

TINZ

TRAVEL INSURANCE NEW ZEALAND



Combined Financial Services Guide (FSG)
and Product Disclosure Statement (PDS)

Effective 22 February 2017

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.

TABLE OF CONTENTS

1 BEFORE YOU BUY

1.1 Ten Things You Should Know	5
1.2 Policy Options:	10
1.3 Policy Changes:	12

2 YOUR POLICY

2.1 Table of Benefits	15
2.2 What's covered and what's not?	18

Medical:	Sections 1 - 5	18
Cancellations:	Sections 6 - 11	21
Luggage & Personal Effects:	Sections 12 - 15	27
Personal Liability:	Section 16	31
Rental Vehicle Excess:	Section 17	32
Terrorism, Hijack & Kidnap:	Section 18-19	33
Loss Of Income:	Section 20	34
Snow Ski Cover:	Sections 21 - 28	35
Sports & Activities		39

2.3 General Exclusions	46
2.4 General Conditions	50

3 PRE-EXISTING MEDICAL CONDITIONS

3.1 What Is A Pre-Existing Medical Condition	52
3.2 Getting Cover For Your Existing Medical Condition(s)	52
3.3 Pregnancy	54

4 HELP & EMERGENCY

5 HOW TO CLAIM WITH TINZ

6 TINZ DEFINITIONS

7 FINANCIAL SERVICES GUIDE

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 Lloyds to issue, vary, renew or cancel the policy and to handle and settle claims on the insurer's behalf.

YOUR INSURER

Your travel insurance policy is insured 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 AAI Australia.

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**' mean the person(s) whose name(s) is set out on your certificate of insurance, and if you have Single, or Family cover, **your** dependants.

'**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.

Please Note: If you are aged 80 and over, you are required to provide us with a completed Pre-Existing Medical Declaration Form before we can issue a **policy** for you.

You can obtain the form at www.travelinsurance.co.nz/pre-existing-medical-conditions or by calling us on 0800 699 070.

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 PDS or standard terms available on our website www.travelinsurance.co.nz/policy

WHO WILL BE COVERED

When applying for cover, you need to select who will be covered.

You can select from:

- › SINGLE - this covers **you** and **your dependants** who travel with you and are named on the **certificate of insurance**.
- › GROUP (two or more adult travellers) - **you** and each other person named on the **certificate of insurance** are covered as if you were each were individually insured under separate policies. Single benefit limits apply to each **insured person** (unless otherwise specified).
- › FAMILY - this covers **you** and members of **your** family who are named on the **certificate of insurance** that travel with you. Benefit limits apply to the combined total of all claims made, regardless of the number of people who claim.

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 for 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

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.

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 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 PDS. 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.

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 8, 18B, 18C and 19.
Essentials	Sections 1, 2, 2A, 6, 12, 16 and 18.

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** 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 for an overseas **journey** whereby the traveller has already left New Zealand. This plan is available for travellers aged 74 and under.

- › One way travel insurance back to New Zealand.
- › Cover ends when you arrive at any immigration counter in New Zealand, or on the end date set out on your **certificate of insurance**, whichever happens first.
- › 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** up to 18 months for travellers up to 69 years old (at the time of **policy** purchase), and 6 months for travellers between 70 to 74 years old.

3. DOMESTIC

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

- › **Journeys** 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.

You will only have cover under the following Sections while travelling in New Zealand.

[Section 4: Accidental Death](#)

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

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

[Section 7A: Family Emergency](#)

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

[Section 10: Disruption of Journey](#)

[Section 12: Luggage & Personal Effects,](#)

[Section 16: Personal Liability](#)

[Section 17: Rental Vehicle Excess.](#)

Cover will only apply if you are travelling to/ from a destination which is at least 50 km from your home.

› Benefit limits and sub-limits are reinstated on the completion of each **journey**, except for [Section 16: Personal liability](#). The amount is shown in the [Table of Benefits](#) is the most we will pay for all claims combined under Section 16 for the twelve-month 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.

Receipts and/or valuations must be provided in the event of a claim.

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.

2. 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 21 to 28](#).

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

*sub-limits apply (refer to Sections 21 to 28).

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](#)'.

3. 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 9 913 2361**
- › by email: 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 or over under the Already Overseas plan.
- › If you are aged 70 or over beyond 6 months.

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	ESSENTIALS		COMPREHENSIVE		COMPREHENSIVE PLUS	
			SINGLE/GROUP (PER PERSON)	FAMILY (TOTAL)	SINGLE/GROUP (PER PERSON)	FAMILY (TOTAL)	SINGLE/GROUP (PER PERSON)	FAMILY (TOTAL)
MEDICAL								
1	Overseas Emergency Medical Assistance	Yes	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
2	Medical Expenses Incurred Overseas ^	Yes	Unlimited \$500	Unlimited \$1,000	Unlimited \$1,000	Unlimited \$2,000	Unlimited \$2,500	Unlimited \$5,000
2A	Includes Dental Expenses^							
3	Hospital Cash Allowance^	Yes	X	X	\$5,000	\$10,000	\$5,000	\$10,000
4	Accidental Death	No	X	X	\$15,000	\$30,000	\$25,000	\$50,000
5	Permanent Disability^	No	X	X	\$15,000	\$30,000	\$25,000	\$50,000
CANCELLATION & TRIP DISRUPTION								
6	Cancellation Fees & Lost Deposits	Yes	\$10,000	\$20,000	\$25,000	\$50,000	Unlimited	Unlimited
7	Additional Accommodation & Travel Expenses	No	X	X	Yes	Yes	Yes	Yes
7A	Includes Family Emergency							
7B	Includes Emergency Companion Cover							
8	Travel Services Provider Insolvency^	Yes	X	X	X	X	\$10,000	\$20,000
9	Resumption of journey^	No	X	X	\$3,000	\$6,000	\$3,000	\$6,000
10	Disruption of journey	No	X	X	\$1,000	\$2,000	\$1,000	\$2,000
11	Alternative Transport Expenses^	No	X	X	\$5,000	\$10,000	\$5,000	\$10,000
LUGGAGE & PERSONAL ITEMS								
12	Luggage & Personal Effects	Yes	\$5,000	\$10,000	\$15,000	\$30,000	\$25,000	\$50,000
13	Travel Documents, Credit Cards & Travellers Cheques^	Yes	X	X	\$2,500	\$5,000	\$5,000	\$10,000
14	Theft Of Cash^	Yes	X	X	\$250	\$500	\$250	\$500
15	Luggage & Personal Effects Delay Expenses^	No	X	X	\$250	\$500	\$1,000	\$2,000
PERSONAL LIABILITY								
16	Personal Liability	Yes	\$5 Million	\$5 Million	\$5 Million	\$5 Million	\$5 Million	\$5 Million
RENTAL VEHICLE EXCESS								
17	Rental Vehicle Excess	Yes	X	X	\$6,000	\$6,000	\$6,000	\$6,000
TERRORISM, HIJACK & KIDNAP								
18A	Overseas Medical Expenses^	Yes	\$10 Million	\$10 Million	\$10 Million	\$10 Million	\$10 Million	\$10 Million
18B	Cancellation & Rearrangement^	Yes	X	X	X	X	\$5,000	\$10,000
18C	Evacuation & Curtailment^	Yes	X	X	X	X	\$5,000	\$10,000
19	Hijack And Kidnap^	Yes	X	X	X	X	\$7,500	\$7,500
LOSS OF INCOME								
20	Loss Of Income^	No	X	X	\$10,400	\$20,800	\$10,400	\$20,800

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.

sub-limits may apply, please refer to the relevant section under "your policy".

^ means benefit not covered while travelling in new zealand.

2.1 TABLE OF BENEFITS CONT.

POLICY SECTION & BENEFIT:		EXCESS	ALREADY OVERSEAS		FREQUENT TRAVELLER		DOMESTIC	
			SINGLE/GROUP (PER PERSON)	FAMILY (TOTAL)	SINGLE/GROUP (PER PERSON)	FAMILY (TOTAL)	SINGLE/GROUP (PER PERSON)	FAMILY (TOTAL)
MEDICAL								
1	Overseas Emergency Medical Assistance ^	Yes	Unlimited	Unlimited	Unlimited	Unlimited	X	X
2	Medical Expenses Incurred Overseas ^	Yes	Unlimited	Unlimited	Unlimited	Unlimited	X	X
2A	Includes Dental Expenses^		\$1,000	\$2,000	\$1,500	\$3,000		
3	Hospital Cash Allowance^	Yes	\$5,000	\$10,000	\$5,000	\$10,000	X	X
4	Accidental Death	No	\$15,000	\$30,000	\$25,000	\$50,000	\$15,000	\$30,000
5	Permanent Disability^	No	\$15,000	\$30,000	\$25,000	\$50,000	X	X
CANCELLATION & TRIP DISRUPTION								
6	Cancellation Fees & Lost Deposits	Yes	\$25,000	\$50,000	Unlimited	Unlimited	\$25,000	\$50,000
7	Additional Accomodation & Travel Expenses	No	\$25,000*	\$50,000	\$50,000	\$100,000	\$50,000	\$100,000
7A	Includes Family Emergency		Yes	Yes	Yes	Yes	Yes	Yes
7B	Includes Emergency Companion Cover		Yes	Yes	Yes	Yes	Yes	Yes
8	Travel Services Provider Insolvency^	Yes	X	X	\$10,000	\$20,000	X	X
9	Resumption of journey^	No	\$3,000	\$6,000	\$3,000	\$6,000	X	X
10	Disruption of journey^	No	\$1,000	\$2,000	\$1,000	\$2,000	\$1,000	\$2,000
11	Alternative Transport Expenses^	No	\$5,000	\$10,000	\$5,000	\$10,000	X	X
LUGGAGE & PERSONAL ITEMS								
12	Luggage & Personal Effects^	Yes	\$15,000	\$30,000	\$25,000	\$50,000	\$15,000	\$30,000
13	Travel Documents & Credit Cards^	Yes	\$2,500	\$5,000	\$5,000	\$10,000	X	X
14	Theft Of Cash^	Yes	\$250	\$500	\$250	\$500	X	X
15	Luggage & Personal Effects Delay Expenses^	No	\$250	\$500	\$1,000	\$2,000	X	X
PERSONAL LIABILITY								
16	Personal Liability	Yes	\$5 Million	\$5 Million	\$5 Million	\$5 Million	\$5 Million	\$5 Million
RENTAL VEHICLE EXCESS								
17	Rental Vehicle Excess	Yes	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
TERRORISM, HIJACK & KIDNAP								
18A	Terrorism - Overseas Medical Expenses^	Yes	\$10 Million	\$10 Million	\$10 Million	\$10 Million	Nil	Nil
18B	Cancellation & Rearrangement^	Yes	X	X	\$5,000	\$10,000	X	X
18C	Evacuation & Curtailment^	Yes	X	X	\$5,000	\$10,000	X	X
19	Hijack And Kidnap^	Yes	X	X	\$7,500	\$7,500	X	X
LOSS OF INCOME								
20	Loss Of Income^	No	\$10,400	\$20,800	\$10,400	\$20,800	X	X

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.

sub-limits may apply, please refer to the relevant section under "your policy".

^ means benefit not covered while travelling in new zealand.

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 PDS 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 PDS 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 AAI Australia.

WE WILL PAY:

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

- Arrange access to a **medical adviser** for emergency medical treatment while **overseas**.
- 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.
- Provide written guarantees of payment of reasonable expenses for emergency **hospitalisation** that may be required while **overseas**.
- Pass on messages to your family or employer in the case of emergency.
- 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:

- Any **hospital** or medical costs incurred in New Zealand.
- Any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice AAI Australia has given.
- 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 AAI Australia 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 AAI Australia can assist you, neither we nor AAI Australia 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 AAI Australia as soon as possible and obtain their prior approval to any expenses.

If you do not contact AAI Australia 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 AAI Australia as soon as possible and obtain their prior approval to any expenses. If you do not, we will not pay for any expenses that AAI Australia would not have approved or arranged had you sought their prior approval.

- c) If AAI Australia determines that you should return **home** 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 AAI Australia'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 18 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 AAI Australia.
- d) For more than 2 weeks' treatment by a chiropractor, physiotherapist or dentist unless approved by AAI Australia.
- 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 hours you are in **hospital**.
- If you cannot claim for **overseas** medical expense in [Section 2: Medical Expenses Incurred Overseas](#).

We will only pay \$5,000 in respect of any **dependant** and only if you have purchased **Singles** or **Family** cover.

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** and only if you have purchased **Singles** or **Family** cover.

WE WILL NOT PAY:

- a) For death caused by suicide or for any other reason other than caused by **injury** as defined under 'TINZ Definitions'
- 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.
- d) Any claim under this section if we have an amount for you under [Section 5: Permanent Disability](#).

- 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**, and only if you have purchased **Single** or **Family** cover.

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 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](#):

- 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

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 intended 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.

SINGLE COVER	GROUP COVER	FAMILY COVER
\$1,500 total	\$1,500 per person	\$3,000 total

› 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.
- › 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:

SINGLE COVER	GROUP COVER	FAMILY COVER
\$2,000 total	\$2,000 per person	\$4,000 total

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** arising from a **pre-existing medical condition** except as specified under [Section 6: Cancellation Fees & Lost Deposits](#).
 - › An act of threat or terrorism. Whilst you cannot claim under this Section, please refer to [Section 18: 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.

- › 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

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, civil protest, weather, natural disaster or accident.
 - › You unknowingly break any quarantine rule.
 - › Your **home** is rendered uninhabitable by fire, explosion, earthquake or flood.

SECTION 7: ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

APPLICABLE TO:

ALL PLANS OTHER THAN ESSENTIALS.

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 AAI Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of

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 of threat or terrorism. Whilst you cannot claim under this Section, please refer to [Section 18: Terrorism](#).

SECTION 7A: FAMILY EMERGENCY

APPLICABLE TO:

ALL PLANS OTHER THAN ESSENTIALS.

WE WILL PAY:

If, during your **journey**, your travelling companion or a **relative** of either of you:

- › 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:

SINGLE COVER	GROUP COVER	FAMILY COVER
\$2,000 total	\$2,000 per person	\$4,000 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 of threat or terrorism. Whilst you cannot claim under this Section, please refer to [Section 18: Terrorism](#).

SECTION 7B: EMERGENCY COMPANION COVER

APPLICABLE TO:

ALL PLANS OTHER THAN ESSENTIALS.

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 AAI Australia.

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 of threat or terrorism. Whilst you cannot claim under this Section, please refer to [Section 18: Terrorism](#).

SECTION 8: TRAVEL SERVICES PROVIDER INSOLVENCY

APPLICABLE TO:

COMPREHENSIVE PLUS AND FREQUENT TRAVELLER ONLY.

WE WILL PAY:

We will pay the following as a result of the insolvency of a **travel services provider**.

- a) The value of the unused arrangements, less any refunds due to you, if you have to cancel any prepaid transport or accommodation arrangements booked for your **journey**. We will also pay the travel agent's cancellation fees, up to the amount set out below, however, we will not pay more than the level of commission or service fees normally earned by the agent, had your **journey** not been cancelled. Documentary evidence of the travel agent's fee is required.

The maximum we will pay is as follows:

SINGLE COVER	GROUP COVER	FAMILY COVER
\$2,000 total	\$2,000 per person	\$4,000 total

- b) The **reasonable** cost of rearranging your **journey**, prior to or after the commencement of your **journey**, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the **journey** been cancelled.
- c) The **reasonable** additional hotel accommodation and transportation expenses incurred if you have return home.

WE WILL NOT PAY:

- a) We will not pay due to the insolvency of any travel agent, tour wholesaler, tour operator or booking agent.
- b) We will not pay due to the insolvency of a **travel services provider** if, at the time the certificate of insurance was issued, the **travel services provider** was insolvent, or a **reasonable** person would have reason to expect the **travel services provider** might become insolvent.
- c) We will not pay any accommodation expenses incurred after that date you originally planned to return to New Zealand.

SECTION 9: 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 12 months 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:

SINGLE COVER	GROUP COVER	FAMILY COVER
\$4,000 total	\$4,000 per person	\$4,000 total

WE WILL NOT PAY:

- If you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled, disrupted or delayed.
- The death, injury or illness of the relative **arises** from a **pre-existing medical condition** except as specified under [Section 7A: Family Emergency](#).
- You can claim your resumption of journey expenses from anyone else.

SECTION 10: DISRUPTION OF JOURNEY

APPLICABLE TO:

ALL PLANS OTHER THAN ESSENTIALS.

We will reimburse the cost of your **reasonable** additional meals and accommodation expenses if a disruption to your **journey** of at least 6 hours **arises** from circumstances outside your control.

WE WILL PAY:

- › Up to \$200 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.

WE WILL NOT PAY:

We will not pay if a disruption to your **journey arises** from any of the following reasons:

- The financial collapse of any travel agent, tour wholesaler, tour

operator or booking agent.

- b) An act of threat or terrorism. Whilst you cannot claim under this Section, please refer to [Section 18: Terrorism](#).
- c) You can claim your additional meals and accommodation expenses from anyone else.

SECTION 11: ALTERNATIVE TRAVEL EXPENSES

APPLICABLE TO:

ALL PLANS OTHER THAN ESSENTIALS, DOMESTIC.

WE WILL PAY:

We will pay your reasonable additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if your scheduled **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 18 to 20.
- b) The financial collapse of travel agent, tour wholesaler, tour operator or booking agent.

SECTION 12: LUGGAGE & PERSONAL EFFECTS

APPLICABLE TO:

ALL PLANS.

In this section:

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.

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

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

- › With a person who is not named on your **certificate of insurance** or who is not a **travelling companion** or **relative**;
- › With a person who is named on your certificate of insurance or who is a **travelling companion** or **relative** but who fails to keep your luggage and personal effects under close supervision;
- › Where they can be taken without your knowledge; or
- › At such a distance from you that you are unable to prevent them being taken.

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

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 12: 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 returned to your possession;
- b) For loss, theft of or damage to or of the following:

- › Cash, bank notes, currency notes, cheques or negotiable instruments;
 - › Bicycles;
 - › Watercraft of any type (other than surfboards);
 - › Sporting equipment while in use (including surfboards);
- c) Items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus;
- d) For loss of or damage to **luggage and personal effects** which occurred:
- › While they were left **unsupervised** in a public place
 - › While they were left unattended in a motor vehicle unless they were left in a concealed storage compartment of a locked motor vehicle;
- e) While they were left overnight in a motor vehicle even if they were left in a concealed storage compartment of a locked motor vehicle;
- f) Were being sent unaccompanied or under a freight contract;
- g) Results from an electrical or mechanical breakdown;
- h) Are 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 was caused by a crash involving a vehicle in which you are travelling.
- i) If the loss or damage **arises** from:
- › Any process of cleaning, repair or alteration;

- › 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 13: TRAVEL DOCUMENTS & CREDIT CARDS

APPLICABLE TO:

ALL PLANS OTHER THAN ESSENTIALS,
DOMESTIC AND FREQUENT TRAVELLER.

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 14: 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**.

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 15: LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES

APPLICABLE TO:

ALL PLANS OTHER THAN ESSENTIALS AND DOMESTIC.

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 12: 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 16: 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 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, firearms or weapons.

SECTION 17: 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 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**.

Cover is shown in the [Table of Benefits](#) or 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 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.

SECTION 18: 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 12: Luggage & Personal Effects

Section 13: Travel Documents & Credit Cards

Section 14: Theft of Cash

Section 15: Luggage & Personal Effects Delay

Section 16: Personal Liability

Section 17: Rental Vehicle Excess

Section 20: Loss of Income

For additional cover specifically relating to **acts of terrorism**, please refer to Sections 18A, 18B and 18C below.

SECTION 18A: 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 18B: CANCELLATION & REARRANGEMENT

APPLICABLE TO:

COMPREHENSIVE PLUS AND FREQUENT TRAVELLER ONLY.

WE WILL PAY:

If, after you purchase your **policy** and within one week before you travel, the New Zealand government upgrades its travel advisory warning on 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 18C: EVACUATION OR CURTAILMENT

APPLICABLE TO:

COMPREHENSIVE PLUS AND FREQUENT TRAVELLER 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 18B and 18C is:

SINGLE COVER	GROUP COVER	FAMILY COVER
\$5,000 total	\$5,000 per person	\$10,000 total

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 19: HIJACK AND KIDNAP

APPLICABLE TO:

COMPREHENSIVE PLUS & FREQUENT TRAVELLER.

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:

SINGLE COVER	GROUP COVER	FAMILY COVER
\$250 total	\$250 per person	\$500 total

SECTION 20: 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:

- a) For the first 30 days of your disablement from the time you return to New Zealand.
- b) 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 16: Personal Liability

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

SECTION 21: 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 **unsupervised** in a public 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 22: 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:

- a) Accidental loss, theft, or damage to, **winter sport equipment** owned by you, for which a claim has been accepted by us under [Section 21: Winter Sports Equipment](#); or
- b) 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 23: 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 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:

- a) We will not pay if you do not report the loss or theft within 24 hours to the **policy** or an appropriate authority. You must prove that you made such report by providing us within a written statement from whoever you reported it to.
- b) We will not pay for any claims relating to **winter sports** unless that winter sport is covered under the '[Table of Covered Winter Sports](#)'.
- c) We will not pay where you are unable to provide receipts or other **reasonable** proof of ownership, wherever possible, for the lift pass.

SECTION 24: 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 25: 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 26: 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 27: 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 28: 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, AAI Australia 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 Covered Winter Sports'

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 out 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.

WINTER SPORTS ACTIVITIES COVERED

If you are participating in winter sport activities during your **journey**, please note that cover is only available for the 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;
- › 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 16: 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

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 Ski Racing (not training for, or participating in a competition)
Skiing/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.

SPECIAL CONDITIONS 1

The 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.

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 16: **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).

If you're unsure, please contact TINZ

- › by phone: 0800 699 070
- › by email: 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.

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

ACTIVITY:	ADDITIONAL PREMIUM REQUIRED?	IS SPECIAL CONDITION 1 APPLICABLE?*	IS SPECIAL CONDITION 2 APPLICABLE? **	EXCESS PAYABLE
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 (educational and environmental - 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
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
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

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 shooting	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	No	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 - not racing and sailing inside territorial waters	Yes	No	Yes	Standard
Zip lining	Yes	Yes	Yes	Standard
Zorbing	Yes	Yes	No	Standard

EXCLUDED SPORTS AND ACTIVITIES

This is an exhaustive list of excluded sports and activities and 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
Bobsleighting
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

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 control of a person who does not hold a current motorcycle licence valid for the country you are travelling in.

10. Your claim **arises** from being in control of a moped or scooter without a current New Zealand **motorcycle** or drivers licence or you are a passenger travelling on a **moped** or **scooter** that is in the control of a person who does not hold a current **motorcycle** or drivers licence valid for the country you are travelling in.
11. Your claim **arises** from, is related to or associated with an actual or likely **epidemic** or **pandemic** or the threat of an **epidemic** or **pandemic**.

refer to www.who.int and www.safetravel.govt.nz for further information on epidemics and pandemics.

12. Your claim **arises** 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 'High Risk' or 'Extreme Risk' (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise 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 a provided under the [Pre-existing Medical Conditions Section](#) or in [Sections 6 d\) Cancellation Fees & Lost Deposits](#).
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**, 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**.
22. 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.
23. 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**.
24. Your claim **arises** from suicide or attempted suicide, **mental illness** or physical, mental or emotional exhaustion, including but not limited to jet lag.
25. Your claim **arises** from a sexually transmitted disease.
26. You were under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a **medical adviser**, and taken in accordance with their instructions.
27. 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 AAI New Zealand agreed in advance to the private treatment.

28. 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.
29. Your claim **arises** from any sport and activity unless that sport and activity is covered under the 'Table of Covered Sports and Activities' and where applicable you have selected and paid an additional premium to obtain 'Sports and Activities Cover'.
30. Your claim relates to Winter Sports unless you have selected the additional option 'Snow Ski Cover' and paid an additional premium.

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**.
- › Once we have paid your total loss, we will keep any money left over.

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. We are unable to offer cover for **pre-existing medical conditions**, unless your condition is listed in automatically covered table.

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, 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 before the certificate of insurance was issued; or
- b) 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 issue of the certificate of insurance; or
- c) Any surgery which you have undergone in the past 12 months; or
- d) Pregnancy
- e) Any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

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

3.2 GETTING COVER FOR YOUR EXISTING MEDICAL CONDITION(S)

We treat pre-existing medical conditions in one of three ways:

1. **Automatically covered**
2. **By Application**
3. **Limited Cover**

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.

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

Please see item 2, Assessment by Application below.

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.
Coeliac disease (gluten intolerance)
Congenital blindness
Congenital deafness
Dry eye syndrome
Diabetes mellitus (Type I) – 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
Diabetes mellitus (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 (underactive thyroid)
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)
Incontinence
Insulin resistance
Menopause
Nocturnal cramps
Osteopaenia
Pernicious anaemia
Raynaud's disease
Sleep apnoea
Trigeminal neuralgia
Trigger finger
Vitamin B12 deficiency

2. BY APPLICATION

When you apply for a policy you MUST tell us about the following medical conditions or circumstances, even if you no longer receive treatment for them and you do not require any additional cover. For example, heart or cardiac conditions, respiratory or lung

conditions (other than asthma satisfying the auto acceptance conditions or where you are on home oxygen), metastatic or secondary cancer, dementia or medically documented memory loss, or you are being accompanied on your journey by a full time carer.

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

If you have not told us about a **pre-existing medical condition** when you were required to do so, we may refuse your claim or reduce it to the amount we would have paid had you told us about the condition.

To tell us about or apply for cover for a pre-existing medical conditions, please provide us with a completed Pre-existing medical declaration form. You can obtain the form at www.travelinsurance.co.nz or by calling us on **0800 699 070**.

In some cases, we will require your treating Doctor to provide further declaration. We will tell you if this is required.

Depending on your condition, we may decline to cover you, limit the amount of cover, exclude specific medical conditions 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 conditions is noted on your **certificate of insurance**.

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

3. LIMITED COVER

We regret that if you have any of the excluded pre-existing medical conditions listed below, you have no cover under the following Sections of the policy and you cannot apply to cover them.

Section 1: Overseas Emergency Medical Assistance

Section 2: Medical Expenses Incurred Overseas (including dental expenses)

Section 7: Additional Accommodation and Travel Expenses

Section 7B: Emergency Companion Cover

Section 3: Hospital Cash Allowance

Section 6: Cancellation Fees and Lost Deposits

Section 10: Disruption of Journey

Section 18: Terrorism

The excluded pre-existing medical conditions are:

- › You have been given a terminal or palliative prognosis for any condition with a shortened life expectancy;
- › You require home oxygen therapy or will require oxygen for the journey (including flights);
- › You have chronic renal failure treated by haemodialysis or peritoneal dialysis;
- › You have an aids defining illness or any condition or treatment causing immunosuppression; or
- › You have had, or are on a waiting list for an organ transplant

3.3 PREGNANCY

Pregnancy of an insured person in itself is not considered a **pre-existing medical condition** under this policy.

You are automatically covered under the policy while you are pregnant for the following circumstances:

- › Single foetus pregnancies up to and inclusive of 24th week of gestation.
- › Multiple pregnancies up to and inclusive of the 19th week of gestation.

If you have experienced complications

or your pregnancy arose from medical intervention, assisted conception or fertility

treatment, you must provide us with a completed Pre-existing Medical Declaration Form.

You can obtain the form by calling us on

- › by phone: 0800 699 070
- › or online: www.travelinsurance.co.nz

In some cases, we may require your treating doctor to provide a further declaration. We will tell you if this is required.

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

WE WILL NOT PAY:

In no circumstances 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.

Phone: +64 9888 9274

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.

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 AAI Australia as quickly as possible.
- › Phone AAI Australia: **+64 9888 9274**

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 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 phone: **0800 272 976**
- › by email: info@travelclaimscentre.co.nz
- › online: 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. 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

TINZ 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.

'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 21 and travelling with you on the **journey**, and are named on the certificate of insurance.

'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 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, 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 place where you normally live in New Zealand.

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

'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 illness, illness or disease.

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

'insurer' means certain underwriters at Lloyd's.

'journey' means your journey from the time when you leave your home to go directly to the place you depart from on your travels, and ends when you return to your home.

‘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, negotiable instruments, bicycles, 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 certification 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.

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

‘off-piste skiing’ means 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 (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 PDS, 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 issue of the certificate of insurance; or
- b) 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 issue of the certificate of insurance; or
- c) Any surgery which you have had in the past 12 months; or
- d) Pregnancy that is not automatically covered under the Pregnancy Section.
- e) Any of the above conditions which are the 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 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 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.

'travel services provider'-means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hired agency, bus line, shipping line or railway company.

'winter sports' means 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, recreational ski racing (not training for, or participating in a competition), skiing and snowboarding (recreational only), snowmobiling and tobogganing.

'winter sport equipment' or **'snow ski equipment'** means skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings,

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 the **policy** 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 28 – 32% (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 15% 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 services 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 calling 0800 272 976 or emailing customersolutions@travelclaimscentre.co.nz

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:

Scott Galloway

Lloyd's General Representative in New Zealand
c/-Hazelton Law

Level 29 Plimmer Towers 2-6 Gilmer Terrace
Wellington

Mail: Po Box 5639 Wellington 6145

Email: scott.galloway@hazelton.co.nz

Telephone: + 64 (04) 472 7582

Fax: +64 (04) 472 7571

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

Free Phone: 0800 888 202

Telephone: + 64 (04) 499 7612

Fax: + 64 (04) 499 7614

Post: PO BOX 10-845, Wellington 6145,
New Zealand

Email: info@ifso.nz

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 phone: **0800 272 976**
- › by email: info@travelclaimscentre.co.nz
- › online: travelinsurance.co.nz/claims

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:

Phone: 0800 699 070

Email: info@travelinsurance.co.nz

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

SALES EQUIRIES

0800 699 070 (within New Zealand)
(+) 64 9 913 2361 (from overseas)

info@travelinsurance.co.nz

11B/17 Albert Street
Auckland 1010
New Zealand

CLAIM EQUIRIES

0800 272 976 (within New Zealand)
(+) 61 7 3164 3261 (from overseas)

24 HOUR EMERGENCY ASSISTANCE

(+) 64 9888 9274

TINZ

Coverholder at **LLOYDS**