
Canoeing (grade 3 & 4 rapids)	Yes	Yes	Yes	Standard
Canopy walking or tree-top walking	Yes	Yes	No	Standard
Canyoning	Yes	Yes	Yes	\$250
Cave tubing or river tubing	Yes	Yes	Yes	Standard
Clay-pigeon shooting	Yes	No	Yes	Standard
Coasteering - amateur and occasional only	Yes	Yes	Yes	Standard
Conservation or charity work - working with hand tools only)	Yes	No	Yes	Standard
Cricket - amateur and occasional only	No	No	No	Standard
Cycle touring (non- competitive)	Yes	No	Yes	Standard
Cycling (non competitive)	No	No	No	Standard
Dragon boating	Yes	No	Yes	Standard
Dune or wadi bashing	Yes	No	Yes	Standard
Falconry	Yes	Yes	Yes	Standard
Fencing	No	No	No	Standard
Fishing trips - overnight (licensed commercial operator only)	Yes	Yes	Yes	Standard
Flying (passenger in a licensed commercial small aircraft or helicopter)	Yes	No	Yes	Standard
Football - amateur and occasional only	Yes	No	Yes	Standard
Go-karting	Yes	Yes	Yes	Standard
Golf - amateur and occasional only	No	No	No	Standard
Gorge swinging or canyon swinging	Yes	Yes	No	Standard
Gorge walking	Yes	Yes	Yes	Standard

ACTIVITY:	ADDITIONAL PREMIUM REQUIRED?	IS SPECIAL CONDITION 1 APPLICABLE?*	IS SPECIAL CONDITION 2 APPLICABLE? **	EXCESS PAYABLE
Ostrich riding (not racing)	Yes	Yes	Yes	Standard
Paintballing - wearing eye protection	Yes	Yes	Yes	Standard
Parasailing	Yes	Yes	No	Standard
Parascending - over water	Yes	No	Yes	Standard
Passenger in private or small aircraft or helicopter	Yes	Yes	Yes	Standard
Rafting - white or black water (grade 3 and 4 rapids)	Yes	Yes	Yes	Standard
Rafting - white or black water (grade 1 and 2 rapids)	Yes	No	Yes	Standard
Rambling	No	No	No	Standard
Refereeing - on an amateur basis	No	No	No	Standard
Rock Climbing - Indoor and harnessed	Yes	No	Yes	Standard
Roller blading (no racing, half-pipe, stunts or extreme skating)	No	No	No	Standard
Rowing - amateur and occasional only	No	No	No	Standard
Rugby codes - amateur and occasional only	Yes	No	Yes	\$250
Running - sprint and long distance	No	No	No	Standard
Safari	No	No	No	Standard
Sand boarding	No	No	No	Standard
Sand yachting	Yes	No	Yes	Standard
Scuba diving (qualified, maximum depth 30 metres, not diving alone)	Yes	No	Yes	Standard
Scuba diving (unqualified but with instructor, maximum depth 30 metres)	Yes	Yes	Yes	Standard
Gymnastics	Yes	No	Yes	Standard
Hockey	Yes	No	Yes	Standard
Horse riding (not polo, hunting or jumping)	Yes	No	Yes	Standard
Hot-air ballooning	Yes	Yes	Yes	Standard
Husky sledge driving	Yes	Yes	No	Standard
Jet boating	Yes	No	Yes	Standard
Jet skiing	Yes	No	Yes	Standard
Jogging	No	No	No	Standard
Kayaking (grade 1 & 2 rapids or lower)	Yes	No	Yes	Standard
Kayaking (grade 3 & 4 rapids)	Yes	Yes	Yes	Standard
Lugeing - not ice	Yes	Yes	Yes	Standard
Marathons - amateur and occasional only	Yes	No	Yes	\$500
Martial arts - training only	Yes	No	Yes	\$500
Motorcycling - over 50cc (note general exclusion 9)	No	No	Yes	\$500
Motorcycling - under 50cc (note general exclusion 10)	No	No	Yes	\$250
Mountain biking - not racing or extreme ground conditions or stunts	Yes	No	Yes	\$250
Mud buggying	Yes	Yes	Yes	Standard
Netball - amateur and occasional only	No	No	No	Standard
Orienteering - amateur and occasional only	No	No	No	Standard

ACTIVITY:	ADDITIONAL PREMIUM REQUIRED?	IS SPECIAL CONDITION 1 APPLICABLE?*	IS SPECIAL CONDITION 2 APPLICABLE? **	EXCESS PAYABLE
Sea canoeing or kayaking -short or day trips only, with overnight land stays only	Yes	No	Yes	Standard
Sleigh rides - as part of a Christmas trip to Northern Europe	No	No	No	Standard
Skateboarding (no racing, half-pipe, stunts or extreme skating)	No	No	No	Standard
Snorkeling	No	No	No	Standard
Squash	No	No	No	Standard
Surfing (not big wave or extreme surfing)	No	No	No	Standard
Swimming	No	No	No	Standard
Target rifle shootin	Yes	No	Yes	Standard
Tennis - amateur and occasional only	No	No	No	Standard
Trekking or hiking (over 3,000 metres but under 5,000 metres altitude)	Yes	Yes	No	\$250
Trekking or hiking (under 3,000 metres altitude)	No	No	No	Standard
Tubing	Yes	Yes	Yes	Standard
Volleyball - amateur and occasional only	No	No	No	Standard
Wake boarding (no stunts)	No	No	No	Standard
Water polo - amateur and occasional only	No	No	No	Standard
Waterskiing (no stunts)	No	No	No	Standard
Yachting or Sailing (upto 10 nautical miles off any land mass, but not racing).	No	No	No	Standard
Yachting or Sailing - from 11 to 15 nautical miles of any land mass, but not racing.	Yes	No	Yes	Standard
Zip lining	Yes	Yes	Yes	Standard
Zorbing	Yes	Yes	No	Standard

## EXCLUDED SPORTS AND ACTIVITIES

This is not an exhaustive list of excluded sports and activities but is intended to set out the sports and activities where cover is not available under any Section of this policy in any circumstances.

### TABLE OF EXCLUDED SPORTS & ACTIVITIES

Boating in international waters (other than on a commercial cruise liner)

Bmx riding

Bobsleighbing

Boxing (including training)

Cascading

Cliff walking/jumping

Competition contact sports or activities (e.g. rugby union, league)

Competitive cycling

Cross-country skiing - not on a designated cross country ski route

Expeditions to remote, hazardous or dangerous locations (e.g. antarctica)

Extreme sports or activities

Flying - piloting or crewing any aircraft

Freestyle skiing

Gliding

Gorge walking - private trip

Hang-gliding

High diving

Mountaineering - involving climbing or ice equipment

Off-piste skiing (can be covered within our Snow Ski Cover, if with a professional guide and within resort boundaries).

Parachuting

Paragliding

Parapenting

Parascending (over land or snow)

Polo

Potholing

Racing other than on foot

Rock climbing (outdoor)

Rock scrambling

Running with the bulls

Scuba diving - more than 30 metres depth

Skeletons

Shark diving

Ski acrobatics

Ski jumping or stunting

If you have any questions, or if you intend to take part in any sport or activity which is not shown in any of the Sports and Activities or Winter Sports tables, please contact TINZ on:

- › by phone: 0800 699 070
- › by e-mail: [info@travelinsurance.co.nz](mailto:info@travelinsurance.co.nz)

to ensure that cover is available before taking part in that sport or activity.



## 2.3.

### GENERAL EXCLUSIONS:

To the extent permissible by law, we will not pay if:

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim is for consequential loss of any kind, including loss of enjoyment.
4. At the time you purchase the **policy**, you were aware of something that would give rise to you making a claim under this **policy**.
5. Your claim is for a loss which is recoverable by compensation under any workers' compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.
6. Your claim **arises** from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
7. Your claim **arises** because you act illegally or break any government prohibition or regulation including visa requirements.
8. Your claim **arises** from a government authority confiscating, detaining or destroying anything.
9. Your claim **arises** from being in control of a **motorcycle** without a current New Zealand **motorcycle** licence or you are a passenger travelling on a **motorcycle** that is in the control of a person who does not hold a

current **motorcycle** licence valid for the country you are travelling in.

10. Your claim arises from being in control of a moped or scooter without a current New Zealand motorcycle or drivers licence or you are a passenger travelling on a moped or scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country you are travelling in.

11. Your claim arises from, is related to or associated with an actual or likely epidemic or pandemic or the threat of an epidemic or pandemic.

Please refer to [www.who.int](http://www.who.int) and [www.safetravel.govt.nz](http://www.safetravel.govt.nz) for further information on epidemics and pandemics.

12. Your claim **arises** from, or is associated with, travel to countries or parts of a country for which an advice or warning has been released by the New Zealand Ministry of Foreign Affairs and Trade or any other government or official body prior to the purchase date on your **certificate of insurance**; and

The advice or warning risk rating is 'Do Not Travel' (or words to that effect) or the advice or warning **advises** against all travel to or in that location or **advises** against specific transport arrangements or participation in specific events or activities; or

The mass media has indicated the existence or potential existence of circumstances that may affect your travel; and

You did not take appropriate action to avoid or minimise any potential claim under your **policy** (including delay of travel to the country or part of the country referred to in the relevant advice(s), warnings and/or mass media statement(s).

The circumstances to which this exclusion applies, include but are not limited to strike, acts of terrorism, riot, weather event, civil protest or contagious disease (including an **epidemic** or **pandemic**).

13. Your claim **arises** from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.

14. Your claim **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.

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

16. Your claim **arises** from, is related to or associated with any **pre-existing medical condition**, except as provided under the **Pre-existing Medical Conditions** or in **Sections 6 c) within Cancellation Fees & Lost Deposits, Section 7A: Family Emergency; Section 8: Resumption of Journey**

17. Your claim **arises** from, is related to or associated with pregnancy, childbirth or related **complications**, or if you are not yet pregnant, any medical intervention, assisted conception or fertility treatment you have undergone or are undergoing except as provided under the **Pregnancy Section**.

18. Your claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.

19. You arrange to travel when you know of circumstances that may lead to your **journey** being disrupted or cancelled.

20. Your claim **arises** from, is related to, or associated with, elective surgery or treatment.

21. Your claim **arises** from, is related to, or associated with, any routine treatment or management or your **pre-existing medical condition(s)**; for example, blood tests and prescription renewals.

22. Your claim **arises**, or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an **injury** or **illness** that would otherwise be covered by this **policy**.

23. Your claim **arising** from, related to or associated with, planned surgery, treatment, investigation or procedure, or for any yet to be diagnosed conditions.

24. Your claim involves a **hospital** where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.

25. Your claim involves the cost of medication in use at the time the **journey** began or the cost for maintaining a course of treatment you were on prior to the **journey**.

26. Your claim **arises** from suicide or attempted suicide, physical, mental or emotional exhaustion, including but not limited to jet lag.

27. Your claim **arises** from a sexually transmitted disease.

28. You were under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a **medical adviser**, and taken in accordance with their instructions.

29. You received private **hospital** or medical treatment where public funded services or care is available in New Zealand or under any **reciprocal health care agreement** between the government of New Zealand and the government of any other country unless we or First Assistance agreed in advance to the private treatment.

30. Your claim **arises** from or is any way related to the death or **hospitalisation** of any person aged 85 years and over, regardless of the country in which they may live.

31. Your claim **arises** from any sport and activity unless that sport and activity is covered under the 'Table of Sports and Activities Covered' and where applicable you have selected and paid an additional premium to obtain 'Sports and Activities Cover'.

32. Your claim relates to Winter Sports unless you have selected the additional option 'Snow Ski Cover' and paid an additional premium.

33. Your claim **arises** from any loss or from the financial collapse or cessation of business of a travel service provider, travel booking agency or service, transport operator, tour operator, or accommodation provider.

34. Your claim **arises** from travel in any air-supported device, other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

35. Your claim **arises** from you or your **travelling companion** participating in professional sport of any kind.

36. Your claim is for any cost which you would have been expected to pay had the reason for the claim not occurred (e.g. cost of food which you would paid for in any case.

37. We will not pay any cover, claim or benefit under the policy where doing so would breach any sanction, prohibition or other restrictions imposed by law or regulation on us or the insurer.





## 2.4. GENERAL CONDITIONS

### OTHER INSURANCE

If any loss, damage or liability covered under this **policy** is covered by other insurance, you must give us details. If you are paid the full amount of your claim under one policy, you cannot make a claim under another policy.

If you are not paid the full amount of your claim under another policy, we will make up the difference provided your claim is covered by the policy. We may seek contribution from the other insurer. If we do, you must give us any information or assistance we reasonably need to do so.

### SUBROGATION

If you are aware of any third party that is or may be liable for your loss or damage, you must tell us about them.

We are entitled to and may (at our discretion) seek to recover compensation from any party in respect of anything covered by this **policy**, including bringing legal proceedings. We are entitled to control and settle any such recovery action.

You must provide any assistance and permit all acts and things that we reasonably require to enable us to pursue any such recovery actions even if we have not yet paid your claim or the amount we pay does not fully compensate you for your loss or damage.

### RECOVERY

Any money we recover from a third party under our right of subrogation will be applied in the following order:

- › To us for our administration and legal costs arising from the recovery and for an amount equal to the amount we pay you under the **policy**;
- › To you for your uninsured loss (less your **excess**);
- › To you for your **excess**.

If we have paid the full amount of your loss and you later receive a payment from someone else for that loss, you

must pay that money to us (but only up to the amount we paid you).

If we pay for lost or damaged property which is later recovered or replaced by a third party, you must repay us the amount we paid for that property.

### BUSINESS TRAVELLERS —GST

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

If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

### 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.

# 3

## PRE-EXISTING MEDICAL CONDITIONS

Travel insurance will cover you when you've unexpectedly become ill or sustained an injury overseas.

Medical conditions that exist prior to purchasing will be subject to an assessment.

Pre-existing conditions can refer to a range of circumstances.

If you've had hip replacement surgery, broken an arm or suffered a bout of bronchitis, we'd like to know.

This **policy** only covers unforeseen medical events. Some **pre-existing medical condition(s)** are not covered.

This section explains which **pre-existing medical condition(s)** are covered automatically and how you can apply to cover **pre-existing medical condition(s)** that are not automatically covered.

## 3.1. WHAT IS A PRE-EXISTING MEDICAL CONDITION

### A PRE-EXISTING MEDICAL CONDITION IS:

- a) Any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
- b) Any condition that involves your heart, brain, circulatory system/blood vessels, your lung or respiratory conditions or any type of cancer that has been investigated
- c) or treated by a health professional prior to the **relevant time**; or
- d) Any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, **illness** or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or
- e) Any condition for which you have undergone surgery in the past 12 months; or
- f) Pregnancy that is not automatically covered under item 3.3 Pregnancy within this section of the policy document.
- g) Any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

### RELEVANT TIME IN RESPECT OF:

- a) **Single trip policies** means the time of issue of the **policy**.
- b) **Frequent Traveller policies** means the first time at which any part of the relevant trip is paid for or the time at which the **policy** is issued, whichever occurs last.

The above definitions apply to you, your **travelling companion**, and a **relative** or any other person.

## 3.2. GETTING COVER FOR YOUR EXISTING MEDICAL CONDITION(S)

We treat **pre-existing medical condition(s)** in one of two ways:

- 1) **Automatically Covered**;
- 2) **Medical Assessment**

Please review each of these categories to determine which category applies to you.

We regret that we cannot offer additional cover for pre-existing medical conditions under Already Overseas plan.

## 1. AUTOMATICALLY COVERED

The **pre-existing medical conditions** listed below are automatically covered under this **policy** at no additional charge, provided:

- › The condition has been stable for more than 12 months; and
- › There is no planned surgery, treatment or specialist review; and
- › You have not attended hospital for treatment for the condition in the past 12 months.

### CONDITIONS WE AUTOMATICALLY COVER:

Acne

Allergies- limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever

Asthma- providing that you have no other lung disease and are less than 60 years of age at the date of issue of the certificate of insurance.

Bell's palsy

Benign positional vertigo

Bunions

Carpal tunnel syndrome

Cataracts – provided you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days.

Celiac disease (gluten intolerance)

Congenital blindness

Congenital deafness

Dry eye syndrome

Diabetes mellitus (Type I + Type II) – providing you were diagnosed over 12 months ago; and have no eye, kidney, nerve or vascular complications, and do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia, and are under 50 years of age at the date of policy issue

Epilepsy – providing you have not had any seizures in the past 12 months, and you are on no more than one anticonvulsant medication

Folate deficiency

Gastric reflux (heartburn, indigestion)

Goitre

Glaucoma (increased ocular pressure)

Graves' disease

Hiatus hernia

Hypercholesterolaemia (high cholesterol), Hyperlipidaemia (high blood lipids) – provided you do not also suffer from a known cardiovascular disease

Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and your most recent reading is less than 165/95

Hypothyroidism (underactive thyroid), including Hashimoto's disease

Impaired glucose tolerance (glucose intolerance, pre-diabetes) provided you are under 50 yrs of age at the date of policy issue.

Incontinence

Insulin resistance

Menopause- provided you do not have osteoporosis

Nocturnal cramps

Osteopaenia

Pernicious anaemia

Raynaud's disease

Sleep apnoea

Trigeminal neuralgia

If your condition is listed above, but you do not meet the criteria for automatic cover, you can apply for cover by assessment.

Please see item **2. Medical Assessment**.

## 2. MEDICAL ASSESSMENT

You **MUST** declare any other **pre-existing medical condition(s)** that is not described above, even if you no

longer receive treatment for them and you do not require any additional cover.

## HOW TO TELL US ABOUT YOUR PRE-EXISTING MEDICAL CONDITION.

To add a **pre-existing medical condition(s)**, you **MUST** let us know at the time you buy your **policy** and complete our medical assessment. We will ask you some questions about your health and then determine whether we can offer you cover and if so, on what terms.

Depending on your condition, we may decline to cover you, limit the amount of cover, exclude specific medical condition and/or agree to provide cover for an additional premium.

Each condition that we agree to cover will be noted on your **certificate of insurance** after you pay any applicable additional premium. You are not covered unless the condition is noted on your **certificate of insurance**.

We will only pay for treatment that was not expected at the time we agreed to insure you.

## 3.3. PREGNANCY

You are covered under the **policy** while you are pregnant:

- › for single foetus pregnancies- up to and inclusive of the 24th week of gestation.
- › for multiple pregnancies- up to and inclusive of the 19th week of gestation.

If you have had **complications** of this pregnancy you **MUST** complete our medical assessment.

We will assess your application and decide whether and to what extent we can offer you insurance for your pregnancy and/or **journey**.

Depending on the circumstances, we may decline to cover you, limit your cover and/or agree to provide cover for an additional premium. Any limitation on cover will be noted on your **certificate of insurance**.

If you have not told us about the circumstances of your pregnancy when you were required to do so, we may refuse your claim or reduce it to the amount we would have paid had you given us the required information.

### WE WILL NOT PAY:

In no circumstance we will pay any medical expenses for

- › Regular antenatal care;
- › Childbirth at any gestation; or
- › Care of the newborn child.

# 4

## HELP & EMERGENCY

In an emergency situation, time is critical.

Contact our emergency assistance service as soon as possible if you need to go to hospital, are in an accident, require medical evacuation or repatriation.

24 Hours, 7 Days

**+64 9884 0229**

[travelinsurance.co.nz/emergencies](https://travelinsurance.co.nz/emergencies)

# 5

## HOW TO CLAIM WITH TINZ

We hope your holiday creates memories for all the right reasons.

However should your plans run off course and  
you need to make a claim, this is what you will need to know.



## MAKING A CLAIM

If an event occurs which you think might be covered by the **policy**, you need to take some action right away:

- › For claims under **Sections 1 & 2: Overseas Emergency Medical Assistance and Medical Expenses Incurred Overseas**, notify First Assistance as quickly as possible.
- › See First Assistance Emergency Contact on page 10. In some cases, we may refuse to pay your claim if you don't notify them.
- › You must not admit to anyone that you are at fault for any event. You must not offer or promise to pay any money to anyone or become involved in litigation, without our approval.
- › Report loss or theft of your **luggage and personal effects** to the police immediately and obtain written evidence of your report.
- › Report damage or misplacement of your **luggage and personal effects** caused by an airline or other operator or accommodation provider to an appropriate official and obtain a written report, including details of any settlement offer they make.
- › Do everything you can to reduce your loss as much as possible.
- › Keep evidence of the value of any property insured or the amount of any loss you sustain
  - you'll need to provide this to us when you submit your claim.

### STEP 1 – SUBMIT YOUR CLAIM

If you need to make a claim on the **policy**, it's important that you let us know as soon as possible and within 30 days of your return **home**. You can contact us:

- › by email: [info@travelclaimscentre.com](mailto:info@travelclaimscentre.com)
- › online: [travelinsurance.co.nz/claims](http://travelinsurance.co.nz/claims)

When submitting your claim, make sure you provide us with full information. If you delay submitting your claim, or provide us with insufficient information and we are disadvantaged as a result, we may need to reduce the amount we pay in settlement of your claim.

You must provide us (at your own expense) any information we reasonably ask for to support your claim, such as but not limited to police reports, valuations,

medical reports, original receipts or proof of purchase and ownership.

You will need to show evidence for all expenses that you are claiming. If required, we may ask you to provide us with translations into English of any such documents to enable us to consider your claim.

### STEP 2 – ASSESSMENT

We will assess your claim within 10 business days of receiving it, provided we have all necessary information and documentation. If we need additional information, we'll let you know within 10 business days and provide an initial estimate of the timetable and process for making a decision.

Once our assessment is complete, we'll decide whether to accept or deny your claim. If it is denied we'll let you know in writing and give you our reasons.

### STEP 3 – CLAIM PAYMENT

If your claim is accepted, we'll pay the amount due to you in New Zealand dollars. We'll pay this to you unless you ask us to pay someone else.

Importantly:

Where applicable, we will apply the rate of currency exchange that was current at the time you incurred an expense.

Depreciation will be applied to claims for **luggage and personal effects** at the rate we determine appropriate.

If you make a claim against someone else in relation to a loss covered by the **policy** and you do not get paid the full amount of your claim, we'll make up the difference, provided:

- › The claim is covered by the policy; and
- › You claim against the other person first.

# 6

## TNIZ DEFINITIONS

You've got better things to do, such as travel, so we have tried to keep this as simple as possible.

The following words with special meanings are important for you to understand.

Where used in this document, the following words and phrases have the meaning set out below.

**'Accidentally damaged'** means an unexpected, unintended, unforeseeable event causing damage. The accidental damage must occur while you are on your **journey**.

**'act of terrorism'** means the use of or threat of violence by any person or group to intimidate a population, or to compel a Government or an international organization to do or abstain from doing an act for political, religious, ethnic or ideological reasons. Threats or violence committed for personal gain or which arise from personal relationships between you and the person/s concerned are not acts of terrorism.

**'arise', 'arises' or 'arising'** means directly or indirectly arising or in any way connected with.

**'certificate of insurance'** means the certificate of insurance that we issue to you when you purchase the **policy** and that forms part of your contract with us.

**'carer'** means a person who provides personal care, support or assistance to another individual in need of support due to disability, medical condition, including terminal or chronic illness, **mental illness** or is frail and aged.

**'chronic'** means a medical condition that has been (or is likely to be) present for three months or longer.

**'complications'** means any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the outcome of the pregnancy.

**'dependant'** means your children or grandchildren not in full-time employment who are under the age of 19 and travelling with you on the **journey**, and are named on the **certificate of insurance**

**'drone'** means unmanned aerial vehicle.

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

**'excess'** means the amount which you must first pay for each claim **arising** from any one event before a claim can be made under your **policy**.

**'family'** means you, your spouse or partner and your **dependants** who are named on the certificate of insurance.

**'high value items'** means **luggage and personal effects** excluding jewellery, watches, bicycles and watercraft (other than surfboards) that you have purchased additional cover for and that are listed on your **certificate of insurance** with a nominated sum insured.

**'home'** means the permanent residential address 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.

**'ill' or 'illness'** means a medical condition, not being an injury, which first occurs during your period of cover.

**'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 sickness, illness or disease.

**'insurer'** means Certain Underwriters at Lloyd's.

**'journey' or 'trip'** means your journey from the time when you leave your **home** to go directly to the place you depart from on your travels, and ends when you return to your **home**. Journeys that involve travel solely within New Zealand will only be covered when you are more than 50 kilometres away from your **home**.

**'luggage and personal effects'** means any personal items owned by you and that you take with you or buy on your **journey** and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any cash, bank notes, currency notes, cheques, credit cards, negotiable instruments, bicycles, **drones**, passports, business samples or items that you intend to trade.

**'medical adviser'** means a qualified doctor of medicine or dentist, other than you or a **relative**, holding the

necessary certifications in the country in which they are currently practising.

**‘mental illness’** means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person. Examples of **mental illness** include, but are not limited to, phobias, stress, depression, anxiety disorders, schizophrenia, eating disorders and addictive behaviours.

**‘moped’** or **‘scooter’** means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 50cc. It does not mean or include any dirtbikes.

**‘motorcycle’** means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

**‘off-piste skiing’** means participating in **winters sports** in ungroomed, unmarked areas inside ski resort boundaries.

**‘open water sailing’** means sailing more than 10 nautical miles off any land mass.

**‘overseas’** means in any country other than New Zealand.

**‘pandemic’** means a form of an epidemic that extends throughout an entire continent, even the entire human race.

**‘plan’** means the type of TINZ travel insurance you have chosen (Overseas, Already Overseas, Domestic and Frequent Traveller) chosen. This includes the level of cover between Essentials, Comprehensive and Comprehensive Plus for an Overseas plan.

**‘policy’** means your travel insurance policy with us and is made up of this policy document, your **certificate of insurance** and any other document we tell you forms part of the **policy**.

**‘pre-existing medical condition’** means:

- a) Any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or

- b) Any condition that involves your heart, brain, circulatory system/blood vessels, your lung or respiratory conditions or any type of cancer that has been investigated or treated by a health professional prior to the **relevant time**; or
- c) Any chronic or ongoing (whether **chronic** or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or
- d) Any condition for which you have undergone surgery in the past 12 months; or
- e) Pregnancy that is not automatically covered under item 3.3 Pregnancy within this section of the policy document.
- f) Any of the above conditions which are subject of an investigation, even if the condition has not been diagnosed.

This definition applies to you, your **travelling companion**, a **relative**.

**‘reasonable’** means, for medical or dental expenses, the standard level of care given in the country you are in or, for other expenses, the standard level you have booked for the rest of your **journey** or, as determined by us.

**‘reciprocal health care agreement’** means an agreement between the Government of New Zealand and the government of another country where New Zealand residents are provided with subsidised essential medical treatment. (Please visit [www.health.govt.nz](http://www.health.govt.nz) for details of reciprocal health care agreements with New Zealand).

**‘relative’** means for the purposes of this **policy**, your or your **travelling companion’s** mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian only if they are under 85 years of age and currently residing in New Zealand or Australia.

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

**‘resident’** means a person who is living in New Zealand and is either a New Zealand Citizen or permanent visa holder.

**‘sick’** or **‘sickness’** means a medical condition, not being an injury, which first occurs during your period of cover.

**‘TINZ’** is a registered Business Name of The Insurance Geeks Limited. The Insurance Geeks Ltd, Company No. 5904999, FSP493626 (a NZ company) arranges this insurance as an Appointed Representative of Coffre-Fort Pty Ltd, ABN 66 125 358 518, AFS Licence No. 472457.

**‘totally lost’** means the total physical loss or loss of use of hand or foot at or above the wrist or ankle. For an eye, it means the entire and irrecoverable loss of sight in that eye.

**‘travelling companion’** means a person who is not your **dependant** and with whom you have made arrangements, before your **policy** was issued, to travel with you for at least 75% of your **journey**.

**‘trip’** please refer to **‘journey’** or **‘trip’**

**“unattended”** means but is not limited to when an item is:

- not on your person or under your control at the time of loss;
- left with someone you don’t know;
- left in a place where it can be taken without your knowledge including on the beach or beside the pool when you swim;
- left in a place where the item is out of your sight; and/or
- left at a distance where you are unable to prevent the item from being unlawfully taken

**“Valuables”** means passports, travel documents, jewellery, watches, phones, previous metals or stones or items made from previous metals or stones, furs, binoculars, telescopes, computer games, any kind of photographic equipment, computers, laptops or tablets.

**‘winter sports’** means the following amateur activities that do not involve racing, aerobatics, jumping, aerial, stunting or freestyle: big foot skiing, cat skiing, cross-country skiing (along a designated cross country ski route only), glacier walking, heli skiing, ice hockey (not competitive), ice skating, lugeing-ice, mono skiing, off piste skiing with professional guide, skiing and snowboarding (recreational only), snowmobiling and tobogganing.

# 7

## FINANCIAL SERVICES GUIDE

This FSG describes the financial services provided by TINZ and is designed to assist you to decide whether to use these services.

It also describes how TINZ is paid, our professional indemnity insurance and how we manage complaints.

## ABOUT US

Your **policy** is underwritten by Certain Underwriters at Lloyd's (the **insurer**).

The **insurer** has appointed **TINZ** to issue, vary, renew or cancel **policies** and to handle and settle claims on the **insurer's** behalf.

**TINZ** is a registered Business Name of The Insurance Geeks Limited, Company No. 5904999.

The Insurance Geeks Limited is a registered Financial Service Provider (FSP505566) authorised to provide general financial product advice on and deal in general insurance products.

**TINZ** acts as agent of the **insurer** and not as your agent.

## REMUNERATION & ASSOCIATIONS HOW WE ARE PAID?

The premium for the **policy** is payable to the **insurer**.

**TINZ** is paid up to 28% (incl. GST) of the premium paid for the **policy** for our costs of issuing the **policy** and managing claims.

## WHO WE PAY

If you are referred to **TINZ** by one of our referral partners, **TINZ** will pay that person a referral fee; of up to 20% of the amount we receive.

**TINZ's** employees and representatives receive an annual salary.

To obtain more information about our remuneration arrangements please contact **TINZ** before we provide any financial service to you.

## PROFESSIONAL INDEMNITY INSURANCE

**TINZ** has professional indemnity insurance covering errors and mistakes made in relation to our insurance services.

## COMPLAINTS

We treat complaints seriously. If you have a concern about this **policy** or the insurance services we provide, please let us know by emailing [complaints@coffre-fort.com.au](mailto:complaints@coffre-fort.com.au)

We'll acknowledge your complaint and attempt to resolve it within 10 business days, if we have all the necessary information and have completed any investigation required. If further information or investigation is required, we'll agree **reasonable** alternative timeframes with you.

If we do not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact:

**Lloyd's Underwriters' General Representative** in New Zealand

PO Box 5639, Wellington 6145 New Zealand

- › by email: [idrnewzealand@lloyds.com](mailto:idrnewzealand@lloyds.com)
- › by phone: + 04 4727582

If your complaint remains unresolved after this process, you can refer the matter to the Insurance & Financial Services Ombudsman (IFSO). It provides free and independent dispute resolution services for consumers who have general insurance disputes falling within its terms of reference.

The contact details for the IFSO are:

## INSURANCE & FINANCIAL SERVICES OMBUDSMAN

- › by free phone: **0800 888 202**
- › by phone: + 64 (04) 499 7612
- › by email: [info@ifso.co.nz](mailto:info@ifso.co.nz)
- › by post: GPO Box 10-845

Wellington 6145 New Zealand



## PRIVACY

**TINZ** and the **insurer** are committed to ensuring the privacy and security of your personal information. We use the information you provide to assess the risk of, provide you with insurance cover, and assess and manage claims. We may also use your contact details to send you information and offers about products and services we believe will be of interest to you. If you don't provide us with full information, we may not be able to provide insurance or assess a claim.

If you provide us with information about someone else, you must obtain their consent to do so.

When issuing and administering your insurance, **TINZ** will provide your information to the **insurer** in the United Kingdom. This may include your medical information if you have made a medical related claim.

Your information may also be provided to contracted third party service providers (e.g. emergency assistance and claims management companies), but **reasonable** steps will be taken to ensure that they comply with privacy legislation.

**TINZ** has a [Privacy Policy](#) containing information about how you can access or correct the information we hold about you, or make a privacy related complaint.

You can obtain a copy:

- › by email: [info@travelclaimscentre.com](mailto:info@travelclaimscentre.com)
- › online: [travelinsurance.co.nz/privacy/](https://travelinsurance.co.nz/privacy/)

In providing your personal information, you consent to its collection and use as outlined above.

## CONTACT US

You can contact TINZ at any time using the details below:

- › Email: [info@travelinsurance.co.nz](mailto:info@travelinsurance.co.nz)

-- INTENTIONALLY LEFT BLANK --



(+) represents the dialing out code from  
countries outside of New Zealand.

**SALES ENQUIRIES**

[info@tinz.co.nz](mailto:info@tinz.co.nz)

**CLAIM ENQUIRIES**

[info@travelclaimscentre.com](mailto:info@travelclaimscentre.com)

**24 HOUR  
EMERGENCY ASSISTANCE**

(+) 64 9884 0229

Coverholder at **LLOYD'S**

**TINZ**