

Policy Wording Endorsement

Applies to policies issued on or after 27 October 2020

The purpose of this endorsement is to remove the Optional Add-on 'Cancel For Any Reason Cover' and to exclude cover for any claim related to COVID-19 from all sections of the policy.

If you are travelling in New Zealand or Australia, this endorsement will also provide cover for the specific events related to COVID-19 listed in this endorsement.

This endorsement:

- is issued by Zurich Australian Insurance Limited (ACN 000 296 640, an overseas registered company incorporated in Australia) (ZAIL), trading as Zurich New Zealand; and
- supplements each Policy Wording issued by ZAIL,

and should be read together with the following:

- YourCover Policy Wording, with effective date 29 May 2019.

This endorsement applies to all policies issued on or after 27 October 2020.

Terms defined in the Policy Wording have the same meaning where used in this endorsement.

Cover is subject to the section benefit limits, sub limits, conditions and exclusions on the plan You have chosen.

The Policy Wording is amended as follows:

SECTION: Optional Add-ons, Cancel For Any Reason Cover

This optional add-on is suspended which means it is not available to customers for the time being.

This endorsement therefore removes the Cancel For Any Reason Cover wording in the referenced Policy Wording.

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General Exclusions

Please refer to the General Exclusions section

Insert the following new exclusions at the end of the general exclusions.

We will not pay for:

33. claims directly or indirectly arising from or caused by COVID-19, submitted under Your annual multi-trip policy.
34. claims directly or indirectly arising from or caused by COVID-19, including the threat or perceived threat, of COVID-19. **This exclusion does not apply if Your trip destination is New Zealand or Australia and only for the benefits listed in the endorsement attached to this policy wording.**
35. any travel or accommodation costs or expenses arising from a government or public health authority directing You into a period of quarantine which is mandatory for travellers related to cross area, border, region or territory travel. (This exclusion applies regardless of You being diagnosed with COVID-19 or having come into contact with a person diagnosed with COVID-19).
36. claims directly or indirectly arising from or caused by government travel bans; "Do not travel" warnings; government directed border closures; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

If Your destination is New Zealand or Australia, the policy wording is amended to include the following events related to COVID-19:

SECTION 1: Medical and Dental Expenses

Insert this additional wording:

This Section includes cover under Your single trip policy for usual and customary costs of medical treatment and ambulance transportation if You are diagnosed as having COVID-19 by a qualified medical practitioner.

We will not pay for:

8. claims directly or indirectly arising due to COVID-19 when You are travelling to any country other than New Zealand or Australia.

SECTION 2: Additional Expenses

1. If You become sick

Insert this additional wording:

Your quarantine or isolation due to COVID-19

1.1 If You are quarantined overseas because You:

- a) are diagnosed with COVID-19; or
- b) have been directed by a local public health authority into a period of quarantine because they have classified You as having contact with a person diagnosed with COVID-19 (including if that person is Your travelling companion), We will pay Your reasonable Additional accommodation expenses (room rate only) and Additional transport expenses (at the same fare class as originally booked). The benefit ceases when You are able to continue Your Journey, travel Home or on the completion of the Period Of Insurance, whichever is the earlier. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable) and receipts.

Note: there is no cover for any travel or accommodation costs or expenses arising from a government or public health authority directing You into a period of Quarantine which is mandatory for travellers related to cross area, border, region or territory travel. (This applies regardless of You being diagnosed with COVID-19 or having come into contact with a person diagnosed with COVID-19).

3. If a Relative or Your business partner not travelling with You becomes sick

Insert this additional wording:

The illness of Your non-travelling Relative or business partner due to COVID-19

3.1 If Your non-travelling Relative or business partner becomes sick due to COVID-19

We will pay reasonable Additional transport expenses at the same fare class as originally booked if You are required to return Home because Your non-travelling Relative or business partner is diagnosed with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening. Exclusion 3 of 'We will not pay for claims caused by' of this section will not apply in this event. You must obtain and provide Us with written evidence from the qualified medical practitioner and receipts.

5. Other circumstances

Insert this additional wording:

Other circumstances related to COVID-19

5.1 If the person You were due to stay has COVID-19

If the person You were due to stay with is diagnosed by a qualified medical practitioner with COVID-19 or is directed by a local public health authority into a period of quarantine because they have been classified as having contact with a person diagnosed with COVID-19 and You can no longer stay with them, and this was unforeseeable at the Relevant Time, We will pay up to \$250 per night for reasonable Additional accommodation expenses (room rate only) that You incur for alternative accommodation. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable), evidence of Your original accommodation arrangements and receipts for the new accommodation.

5.2 If Your prepaid accommodation is shutdown

If, after the Relevant Time, the prepaid accommodation You had planned to stay at is shutdown or closed due to a COVID-19 outbreak on the premises and hygiene measures are required, We will pay reasonable Additional expenses (in the same class as originally booked) that You incur for alternative accommodation. A letter or email from the accommodation provider and receipts are required to support a claim.

We will not pay for:

3. claims under Section 2.3 and 2.5 arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. This exclusion will not apply for a claim related to COVID-19.
4. claims directly or indirectly arising due to COVID-19 when You are travelling to any country other than New Zealand or Australia.
5. any costs You incur if a government or public health authority mandatory quarantine or isolation order is imposed on You related to cross area, border, region or territory travel. (This exclusion applies regardless of You being diagnosed with COVID-19 or being directed by a local public health authority into a period of quarantine because they have classified You as having contact with a person diagnosed with COVID-19).
6. any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.

SECTION 3: Amendment or Cancellation Costs

Insert this additional wording:

This section includes claims related to COVID-19 for the following events (1-7) outside Your control and unforeseeable at the Relevant Time:

3.1 Your Illness

If You are diagnosed by a qualified medical practitioner with COVID-19 or You are directed by a local public health authority into a period of quarantine because they have classified You as having contact with a person diagnosed with COVID-19 and cannot travel.

You must be certified by a qualified medical practitioner as unfit to travel prior to amending or cancelling Your Journey. Exclusion 17 of 'We will not pay for claims caused by' of this section will not apply in this event. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable).

3.2 The illness of Your non-travelling Relative or business partner

If You need to amend or cancel Your Journey because Your Relative or business partner is diagnosed by a qualified medical practitioner with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening. Exclusion 6 and 17 of 'We will not pay for claims caused by' of this section will not apply in this event. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable).

3.3 Your travelling companion's illness

If Your travelling companion is diagnosed by a qualified medical practitioner with COVID-19 or directed by a local public health authority into a period of quarantine because they are classified as having contact with a person diagnosed with COVID-19 and cannot travel and You no longer wish to travel. Your travelling companion must be certified by a qualified medical practitioner as unfit to travel prior to amending or cancelling Your Journey. Exclusion 6 and 17 of 'We will not pay for claims caused by' of this section will not apply in this event. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable).

3.4 If the person You were due to stay with has COVID-19

If the person You were due to stay with is diagnosed by a qualified medical practitioner with COVID-19 or directed by a local public health authority into a period of quarantine because they are classified as having contact with a person diagnosed with COVID-19 and You can no longer stay with them, and this was unforeseeable at the Relevant Time, We will pay up to \$250 per night for reasonable Additional accommodation expenses (room rate only) that You incur for alternative accommodation. Exclusion 6 and 17 of 'We will not pay for claims caused by' of this section will not apply in this event. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable), evidence of Your original accommodation arrangements and receipts for the new accommodation.

3.5 If you are an essential health care worker whose leave is revoked

If You are deemed an essential health care worker under New Zealand's COVID-19 rules (i.e. a pharmacist, nurse, doctor, paramedic or other health care professional) and Your leave is revoked by Your employer due to COVID-19 related reasons. Exclusion 13 and 17 of 'We will not pay for claims caused by' of this section will not apply in this event. A letter or email from Your employer is required to support a claim.

3.6 If Your prepaid accommodation is shutdown

If the prepaid accommodation You had planned to stay at is shutdown or closed due to a COVID-19 outbreak on the premises and hygiene measures are required. Exclusion 11 and 17 of 'We will not pay for claims caused by' of this section will not apply in this event. A letter or email from the accommodation provider is required to support a claim.

3.7 If Your prepaid holiday activity is closed

If the destination activity venue (e.g. ski venue, theme park or cooking school) is closed due to COVID-19 You can claim a refund on the unused, prepaid, non-refundable tickets. Exclusion 17 of 'We will not pay for claims caused by' of this section will not apply in this event. A letter or email from the operator is required to support a claim.

We will not pay for:

18. claims directly or indirectly arising due to COVID-19 when You are travelling to any country other than New Zealand or Australia.

SECTION 8: Travel Delay

Insert this wording:

We will not pay:

2. claims caused by or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat, of any of these. This exclusion will not apply for a claim related to COVID-19.
3. claims directly or indirectly arising due to COVID-19 when You are travelling to any country other than New Zealand or Australia.

SECTION 10: Missed Connections

Insert this wording:

We will not pay:

6. claims caused by or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat, of any of these. This exclusion will not apply for a claim related to COVID-19.
7. claims directly or indirectly arising due to COVID-19 when You are travelling to any country other than New Zealand or Australia.

Additional Cruise Benefits

If you have purchased the optional Cruise Cover Add-on, insert this additional wording:

This section includes claims related to COVID-19 for the following events outside Your control and unforeseeable at the Relevant Time:

(v) Missed Port

v.i) You miss Your port (embarkation)

If due to a COVID-19 related reason You miss Your prebooked embarkation port or prebooked connection to get to Your prebooked embarkation port.

We will not pay for claims caused by:

3. or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat, of any of these. This exclusion will not apply for a claim related to COVID-19.
4. claims directly or indirectly arising due to COVID-19 when You are travelling to any country other than New Zealand or Australia.

(vi) Missed Shore Excursions

vi.i) You miss Your shore excursion

If You are diagnosed by a qualified medical practitioner with COVID-19 or directed by a local public health authority into a period of quarantine because You have been classified as having contact with a person diagnosed with COVID-19 and are unable to attend a shore excursion for which You hold a prepaid ticket or pass.

We will not pay:

2. or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat, of any of these. This exclusion will not apply for a claim related to COVID-19.
3. claims directly or indirectly arising due to COVID-19 when You are travelling to any country other than New Zealand or Australia.

Travel warning or travel ban

Please note: This policy does not cover claims relating to government travel bans; “Do not travel” warnings; government directed border closures; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

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Your Cover

Policy Wording

Effective 29 May 2019

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More than just a travel insurance policy

We know travel and we know it's about having an amazing experience, enjoying yourself even when you are a million miles from home. We are as enthusiastic about travel as you, that's why we want to make it as easy as possible for you. We've created a range of inclusions, all of which have been designed with your travel experience in mind.

Throughout the Policy Wording you will find a range of helpful hints from our experienced team of consultants to ensure you travel safely and enjoy yourself.

The purpose of the Policy Wording

This document provides information to help you understand this travel insurance policy, compare cover and make an informed decision about whether to buy a policy. Please read the policy wording document carefully to ensure it provides the cover you need. If you have any questions please contact us using the details below.

The policy wording document details:

- the benefits – read these together with the add-ons to vary cover;
- requirements if you have an Existing Medical Condition or are pregnant;
- obligations in relation to your duty of disclosure;
- definitions of 'words with special meaning' where they are used in the policy; and
- what is and isn't covered.

When you purchase a policy, keep a copy of this policy wording document and the Certificate of Insurance we give you in a safe place for future reference.

How to buy

To obtain a quote or purchase a policy ask Your agent.

The insurer of this product is Zurich Australian Insurance Limited (ACN 000 296 640, an overseas registered company incorporated in Australia) (ZAIL), trading as Zurich New Zealand.

Benefits table

Below is a summary of the benefits provided. Please read this document carefully to understand what this policy covers.

Policy Benefits

1	Medical and Dental Expenses
2*	Additional Expenses
3*	Amendment or Cancellation Costs
4*	Luggage and Travel Documents
5*	Delayed Luggage Allowance
6	Money
7	Rental Car Insurance Excess
8*	Travel Delay
9	Resumption of Journey
10	Missed Connections
11*	Hospital Incidentals
12*	Hijacking
13*	Loss of Income
14*	Disability
15*	Accidental Death
16	Legal Expenses
17	Personal Liability

Cruise Cover Add-on

Mandatory if You are cruising. The additional benefits (i)-(vii) below will also be included.

(i)	Onboard Medical and Dental Cover
(ii)	Ship to Shore Medical Cover
(iii)	Sea Sickness Cover
(iv)	Cabin Confinement
(v)	Missed Port
(vi)	Missed Shore Excursions
(vii)	Self-Skippered Boat Insurance Excess

International or Inbound	Domestic	Domestic Cancellation
Single Trip or Annual Multi-Trip	Single Trip or Annual Multi-Trip	Single Trip
Limits per adult unless stated otherwise	Limits per adult	Limits per person
\$Unlimited ^{#~}	\$1,500	\$Nil
\$Unlimited [#]	\$10,000	Cover Chosen [^]
Cover Chosen ^{#^}		
\$25,000 ⁺	\$5,000 ⁺	~Medical cover will not exceed 12 months from onset. Medical and Dental Expenses cover is limited to \$1,500 for treatment provided in New Zealand. This \$1,500 sub-limit does not apply to the Inbound Plan
\$1,500	\$Nil	
\$500	\$Nil	
\$10,000	\$4,000	
\$2,000	\$750	
\$5,000	\$Nil	
\$3,000	\$3,000	
\$8,000	\$Nil	
\$8,000	\$Nil	
\$9,000 ^{#0}	\$2,250 ⁰	
\$25,000 ^{#0}	\$10,000 ⁰	#For customers 70 years or over reduced maximum limits may apply. Limits will be shown on the Certificate of Insurance.
\$25,000 ^{#0}	\$10,000 ⁰	
\$10,000	\$5,000	+Item limits apply. See page 10.
\$3,000,000	\$200,000	^Cover chosen applies per policy. See page 7.
The below benefits only apply if Cruise Cover Add-on is selected and the additional premium is paid.		
\$Unlimited~		*Sub-limits apply. Refer to the Policy Wording pages 30-65.
\$Unlimited~		0Maximum liability collectively for Sections 13, 14 and 15 on International or Inbound - \$25,000, Domestic - \$10,000
\$Unlimited~		
\$100 per day - Up to a maximum of \$1,500		
\$1,000		
\$1,000		
\$3,500		Importantly, please note that conditions, exclusions, limits and sub-limits apply.

Policy inclusions and options

Single Trip or Annual Multi-Trip

You can choose a policy to cover one Single Trip or, if You are a frequent traveller, rather than buying a Single Trip policy each time You travel, You may want to buy an Annual Multi-Trip policy.

With Our Annual Multi-Trip policy You can select from the available choices, a Journey duration to suit Your needs and be covered for an unlimited number of Journeys up to the duration selected, more than 250 kilometres from Home during the Period Of Insurance up to the maximum Journey duration chosen.

Areas of travel

Single Trip: You will need to choose the main destination based on where You will spend the most time on Your Journey.

Annual Multi-Trip: You will need to choose the area which will cover all of Your trips for the year. If You select an international area, this also includes cover for travel more than 250 kilometres from Home.

Note:

- If 20% or more of any Journey will be spent in the Americas or Antarctica, You must nominate the area including these countries as the main destination.
- If You are travelling inbound to New Zealand, You can only select Inbound, Single Trip option; You must be under 70 years of age at the Relevant Time; and there is no cover for any Existing Medical Conditions other than those We automatically include.

Choose Your excess

When travelling internationally You can choose Your excess. We currently have the below excess choices available. Other excess amounts may be available.

The higher the excess You choose, the lower the premium. Your excess will be shown on Your Certificate of Insurance.

- \$0 excess
 - \$100 excess
 - \$250 excess
- An excess of \$25 applies to Domestic Plans.

Cancellation cover

International, Inbound and Domestic Cancellation do not automatically include cancellation cover however, You can add the amount of cancellation cover that suits You.

Select an amount from the options available at the time of applying for cover.

The level of cancellation cover You choose will influence Your premium. Typically people look to choose an amount that will cover all prepaid travel tickets, hotels, tours or other travel related expenses for all travellers on the policy.

The level of cover You choose will be shown on Your Certificate of Insurance and will be the total amount of cover available under SECTION 3: Amendment Or Cancellation Costs pages 43-45:

- cancellation cover is on a per policy basis on International or Inbound, and
- on a per person basis on Domestic Cancellation.

Extending Your Journey

If You're having too much fun on Your Journey and wish to be insured for longer than the original period You will need to purchase a new policy through the original issuing agent prior to the expiry date shown on Your original Certificate of Insurance. It is not an extension of the previous policy.

It is important to note that should a medical condition present itself prior to the time of issue of the new policy, it may be considered an Existing Medical Condition under the new policy and therefore may not be covered by the new policy. Purchasing a longer duration policy up front may avoid this risk. Restrictions on durations may apply.

Money back guarantee

If You cancel this policy for any reason within the cooling off period which is within 15 working days (excluding public holidays) of the date of purchase, We will give You Your money back.

Our money back guarantee ensures a refund of the entire premium unless You have already:

- made a claim under the policy; or
- departed on Your Journey.

If You wish to cancel Your policy and receive a full refund, please contact the providing agent within the cooling off period.

Cruise cover add-on

Available on International and Inbound

Claims directly or indirectly related to Your multi-night cruise, and multi-night cruise travel or that arise whilst on a multi-night cruise are specifically excluded by this policy.

To obtain cover under this policy for Your cruise and cruise travel, You must select Cruise Cover and pay an additional premium. Cruise Cover will be shown on Your Certificate of Insurance. Please ask for a quote.

For all cruise travel: Benefits 1-17 only apply if Cruise Cover is selected and additional premium is paid.

The Cruise Cover benefits will also be included. See pages 56-59.

Optional add-ons

Cancel For Any Reason Cover

Available on International, Inbound and Domestic

Cancel For Any Reason Cover may only be added if You pay for this option at the same time You pay for this policy. It cannot be added later.

If You choose to cancel Your Journey for any reason not otherwise covered by this policy, We will pay the lesser of:

- a) 75% of the non-refundable unused portion of all travel costs prepaid in advance
- b) 75% of Your Cancellation Cover sum insured under SECTION 3: Amendment Or Cancellation Costs.

In any case We will not pay more than \$10,000 per policy.

We will only pay if:

- a) You paid for this policy and it was issued within 48 hours of the initial deposit/payment for Your trip;
- b) You paid the required additional premium for this cover and it is shown on Your Certificate of Insurance;
- c) any additional accommodation and transport bookings You make after the date You paid the initial deposit/payment must have been made more than 14 days before You cancel Your Journey; and
- d) You cancelled Your Journey 7 days or more before Your scheduled travel start date as shown on Your Certificate of Insurance.

Existing Medical Conditions and pregnancy

See Travel and health pages 15-23.

Luggage and travel documents cover

Your belongings

When You're at Home, You look after Your belongings. When You travel it should be no different. Unfortunately, many claims We see for loss or theft are caused by people being careless with their belongings.

If You do not take good care of Your belongings We may not be able to pay Your claim.

Not all belongings are covered by the policy.

What does this mean?

- Keep Valuables with You (where security regulations allow You to do so) rather than checking them in with the Transport Provider.
- Do not leave Valuables in a motor vehicle at any time. **“Valuables”** means articles made of or containing gold, silver or precious metals; binoculars; jewellery; mobile phones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including computer games, portable navigation equipment or media); precious stones; smart phones; telescopes and watches.
- A maximum limit of \$2,000 applies to any other items left during the day in the boot of a locked motor vehicle. Also, don't leave items in a motor vehicle overnight as they are not covered.
- Report any loss or theft to the police within 24 hours as an original police report is required for any claim involving loss or theft.
- Additionally, We require the relevant report from the related party. For example, an Airline Property Irregularity Report (P.I.R.) is also required if Your items were lost or stolen when travelling with an airline.

Increase Your luggage item limits

The following limits apply to any one item, set or pair of items (including attached and unattached accessories):

	Cameras and Video Cameras	Laptops and Tablet Computers	Other Items
International or Inbound	\$3,000	\$3,000	\$1,500
Domestic	\$500	\$500	\$500

Increase luggage item limit cover

Available on International, Inbound and Domestic

You may be able to increase the item limit on a specific item by paying an additional premium.

Receipts or valuations (less than 12 months old) must be available if requested by Us. Please ask for a quote.

Activities and adventure activities cover

We know that not everyone enjoys the same activities whilst travelling so We have a comprehensive list of activities that are automatically included while You are on Your Journey and optional add-on cover for more adventurous activities.

Please check the lists below to make sure that any activities You plan to take part in are covered. If Your activity is not listed please check with Us.

Activities included in Your cover

- Abseiling
- Archery
- Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Paragliding
- Parasailing
- Snorkelling
- White Water Rafting
- Working Holidays

Your participation in any of the activities listed is subject to the terms of cover and in particular General Exclusions 27 and 28 on pages 62-63 and SECTION 17: Personal Liability exclusions 3 and 4 on page 56.

Adventure activities cover

Claims involving participation by You (during the Journey) in the following activities are only able to be covered by Your policy if You select the relevant add-on and pay an additional premium. Please ask for a quote. Cover starts from the time the additional premium is paid.

There are two levels of cover:

- Adventure
- Adventure +

Adventure

Select Adventure to participate in the activities listed in this table whilst on Your Journey

Available on International, Inbound and Domestic

- Closed circuit triathlon up to a 1.5 kilometre swim, 40 kilometre bike and 10 kilometre run.
- Outdoor rock climbing (with ropes and/or guides, or bolted) less than 2000 metres above sea level.
- Scuba diving if the maximum depth is between 30 metres and 50 metres below the surface provided You are: diving under the direction of an accredited dive marshal, instructor or guide; or, if qualified, diving within the guidelines of the relevant* diving or training agency or organisation and not diving alone.
*BSAC Sports Diver – 35 metres, BSAC Dive Leader – 50 metres, PADI Advanced Open Water – 30 metres, PADI Dive Master – 40 metres, PADI Deep Dive Speciality – 40 metres, SSI Advanced Open Water – 30 metres, SSAC Sports Diver – 35 metres or SSAC Master Diver – 50 metres.

Adventure +

Select Adventure + to participate in the activities listed in this table whilst on Your Journey. Also includes Adventure activities listed in the table above.

Available on International, Inbound and Domestic

- Parachuting or Skydiving (not including BASE jumping).
- Trekking (that doesn't require specialist climbing equipment) that reaches an altitude between 4000 metres and 6000 metres above sea level, if the trek takes more than 2 days to complete.
- Trekking the Kokoda Track.

Please note: We will not pay claims involving Your participation in the Journey in any activity in a Professional capacity.

Motorcycle/moped riding cover

You may wish to hire a motorcycle (including a moped) as the driver or a pillion passenger during Your Journey. If You choose to do so You will only be covered if:

Motorcycle/Moped Riding

Engine capacity 200 cc or less

Not available on Domestic Cancellation

- the engine capacity is 200 cc or less;
- whilst in control of a motorcycle or moped You hold a valid New Zealand motorcycle licence or New Zealand motor vehicle driver licence, and You hold a licence valid in the relevant country;
- whilst You are a pillion passenger the driver holds a licence valid in the relevant country;
- You are wearing a helmet;
- You are not participating in a Professional capacity;
- You are not racing; and
- You are not participating in motocross.

To obtain motorcycle/moped riding cover for motorcycles/moped over 200cc engine capacity (as the driver or pillion passenger) whilst You are travelling, You must pay an additional premium for Motorcycle/Moped Riding +.

Please ask for a quote. Cover starts from the time the additional premium is paid.

Motorcycle/Moped Riding +

Engine capacity unlimited

Not available on Domestic Cancellation

Even if You pay the additional premium for Motorcycle/Moped Riding +, You will only be covered if:

- You are over 25 and under 70 years of age at the Relevant Time;
- the motorcycle/moped is hired from a licenced operator;
- You have held a full New Zealand motorcycle licence for the last 5 years;
- whilst in control of a motorcycle or moped You hold a valid New Zealand motorcycle licence, and You hold a licence valid in the relevant country;
- You are the registered owner of a motorcycle in New Zealand that has an engine capacity greater than or equal to the engine capacity of the motorcycle/moped You are hiring;
- whilst You are a pillion passenger the driver holds a licence valid in the relevant country;
- You are wearing a helmet;
- You are not participating in a Professional capacity;
- You are not racing; and
- You are not participating in motocross.

Note:

- No cover will apply under SECTION 17: Personal Liability on page 56. This means You are responsible to pay costs associated with damage to the motorcycle, moped or property or injury to another person.
- Make sure You have access to a copy of Your registration papers, and licence so they can be sent to our emergency assistance team if You need Our help when You are travelling.

Snow sports: snow skiing, snowboarding and snowmobiling cover

Claims involving participation by You (during the Journey) in snow skiing, snowboarding or snowmobiling are specifically excluded by this policy.

To obtain cover for snow skiing, snowboarding and snowmobiling whilst You are travelling, We have add-on options available and You must pay an additional premium for either level. Please ask for a quote. Cover starts from the time the additional premium is paid.

There are two levels of cover:

- Snow Sports
- Snow Sports +

Snow Sports

On-Piste snow skiing, snowboarding, snowmobiling, and cross-country skiing only

Not available on Domestic Cancellation

Even if You pay the additional premium for Snow Sports, You will only be covered if:

- You are snow skiing, snowboarding or snowmobiling On-Piste, or cross-country skiing;
- You are not participating in a Professional capacity; and
- You are not racing.

Snow Sports +

Includes the activities shown above as well as snow skiing/boarding off-piste and heli-skiing/boarding

Not available on Domestic Cancellation

Even if You pay the additional premium for Snow Sports+, You will only be covered:

- if You are under 70 years of age at the Relevant Time;
- while heli-skiing/boarding if You are on a guided tour with a licensed tour operator;
- when skiing or snowboarding outside piste boundaries, You are not going against local advice or warning;
- if You are not participating in a Professional capacity; and
- if You are not racing.

Travel and health

Do You have an Existing Medical Condition?

Claims directly or indirectly arising from or exacerbated by an Existing Medical Condition or related new infections are specifically excluded from this policy unless Your Existing Medical Condition is approved by Us.

What does this mean?

If You have an Existing Medical Condition and for example take medication to keep that condition in check, it doesn't mean You can't purchase travel insurance.

It does however, mean that You should tell Us about all Your Existing Medical Conditions including anything for which medication is prescribed so We can complete an online health assessment and, if We approve, offer You cover.

If You choose to declare some conditions and not others or choose not to declare any conditions, You run the risk of a claim being denied. See Existing Medical Conditions for more information.

Assessing Your health

So We can assess the risk, We may also require You to answer some questions about Your general health as well as completing an online health assessment at the time of applying for this travel insurance.

Existing Medical Conditions

(Of You or Your travelling companion)

Cover for claims directly or indirectly arising from or exacerbated by an Existing Medical Condition or related new infections are specifically excluded from this policy. However, We may separately provide cover for an Existing Medical Condition. If additional cover is applied for and approved, an additional premium may apply.

What is an Existing Medical Condition?

“**Existing Medical Condition**” means a disease, illness, medical or dental condition or physical defect that at the Relevant Time meets any one of the following:

- a) has required an emergency department visit, hospitalisation or day surgery procedure within the last two years;
- b) requires
 - (i) prescription medication from a qualified medical practitioner or dentist;
 - (ii) regular review or check-ups;
 - (iii) ongoing medication for treatment or risk factor control;
 - (iv) consultation with a specialist;
- c) has
 - (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer;
 - (ii) required surgery involving the abdomen, back, joints or spine;
 - (iii) shown symptoms or signs however, a medical opinion or investigation has not been sought to confirm or provide a diagnosis; or
- d) is
 - (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
 - (ii) under investigation;
 - (iii) pending diagnosis; or
 - (iv) pending test results.

“**Relevant Time**” in respect of:

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

If You are unsure whether You have an Existing Medical Condition, please call Cover-More on 0800 500 225 for assistance.

Getting cover for Existing Medical Conditions

There are three categories of medical conditions:

- Conditions We automatically include
- Conditions We need to assess
- Conditions which cannot be covered.

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

Existing Medical Conditions We automatically include

We automatically include the Existing Medical Conditions listed in the table following provided:

- You have not been hospitalised or required treatment by a medical practitioner in the last 12 months for any of the listed conditions;
- You are not under investigation for any of the listed conditions;
- You are not awaiting investigation, surgery, treatment or procedures for any of the listed conditions;
- Your condition satisfies the criteria in the table following; and
- all Your Existing Medical Conditions are on this list.

All time frames are measured in relation to the Relevant Time, unless specified otherwise.

Condition	Criteria
Acne	No additional criteria.
Allergy	In the last 6 months, You haven't required treatment by a medical practitioner for this condition. You have no known respiratory conditions (e.g. Asthma).
Asthma	You are less than 60 years of age when you purchase the policy. In the last 12 months, You haven't had an Asthma exacerbation requiring treatment by a medical practitioner. You have been a non-smoker for at least the last 18 months. You don't need oxygen outside of a hospital. You don't have a chronic lung condition or disease (whether chronic or otherwise) including Chronic Asthma, Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.
Bell's Palsy	No additional criteria.
Bunions	No additional criteria.
Carpal Tunnel Syndrome	No additional criteria.
Cataracts	In the last 90 days, You haven't had an operation for this condition. You have no ongoing complications of this condition.
Glaucoma	

Coeliac Disease	In the last 6 months, You haven't been treated by a medical practitioner for this condition.
Congenital Blindness	No additional criteria.
Congenital Deafness	No additional criteria.
Diabetes Glucose Intolerance	You were diagnosed over 6 months ago. You haven't had any complications of this condition in the last 6 months. You have a HbA1C score of mmol/mol 75 or less. You aren't currently undergoing any treatment for kidney, eye or nerve complications.
Ear Grommets	You don't have an ear infection.
Epilepsy	In the last 2 years, You haven't required medical treatment for this condition. You don't have an underlying medical condition (e.g. previous head trauma, Brain Tumour or Stroke).
Gastric Reflux	Your Gastric Reflux doesn't relate to an underlying diagnosis (e.g. Hernia/Gastric Ulcer).
Goitre	No additional criteria.
Graves' Disease	No additional criteria.
Gout	No additional criteria.
Hiatus Hernia	No additional criteria.
Hip Replacement Knee Replacement Shoulder Replacement Hip Resurfacing	The procedure was performed more than 6 months ago and less than 10 years ago. You haven't had any postoperative complications related to that surgery. Post-operative complications include joint dislocation and infection.
Hypercholes-terolaemia (High Cholesterol)	You don't have a known heart or cardiovascular condition.

Hypertension (High Blood Pressure)	You don't have a known heart or cardiovascular condition. You don't have Diabetes (Type I or Type II). Your Hypertension is stable and managed by Your medical practitioner. In the last 12 months, Your prescribed blood pressure medication hasn't changed. You aren't suffering symptoms of Hypertension. You aren't having investigations related to blood pressure.
Menopause	You don't have Osteoporosis.
Migraine	No additional criteria.
Gastric Ulcer Peptic Ulcer	In the last 12 months, the Peptic/Gastric Ulcer has been stable.
Plantar Fasciitis	No additional criteria.
Raynaud's Disease	No additional criteria.
Skin Cancer	Your Skin Cancer isn't a Melanoma. You haven't had chemotherapy or radiotherapy for this condition. Your Skin Cancer does not require any follow up treatment e.g. chemotherapy, radiotherapy or further excision.
Stenosing Tenosynovitis (Trigger Finger)	No additional criteria.
Urinary Incontinence	No additional criteria.
Underactive Thyroid Overactive Thyroid	The cause of Your Underactive/Overactive Thyroid wasn't a tumour.

Existing Medical Conditions We need to assess

If Your condition:

- does not meet the criteria above;
- You have one or more conditions which are not listed in the table of conditions we automatically include; or
- a combination of both the above points

You will need to complete an online health assessment by declaring all Your Existing Medical Conditions to Us.

To be clear, the conditions We automatically include only apply if You do not have other Existing Medical Conditions beyond those on this list.

Completing a health assessment

You can complete an online health assessment with Your consultant or by using a web link Your consultant can give You. You may also call 0800 500 225 or email enquiries@covermore.co.nz for assistance.

- You'll need to have sufficient knowledge about each Existing Medical Condition to be able to complete a full declaration so We can assess the risk.
For example, We need to know the name of the medical condition You take medication for, rather than the name of the medication. Check with Your doctor first if unsure.
- Check all Existing Medical Conditions have been disclosed to Us.
- We will provide Your assessment outcome and a number.
- If We can approve Your health assessment, for cover to apply You must pay the required extra premium.
- An approval number for this cover will then be listed on the Certificate of Insurance We give You. Special conditions, limits and excesses may apply depending on Your Existing Medical Condition, age, trip destination and duration. This will be stated on Your Certificate of Insurance or separately advised to You in writing.

Conditions to pay particular attention to

Chronic lung conditions

If You have a chronic lung condition*, unless You complete a health assessment for that condition at the Relevant Time which is then approved by Us and You pay the required extra premium, You won't be covered for claims directly or indirectly arising from or exacerbated by:

- that condition;
- a respiratory infection e.g. Influenza; or
- a lung infection e.g. Pneumonia.

*Chronic lung condition includes Chronic Asthma, Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.

What does this mean?

For example, if You have COPD and are diagnosed with a respiratory infection, Your claim will not be covered because We consider the respiratory infection to complicate and be a complication of the underlying Existing Medical Condition, COPD.

Cardiovascular Disease

If You have a condition involving Your heart and blood vessels, collectively known as Cardiovascular Disease*, unless You complete a health assessment for that condition at the Relevant Time which is then approved by Us and You pay the required extra premium, You won't be covered for claims directly or indirectly arising from or exacerbated by:

- that condition; or
- another heart/cardiovascular system problem including a Heart Attack or Stroke.

*Cardiovascular Disease includes Aneurysms, Angina, Cardiac Arrhythmias (disturbances in heart rhythm) Cardiomyopathy, Cerebrovascular Accident (CVA or Stroke), previous heart surgery (including valve replacements, bypass surgery or stents), Myocardial Infarction (Heart Attack) or Transient Ischaemic Attack (TIA).

What does this mean?

For example, if You have ever been diagnosed with Coronary Artery Disease, also known as Ischaemic Heart Disease (IHD), it is considered a life-long condition. The risk of disease is elevated whether or not You have been treated with bypass surgery or coronary artery stent insertion. If You haven't told Us about Your condition, We haven't approved it and You haven't paid the additional premium, We won't be able to consider Your claim if something goes wrong before or during Your Journey with respect to these conditions.

Reduced immunity

If You have reduced immunity at the Relevant Time (e.g. as the result of a medical condition or medical treatment), unless You complete a health assessment which is then approved by Us and You pay the required extra premium, We won't be able to approve claims directly or indirectly arising from or exacerbated by the underlying medical condition or a new infection.

What does this mean?

For example, if You currently suffer from a condition that is associated with significant immunosuppression or You require medication that significantly impairs immune function (e.g. Methotrexate, Azathioprine or high dose steroids), You should tell Us about Your condition, otherwise We won't be able to cover Your claim if You develop an opportunistic infection with respect to these conditions.

Other Existing Medical Conditions which cannot be covered

Under no circumstances is cover available on this policy for claims directly or indirectly arising from or exacerbated by:

- Your Terminal Illness;
- conditions involving drug or alcohol dependency;
- travel booked or undertaken against the advice of any medical practitioner;
- routine or cosmetic medical or dental treatment, even if Your Existing Medical Condition has been approved; or
- conditions for which You are travelling to seek advice, treatment or review or to participate in a clinical trial.

Travel and the health of other people (non-traveller)

When booking a trip and buying travel insurance please carefully consider the health of loved ones not travelling with You.

We can only consider claims by You arising from the health or death of a Relative or Your business partner who are not travelling with You if at the Relevant Time that person:

- had not been hospitalised in the previous 2 years for a condition that was directly or indirectly arising from or related to the condition that caused the claim;
- did not reside in a nursing home or require similar home care assistance;
- was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
- did not have a drug or alcohol addiction; and
- did not have a Terminal Illness.

Claims caused by the health of other people (those people not listed above) are not covered by the policy.

Pregnancy

Are You pregnant?

If You know You are pregnant at the Relevant Time, You will need to apply for cover if:

- there have been complications with this pregnancy or a previous pregnancy;
- You have a multiple pregnancy e.g. twins or triplets; or
- the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.

“**Relevant Time**” in respect of:

- a) Single Trip policies means the time when the policy is issued.
- b) Annual Multi-Trip policies, means the first time when a part of the relevant trip is paid for or the time when the policy is issued, whichever occurs last.

Please complete additional questions in an online medical assessment in order to determine eligibility and obtain a quote. If You have any questions about the online assessment or prefer to talk with a customer service agent, please call 0800 500 225 or email enquiries@covermore.co.nz for assistance. If cover is accepted by Us, an additional premium will apply.

Pregnancy restrictions

Whether or not You have to apply for pregnancy cover, the following restrictions apply to claims arising in any way from the pregnancy of any person.

- Cover is only provided for serious, unexpected pregnancy complications that occur up until the 24th week of pregnancy i.e. up to 23 weeks, 6 days. Gestational age is measured in weeks and days and is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.
- Childbirth is not covered.
- Costs relating to the health or care of a newborn child are not covered, irrespective of the stage of pregnancy when the child is born.

What does this mean?

Expectant mothers should consider if Our products are right for them when travelling after 23 weeks and 6 days gestation as costs for childbirth and neonatal care overseas can be expensive.

24 hour emergency assistance

All policyholders have access to Our emergency assistance team when travelling.

24 hours a day, 365 days a year, Our team of doctors, nurses, case managers and travel agents provide the following services:

- **Help to find a medical facility and monitor Your medical care**
- **Paying bills**
Becoming ill overseas can be very expensive so those significant medical expenses can be paid by Us directly to the hospital if Your claim is approved.
- **Keeping You travelling or getting You Home**
Our team can decide if and when it is appropriate to move You or bring You Home and will coordinate the entire exercise.
- **Help if passports, travel documents or credit cards are lost**
If You need assistance in contacting the issuer of the document, Our emergency assistance team can help.
- **Help to change travel plans**
If Your travel consultant is not available to assist with rescheduling in an emergency, Our team can help.

Certain services are subject to Your claim being approved.

You must phone Our emergency assistance team as soon as possible if You are admitted to hospital or if You anticipate Your medical or related expenses will exceed \$500.

When You call, please have the following information:

- Your policy number
- a phone number to call You back on

Please call DIRECT and TOLL FREE from:

USA	1866 309 2267	Canada	1866 773 9318
UK	0808 234 1526	Australia	1800 242 579

Charges apply if calling from a pay phone or mobile phone

From all other countries or if You experience difficulties with the numbers above:

Call direct: +61 (0) 2 8907 5240

Fax: +61 (0) 2 9954 6250.

Claims

How to make a claim

Complete an online claim

Visit claims.covermore.co.nz and follow the prompts; or

Fill in a claim form

Download, print and complete a claim form from covermore.co.nz

Add receipts and other supporting documents

Follow the checklist for the supporting documents You need to send with Your completed claim.

Submit the claim online or post it

Upload Your scanned documents and submit the claim online; or

Post the completed claim form and original supporting documents to:

Cover-More Travel Insurance Claims Department
PO Box 105-203
Auckland City
Auckland 1143

We need original documents, so please hold on to Your documents as We may request them. If You are posting them, keep a copy.

For additional assistance:

Call: 0800 500 225 or +64 9 308 2120

Email: claims@covermore.co.nz

When will I hear back about the claim?

We try to process claims as quickly as possible. You will hear back within 10 working days from the time We receive Your claim. We may approve and settle, investigate or decline the claim or request further information.

Important information

Who is the insurer?

The insurer of this product is Zurich Australian Insurance Limited (ACN 000 296 640, an overseas registered company incorporated in Australia) (ZAIL), trading as Zurich New Zealand.

References to “Us”, “We” and “Our” in this Policy Wording refer to Zurich New Zealand.

ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich’s customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations.

As at the date of issue of this document, ZAIL has an insurer financial strength rating of A+ from Standard & Poor’s (Australia) Pty Ltd. This rating shows that the company has strong financial security characteristics. This is reviewed annually and may change from time to time, so please refer to www.zurich.co.nz/content/zurich_nz/about_us/financial-strength to ensure it has not changed.

Standard & Poor’s rating scale for an insurer’s financial strength, together with a summary of Standard & Poor’s description is: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak), CCC (Very Weak), CC (Extremely Weak), R (Regulatory Supervision), NR (Not Rated). Ratings from ‘AA’ to ‘CCC’ may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Further information on these ratings is available from www.standardandpoors.com.

An overseas policyholder preference applies. Under Australian law, if ZAIL is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on ZAIL’s Australian assets to satisfy New Zealand liabilities.

Who is Cover-More?

Cover-More (NZ) Limited (Cover-More) administers the policy (including customer service, medical assessments and claims management) and will usually arrange for the issue of the insurance, either directly or through one of Cover-More’s representatives.

Change of terms and conditions

From time to time and where permitted by law, We may change parts of the Policy Wording document. We will issue You with an endorsement or other document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of reasonable person deciding whether to buy this insurance, may be found on covermore.co.nz. You can obtain a paper copy of any updated information without charge by calling 0800 500 225.

Your duty of disclosure

You have a legal duty of disclosure to Us whenever You apply for or change an insurance policy.

What you must tell Us

You have a general duty to disclose to Us everything that You know, or could reasonably be expected to know, is relevant to Our decision whether to insure You and, if We do, on what terms.

- However, Your duty does not require You to disclose anything:
- that reduces the risk to be undertaken by Us;
- that is generally well known;
- that We know or, in the ordinary course of Our business, ought to know; or
- in respect of which We have waived Your duty.

If You do not tell Us

If You do not answer Our questions honestly or do not properly disclose to Us, We may reduce or refuse to pay a claim or may cancel the policy. If You act fraudulently in answering Our questions or not disclosing to Us, We may refuse to pay a claim or treat the policy as never having existed.

Your general duty applies to changes

Your general duty applies in full when You change or reinstate the insurance policy.

Who needs to tell Us

It is important that You understand You are disclosing to Us and answering Our questions for Your and anyone else You want to be covered by the policy.

We respect Your privacy

We adhere to the Privacy Act 1993 when We collect and handle Your personal information. You have the right to access and correct Your personal information. We collect personal information for the purposes of providing insurance services to You, including:

- evaluating Your Insurance application;
- evaluating any request for a change to any Insurance provided;
- providing, administering, and managing the Insurance services following acceptance of an application; and
- investigating and if covered, managing claims made in relation to any Insurance You have with Us or other companies within the same group.

For further information on Our privacy policy refer to covermore.co.nz.

Data sharing consent

In order to provide a seamless insurance service globally, Cover-More transfers data to Zurich New Zealand, the Insurer. Zurich New Zealand may transfer any data it has received from and any data it holds on You ('policyholder') to other units of Zurich Insurance Group Ltd, such as branches, subsidiaries, or affiliates within Zurich Insurance Group Ltd, cooperative partners of Zurich Insurance Group Ltd, coinsurance and reinsurance companies located in the country of the policyholder or abroad.

Cover-More, Zurich New Zealand and such recipients may use, process and store the data, in particular for the purpose of risk evaluation, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, statistical evaluation or to otherwise ensure Zurich's global insurance service delivery.

If Cover-More or their agent is acting on Your behalf, Zurich New Zealand is authorised to use, process and store data of the policyholder received from Cover-More or such agent, and to forward to Cover-More or such agent data of the policyholder relating to the execution of the policy and the collection of premiums and payment of claims.

Cover-More or Zurich New Zealand may procure data from government offices and third parties relating to the policyholder to assess a claim in the event of loss or damage.

Zurich New Zealand's contact details are:

Mail: Zurich New Zealand

PO Box 497, Shortland Street, Auckland 1140

Information about other products

Cover-More may provide information to You regarding other insurance products. Cover-More may also provide Your contact details to the providing agent so that they can provide information to You regarding certain products. If You do not wish to receive this information please contact Cover-More quoting Your policy number.

The Fair Insurance Code

Zurich New Zealand is a signatory to the Fair Insurance Code. The Fair Insurance Code is a code of practice that:

- sets minimum service standards for insurance companies
- describes the responsibilities that you and your insurance company have to each other, and
- encourages professionalism in the insurance industry.

The Code covers all insurance products except health insurance and life insurance. The Code only applies to individuals and entities with 19 or fewer employees. Further information about the Code can be obtained from icnz.org.nz.

Resolving complaints

If You think We have let You down in any way, or Our service is not what You expect (even if through one of Our representatives), please tell Us so We can help. If You have a complaint:

- Contact Cover-More by phone on 0800 500 225 or email enquiries@covermore.co.nz. You will be put in contact with someone who can help resolve Your complaint.
- Visit covermore.co.nz for details of Our complaints process.

We aim to resolve Your complaint fairly and promptly.

However, if You are not satisfied You can refer the matter to the Insurance & Financial Services Ombudsman (IFSO), an independent body whose services are free to You. As a member We agree to accept the IFSO's decision where We are bound to do so.

You can contact the IFSO by:

Mail: Insurance & Financial Services Ombudsman

PO Box 10-845 Wellington 6143 NEW ZEALAND

Call: 0800 888 202 or +64 (04) 499 7612

Fax: +64 (04) 499 7614

Website: ifso.nz

Email: info@ifso.nz

Policy Wording

The benefits described in this policy wording should be read in conjunction with Policy inclusions and choices (pages 6-7), Add-on cover (Pages 8-14), Travel and health (pages 15-23), Your duty of disclosure (page 27), Words with special meaning (pages 30-34), Policy conditions (pages 34-39) and General exclusions (pages 60-63).

THE POLICY IS NOT VALID UNLESS THE CERTIFICATE OF INSURANCE IS ISSUED TO YOU.

We will give You the insurance cover described in the policy in return for receiving the total Amount Payable.

The policy is issued on the basis that, and it is a condition of this policy that:

- You are not aware of any circumstance which is likely to give rise to a claim;
- You are a resident of New Zealand, or a non-resident of New Zealand travelling on the Inbound Plan, and will be returning to Your country of residence at the completion of the Period Of Insurance and within 12 months of the Journey commencing;
- if You purchase the Annual Multi-Trip policy, cover will only extend to a Journey that involves travel to a destination which is more than 250 kilometres from Home and the length of each Journey cannot exceed the maximum duration shown on Your Certificate of Insurance.

Words with special meaning

In this policy the following words have the following meaning:

“We”, “Our”, “Us” means Zurich New Zealand.

“You”, “Your”, “Yourself” means the people listed as adults on the Certificate of Insurance and includes Accompanied Children except on Domestic Cancellation in which case cover applies on a per person basis only. Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed as an adult other than:

- a) in the event a claim arising from the one event is made, an excess (if applicable) will only be applied once;
- b) in the case of luggage item limits which shall be as per a single policy;
- c) for SECTION 3: Amendment Or Cancellation Costs on International or Inbound, where the limit chosen applies per policy.

In respect of organised groups, each child not travelling with their usual guardian must purchase a separate policy.

“Accompanied Children” means Your children or grandchildren plus one non-related child per adult policyholder who are identified on the Certificate of Insurance and travelling with You on the Journey, provided they are not in full-time employment, they are financially dependent on You and they are under the age of 21 years.

“Act Of Terrorism” means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

“Additional” means the cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the Journey proceeded as planned.

“Amount Payable” means the total amount payable shown on Your Certificate of Insurance.

“Disabling Injury, Sickness or Disease” means a disabling injury, sickness or disease which first shows itself during the Period Of Insurance and which requires immediate treatment by a qualified medical practitioner.

“Epidemic” means a fast-spreading contagious or infectious disease or illness in an area as documented by a recognised public health authority.

“Existing Medical Condition” means a disease, illness, medical or dental condition or physical defect that at the Relevant Time meets any one of the following:

- a) has required an emergency department visit, hospitalisation or day surgery procedure within the last two years;
- b) requires
 - (i) prescription medication from a qualified medical practitioner;
 - (ii) regular review or check-ups;
 - (iii) ongoing medication for treatment or risk factor control;
 - (iv) consultation with a specialist;
- c) has
 - (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer;
 - (ii) required surgery involving the abdomen, back, joints or spine;

- (iii) shown symptoms or signs however, a medical opinion or investigation has not been sought to confirm or provide a diagnosis; or
- d) is
- (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
 - (ii) under investigation;
 - (iii) pending diagnosis; or
 - (iv) pending test results.
- “Home”** means Your usual place of residence in New Zealand.
- “Insolvency”** means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.
- “International Waters”** means waters outside the jurisdiction territory of any country.
- “Journey”** means the period commencing at the time You leave Home and ceasing at the time You return Home.
- “Limbs”** means a hand at or above the wrist or a foot at or above the ankle.
- “On-Piste”** means a marked trail or slope prepared for the purpose of skiing or snowboarding within the boundary of the ski field or ski resort and used in accordance to any regulations published by the ski field or ski resort.
- “Pandemic”** means an Epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.
- “Period Of Insurance”** means:
- a) In respect of Single Trip policies from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the time You complete the Journey or the travel end date shown on Your Certificate of Insurance (whichever is the earlier).
 - b) In respect of Annual Multi-Trip policies from the time You commence each Journey or the travel start date shown on Your Certificate of Insurance (whichever occurs last) until the earliest of the following times:
 - (i) the time that You complete the Journey; or
 - (ii) the expiry of the maximum insured duration per Journey (this maximum duration is shown on Your Certificate of Insurance); or

- (iii) 12 months from the travel start date shown on Your Certificate of Insurance.

Cover under Section 3 begins from the time the policy is issued. The dates on Your Certificate Of Insurance can only be changed with Our consent. In respect of Section 9, cover is suspended while You are in New Zealand and will recommence once You resume the Journey, subject to the original expiry date.

“Permanent” means a period of time lasting 12 consecutive months after the expiry of which We consider there is no reasonable prospect of improvement.

“Professional” means undertaking any activity for which financial payment is received from another person or party.

“Public Place” means any place the public has access to including but not limited to airports, beaches, hotel foyers and grounds, ports, private car parks, restaurants, shops and streets.

“Registered Psychologist or Psychiatrist” means a psychologist registered with the New Zealand Psychologists Board, or a psychiatrist registered with and accredited by the Medical Council of New Zealand, or if You are overseas, an equivalent regulatory body which governs psychologists or psychiatrists in the jurisdiction in which You seek medical assistance.

“Relative” means Your spouse, de facto, parent, grandchild, brother, sister, son-in-law, daughter-in-law, parent-in-law, grandparent, child, step-parent, brother-in-law, sister-in-law, fiancé(e), first cousin, aunt, uncle, niece and nephew.

“Relevant Time” in respect of:

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

“Rental Car” means a rented sedan, campervan, motorhome or people mover that each does not exceed 6 tonnes; hatchback or station-wagon (including 4WDs) rented from a licensed motor vehicle rental company.

“Self-Skippered boat” means a boat that You skipper, rented without captain or crew from a licenced boat rental company.

“Terminal Illness” means a medical condition for which a terminal prognosis has been given by a qualified medical practitioner and which is likely to result in death.

“Transport Provider” means a properly licensed coach operator, airline, shipping line or railway company.

“Unattended” means:

- a) You did not observe the loss/theft; or
- b) At a distance from You such that You do not have a good chance of preventing any attempted theft.

“Valuables” means articles made of or containing gold, silver or precious metals; binoculars; jewellery; mobile phones; photographic, audio, video, tablet computer, computer and electronic equipment of any kind (including computer games, portable navigation equipment or media); precious stones; smart phones; telescopes and watches.

Policy conditions

1. Excess

The excess is the first amount of a claim which We will not pay for. The excess, if applicable, applies to any claim arising from a separate event in respect of Sections 1, 2, 3, 4, 5, 9 and 10 of the policy only. The excess is the amount shown on Your Certificate of Insurance.

An additional excess may apply in certain circumstances, such as cover for Existing Medical Conditions where You do not meet the provisions on pages 16-25. If an additional excess applies We will notify You in writing.

2. Sections of the policy applicable to each plan

Refer to the benefits table on pages 4-5.

3. Limits of liability

The limits of Our liability for each Section of the policy are the amounts shown in the relevant table for the plan purchased as shown on pages 4-5 except:

- a) where the policy limit for SECTION 3: Amendment Or Cancellation Costs on International and Inbound, apply on a per policy basis and will be shown on Your Certificate of Insurance;
- b) on Domestic where the maximum liability collectively shall not exceed in total the sum insured stated under the plan purchased for SECTION 2: Additional Expenses and SECTION 3: Amendment Or Cancellation Costs;
- c) on Domestic Cancellation where the maximum liability collectively shall not exceed in total the sum insured (shown on Your Certificate of Insurance) for SECTION 2: Additional Expenses and SECTION 3: Amendment Or Cancellation Costs;
- d) where additional luggage cover has been affected;
- e) where Cancel For Any Reason Cover is added the limit, terms and conditions are shown on page 8;

- f) the maximum liability collectively for Sections 13, 14 and 15, shall not exceed \$25,000 on International or Inbound and \$10,000 on Domestic;
- g) where You have paid the additional premium to include Cruise Cover on International or Inbound, the standard benefits apply as per the plan purchased and the Cruise Cover additional benefits and limits apply (see pages 56-59); or
- h) where We have notified You in writing of different limits such as on Your Certificate of Insurance.

4. Cooling off period/refund of Amount Payable

You have the right to cancel the policy by notifying the providing agent who issued this policy in writing within 15 working days (i.e. Monday to Friday excluding public holidays where You are) of the date the policy was issued to You (cooling off period). Provided the circumstances specified in paragraphs a) or b) below do not apply, You are entitled, during the cooling off period, to a complete refund of the amount You have paid for the policy. You are not entitled to a complete refund if, during the cooling off period, You:

- a) make a claim under the policy; or
- b) cancel the policy after the commencement of the Journey.

We will not refund any of the Amount Payable if notified outside the cooling off period. We may give a partial refund if You change Your policy before You depart for Your Journey.

5. Claims

- a) The loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police and responsible Transport Provider (where applicable) and a written report must be obtained at that time.
- b) If You are admitted to hospital or You anticipate Your medical expenses and Additional Expenses are likely to exceed \$500 You must phone the emergency assistance number as soon as physically possible.
- c) You must take all reasonable steps to prevent or minimise a claim.
- d) You must not make any offer, promise of payment or admit any liability without Our written consent.
- e) You must advise Us of any claim or occurrence which may give rise to a claim as soon as possible and within 60 days of the return date shown on Your Certificate of Insurance by submitting a completed claim form. See page 25 for details.

- f) You must at Your own expense, supply any documents in support of Your claim which We may request, such as an original police report, a Property Irregularity Report (P.I.R.), receipts, valuations, a repair quote, a death certificate and/or medical certificate. For add-on covers, documents such as a licence, registration, certification or qualification will also be required as requested by Us.
- g) You must co-operate fully in the assessment or investigation of Your claim.
- h) If You make or try to make a false, exaggerated or fraudulent claim or use any false, exaggerated or fraudulent means in trying to make a claim, We will not pay Your claim, Your cover under this policy will be voided (without any return of the amount You have paid), We may report You to the appropriate authorities and You may be prosecuted.
- i) If We agree to pay a claim under Your policy We will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant policy limit).
- j) You must supply a medical certificate showing Your diagnosis for any medical expenses You wish to claim for.

6. If You are able to claim from another party

If You are able to claim against a household insurer, private health fund, hotel, carrier, workers' compensation scheme, travellers' compensation fund, New Zealand Accident Compensation Scheme (application is compulsory for all injuries incurred overseas) or other statutory fund or anyone else for monies otherwise payable under this policy You must do so and the policy will only cover the balance of Your claim.

7. You must help Us to make any recoveries

We have the right to sue any other party in Your name to recover money payable under the policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

8. Claims payable in New Zealand dollars

All amounts payable and claims are payable in New Zealand dollars at the rate of exchange applicable at the time the expenses were incurred.

9. Policy interpretation and dispute resolution

The policy shall be interpreted in accordance with the law of New Zealand. The parties submit to the jurisdiction of the courts of New Zealand.

10. Emergency assistance

- a) Where Your claim is excluded or falls outside the policy coverage, the giving of emergency assistance will not in itself be an admission of liability.
- b) The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control cannot be accepted by Our emergency assistance network, Cover-More or Us.

11. Free extension of insurance

Where Your Journey is necessarily extended due to an unforeseeable circumstance outside Your control, Your Period Of Insurance will be extended until You are able to travel Home by the quickest and most direct route. The Period Of Insurance will not be extended for any other reason.

12. Special conditions, limitations, excesses and Amounts Payable

If You:

- a) want cover for an Existing Medical Condition or pregnancy which does not satisfy the provisions set out on pages 18-20, You will need to complete a health assessment. We will notify You of the outcome. If We are able to approve cover for the condition(s) or pregnancy You must pay the extra premium required to Us for cover. Cover may be subject to special conditions, limitations, limits and excesses.
- b) in the last 5 years have:
 - (i) made 3 or more travel insurance claims;
 - (ii) had insurance declined or cancelled or had a renewal refused or claim rejected; or
 - (iii) been in prison or had any criminal conviction (other than driving offences)
 cover must be separately applied for and accepted by Us, and it may be subject to special conditions, limitations, excesses and amounts payable.

We will notify You in writing of these before We issue the policy.

13. Automatic reinstatement of sums insured

If You purchase a Single Trip policy, in the event of a claimable loss, or damage to Your luggage is incurred, We will automatically reinstate the sum insured (once only) in respect of Section 4 for the Plan selected.

If You purchase the Annual Multi-Trip policy the sums insured under each Section of the policy are automatically reinstated on completion of each Journey and in respect of Section 4, also once on each Journey.

14. Policy conditions applying to SECTION 1: Medical and Dental Expenses and SECTION 2: Additional Expenses

- a) We have the option of returning You to New Zealand if the cost of medical and/or Additional Expenses overseas are likely to exceed the cost of returning You to New Zealand subject always to medical advice. We also have the option of evacuating You to another country.
- b) In all cases the cost of evacuation or to bring You back to New Zealand will only be met if it was arranged by and deemed necessary by Our emergency assistance network.
- c) If We request that You be moved to another hospital, return to New Zealand or be evacuated to another country and You refuse, We will only consider:
 - (i) Your costs and expenses per Sections 1 and 2 (as applicable) incurred up to the time of Our request; and
 - (ii) the lesser of:
 - an amount equivalent to the costs and expenses per Sections 1 and 2 (as applicable) that You would have incurred after Our request had You moved to another hospital, returned to New Zealand or been evacuated to another country as requested; or
 - Your costs and expenses actually incurred after Our request.
- d) If You are hospitalised We will pay for a share room. If a share room is not available We will, at Our discretion and that of Our medical advisors, pay to upgrade You to a single room.
- e) If You do not hold a return airline ticket an amount equal to the cost of an economy class one way ticket will be deducted from Your claim.

15. Policy conditions applying to Sections 13, 14 and 15 only

- a) If the conveyance You are travelling in disappears, sinks or crashes and Your body has not been found after 12 months You will be presumed to have died.
- b) You must obtain and follow advice and treatment given by a qualified doctor as soon as possible after suffering a disabling injury, during the Period Of Insurance.

16. Travelling to New Zealand – Inbound

This policy condition applies if You have paid the Inbound Amount Payable. In this policy wording (other than in this policy condition and the second bullet point on page 30:

- a) the word “New Zealand” should be replaced with Your country of residence; and
- b) the word “overseas” should be interpreted to mean a place outside Your country of residence.

17. Sanctions regulation

Notwithstanding any other terms or conditions under this policy, We shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to You or any other party to the extent that such cover, payment, service, benefit and/or activity of Yours would violate any applicable trade or economic sanctions, law or regulation.

18. Policy conditions applying to SECTION 2: Additional Expenses, SECTION 3: Amendment Or Cancellation Costs, SECTION 8: Travel Delay and Section 10: Missed Connection

If You claim for a particular cost under Section 2, 3, 8, or 10 We will not pay for that same cost under any other section.

The benefits

SECTION 1: Medical and Dental Expenses

If You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of medical treatment, ambulance transportation and emergency dental treatment which is provided outside New Zealand by or on the advice of a qualified medical practitioner or dentist. In these circumstances We will also pay the reasonable Additional cost of medically required transportation.

Upon Your return Home We will also pay up to \$1,500 for continued medical, surgical and hospital treatment on the International or Inbound Plan. If no treatment was sought overseas, We will also pay up to \$1,500, but You must seek treatment within 72 hours of Your arrival in New Zealand.

Cover applies for a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

The maximum benefit limit for this section is:

International or Inbound	\$Unlimited
Domestic	\$1,500

We will not pay for:

1. more than \$1,500 for medical or dental treatment which is provided in New Zealand.

This exclusion does not apply if You have paid the Inbound Plan Amount Payable and You are a non-New Zealand resident.

If You are cruising and have paid the additional premium for Cruise Cover, this exclusion does not apply to medical treatment provided whilst on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within New Zealand territorial waters. However, this additional benefit does not apply to any medical treatment provided on New Zealand inland waterways or whilst the ship is tied up in a New Zealand port.

2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue; involving the use of precious metals; or involving cosmetic dentistry.
3. the continuation or follow-up of treatment (including medication and ongoing immunisations) started prior to Your Journey.
4. routine medical or dental treatment or prenatal visits.
5. private medical treatment in New Zealand when public care or treatment is available.
6. private medical treatment overseas where public care or treatment is available under any reciprocal health

agreement between the New Zealand and foreign governments unless We agree to the private treatment.

7. on the International Inbound Plan, medical treatment, dental treatment or ambulance transportation which is provided in Your country of residence.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 2: Additional Expenses

1. If You become sick

Cover is subject to the written advice of the treating qualified medical practitioner and acceptance by Our emergency assistance team.

If You suffer a Disabling Injury, Sickness or Disease, We will pay the reasonable Additional accommodation (room rate only) expenses and Additional transport expenses, at the same fare class and accommodation standard as originally booked, incurred by:

- a) You. The benefit ceases when You are able to continue Your Journey, travel Home or on the completion of the Period Of Insurance, whichever is the earlier.
- b) Your travelling companion who remains with or escorts You until You are able to continue Your Journey, travel Home or on the completion of the Period Of Insurance, whichever is the earlier.
- c) one person (e.g. a Relative) (If You don't have a travelling companion with You already) who travels to and remains with You following You being hospitalised as an inpatient. The benefit ceases when You are able to continue Your Journey, travel Home or on the completion of the Period Of Insurance, whichever is the earlier.

We will also pay the reasonable expenses incurred in returning Your Rental Car to the nearest depot if You suffer a Disabling Injury, Sickness or Disease provided that, on the written advice of the treating qualified medical practitioner, You are unfit to drive it.

2. If You die

We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to New Zealand if:

- a) You die during the Period Of Insurance. In either event the maximum amount We will pay in total will not exceed \$20,000; or
- b) You hold a valid Schengen Visa and You die in a Schengen member state during the Period Of Insurance. In either event the maximum amount We will pay in total will not exceed 30,000EUR for expenses incurred in that Schengen member state.

3. If a Relative or Your business partner becomes sick

We will pay reasonable Additional transport expenses at the same fare class as originally booked if You are required to return Home due to the sudden Disabling Injury, Sickness or Disease or death of a Relative or Your business partner.

4. If Your Home is destroyed by fire, earthquake or flood

We will pay the reasonable Additional transport expenses at the same fare class as originally booked for Your early return Home if it is destroyed by fire, earthquake or flood while You are on Your Journey.

5. Other circumstances

We will pay Your reasonable Additional accommodation (room rate only) and Additional transport expenses, at the same fare class and accommodation standard as originally booked, incurred on the Journey due to an unforeseeable circumstance outside Your control and resulting from:

- a) disruption of Your scheduled transport because of riot, strike or civil commotion occurring after the commencement of the Journey provided You act reasonably in avoiding Additional costs;
- b) loss of passport or travel documents except involving government confiscation or articles sent through the mail;
- c) a quarantine regulation You unknowingly breach;
- d) a natural disaster;
- e) a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling;
- f) Your scheduled transport being delayed for at least 12 hours due to severe weather conditions. We will pay up to \$250 providing written confirmation from the Transport Provider has been obtained.

The maximum benefit limit for this section is:

International or Inbound	\$Unlimited
Domestic	\$10,000 [^]
Domestic Cancellation	\$Cover Chosen ^{^*}

[^]Combined limit of Section 2 and 3.

^{*}Shown on Your Certificate of Insurance.

We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by mechanical failure or strike.

2. any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.
3. claims under Section 2.3 and 2.5 caused by or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 3: Amendment or Cancellation Costs

If due to circumstances outside Your control and unforeseeable at the Relevant Time:

1. You have to rearrange Your Journey prior to leaving Home, We will pay the reasonable cost of doing so (We will not pay more for rearranging Your Journey than the cancellation costs which would have been incurred had the Journey been cancelled).
2. You have to cancel the Journey (because You cannot rearrange it) We will pay You:
 - a) the non-refundable unused portion of all travel costs prepaid in advance including a travel agent's cancellation fee (the travel agent's cancellation fee is limited to the lesser of \$4,000 or the amount of commission the agent had earned on the prepaid refundable amount of the cancelled travel arrangements).
 - b) for frequent flyer or similar flight reward points lost following cancellation of Your airline ticket. The amount We will pay is calculated as follows:
 - (i) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket multiplied by
 - (ii) the total amount of points lost divided by
 - (iii) the total amount of points used to obtain the airline ticket.

The maximum benefit limit for this section is:

International or Inbound	\$Cover Chosen [*]
Domestic	\$10,000 [^]
Domestic Cancellation	\$Cover Chosen ^{^*}

[^]Combined limit of Section 2 and 3.

^{*}Shown on Your Certificate of Insurance

For approved claims under this Section and Section 2 for the same or similar Additional expenses or prepaid travel costs over the same period, We pay the higher of the two amounts claimed, not both.

We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes. This exclusion only applies to the costs directly incurred by You to rearrange or cancel (if it cannot be rearranged) the service of the Transport Provider who caused the cancellation, delay or rescheduling.
2. the disinclination of You or any other person to proceed with the Journey or deciding to change plans.
3. any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.
4. anxiety, depression, mental illness or stress (or arising directly or indirectly from, or exacerbated by, these conditions) unless referred to and diagnosed by a registered psychologist or psychiatrist as a new condition and:
 - a) the insured person is certified as unfit to travel by the treating registered psychologist or psychiatrist; or
 - b) the treating registered psychologist or psychiatrist certifies that it was medically necessary for the insured person to amend or cancel their journey to assist a relative or another person.

This exclusion does not apply to the insured person in respect of a condition if existing medical condition cover was applied for, approved by us and the required extra premium paid.
5. the insured person cancelling or amending their journey prior to being certified by a qualified medical practitioner as unfit to travel unless the cause of the unfitness is anxiety, depression, mental illness or stress which means the terms of point four above apply.
6. the death, injury, sickness or disease of any person living outside New Zealand unless they are Your Relative or business partner.
7. any contractual or business obligation or Your financial situation.
8. failure by You or another person to obtain the relevant visa, passport or travel documents.
9. errors or omissions by You or another person in a booking arrangement.
10. the standards and expectations of Your prepaid travel arrangements being below or not meeting the standard expected.

11. the failure of Your travel agent, Our agent who issued this policy, any tour operator, transport or accommodation supplier or provider, person or agency to pass on monies to operators or to deliver promised services.
12. a request by a Relative.
13. a request by Your employer unless You are a member of the police force and Your leave is revoked.
14. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator.

However, if a tour or river cruise, that is prepaid and overnight, is cancelled due to a lack of numbers We will pay in respect of Your other prepaid arrangements the lesser of:

 - a) reasonable, necessary amendment costs; or
 - b) the non-refundable unused portion of costs if You cancel the trip.

In any case the most We will pay is the lesser of \$500 or Your sum insured under this section of the policy.
15. customs and immigration officials acting in the course of their duties or You travelling on incorrect travel documents.
16. an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.
17. or arising from an Epidemic, Pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 4: Luggage and Travel Documents

1. Loss, theft or damage

If during the Period Of Insurance Your luggage or personal effects are lost, stolen or damaged after deducting reasonable depreciation (where applicable and as determined by Us) We will replace, provide a replacement voucher, repair or pay You the monetary value of the luggage or personal effects. It is Our choice which of these We do.

This policy is an indemnity policy which means settlement of Your claim is based on the value of an item at the time of the loss and not on a 'new for old' or replacement cost basis.

This policy is an indemnity policy which means settlement of Your claim is based on the value of an item at the time of the loss and not on a 'new for old' or replacement cost basis.

Reasonable depreciation takes into account the amount paid originally for the item, its age, wear and tear and advances in technology.

Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of (see table on next page):

Items and limits	Camera Video Camera	Laptop and Tablet Computers	Other Items
International or Inbound	\$3,000	\$3,000	\$1,500
Domestic	\$500	\$500	\$500

For example a camera, camera accessories, lenses and tripod (attached or not) are considered one item. A necklace and pendant are considered one item.

International, Inbound, and Domestic:

The limit for a single item (including attached and unattached accessories) can be increased by \$10,000 if the additional amount payable has been paid to Us and is shown on the Certificate of Insurance. The overall increase in limits cannot exceed \$25,000.

2. Travel document replacement

We will pay You for the cost of replacing travel documents (including credit cards) lost or stolen on the Journey. We will also pay You for Your legal liability arising from their illegal use. You must however, comply with all the conditions of the issue of the document prior to and after the loss or theft.

3. Automatic Reinstatement Of Sum Insured

In the event that a claimable loss, or damage to Your luggage and personal effects is incurred, We will allow You one automatic reinstatement of the sum insured, stated in the plan purchased, whilst on Your Journey.

The maximum benefit limit for this section is:

International or Inbound	\$25,000
Domestic	\$5,000

We will not pay for:

1. loss or theft which is not reported within 24 hours to the:
 - a) police; and
 - b) responsible Transport Provider (where Your items are lost or stolen whilst travelling with a Transport Provider).

All cases of loss or theft must be confirmed in writing by the police (and Transport Provider where applicable) at the time of making the report and a written report obtained.

2. damage, loss or theft of Valuables placed in the care of a Transport Provider unless security regulations prevented You from keeping the Valuables with You.
3. Valuables left Unattended in any motor vehicle at any time (even if in the boot).
4. items left Unattended in any motor vehicle unless stored in the boot and forced entry is gained.
5. items left Unattended in any motor vehicle between 10pm and 6am (even if in the boot).
6. any amount exceeding \$2,000 in total for all items left Unattended in any motor vehicle.
7. items left Unattended in a Public Place.
8. loss, theft or damage to drones (including attached and unattached accessories) whilst in use.
9. sporting equipment whilst in use.
10. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
11. surfboards or waterborne craft of any description. This exclusion does not apply if the item is lost, stolen or damaged while in the custody of a Transport Provider.
12. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles; lenses in cameras and video cameras; laptop and tablet computers; or binoculars.
13. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
14. electrical or mechanical breakdown.
15. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
16. bonds, coupons, gift cards, stamps, vouchers, warranties, preloaded or rechargeable cards including but not limited to phone, debit or stored value cards.
17. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.
18. items described in SECTION 6: Money.

Also refer to: General exclusions - pages 60-63. Policy conditions - pages 34-39.

SECTION 5: Delayed Luggage Allowance

If all Your luggage is delayed by a Transport Provider during the Journey for more than 24 hours We will pay You up to \$500 for essential emergency items of clothing and toiletries You purchase overseas. This limit will be increased by \$500 if You still have not received Your luggage after 48 hours and will increase by a further \$500 if You still have not received Your luggage after 72 hours. We will only pay for purchases made before Your luggage is returned to You.

The original receipts for the items and written confirmation of the length of delay from the Transport Provider must be produced in support of Your claim. If Your luggage is not ultimately returned to You any amount claimable under this section will be deducted from any entitlement under SECTION 4 of this policy.

This section does not apply on the leg of the Journey that returns You Home.

The maximum benefit limit for this section is:

International or Inbound	\$1,500
Domestic	\$Nil

We will not pay for:

1. delay which is not reported to the responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the Transport Provider at the time of making the report and a written report obtained.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 6: Money

We will reimburse You for cash, bank or currency notes, postal or money orders accidentally lost or stolen from Your person, or held in a locked safe, during the Period Of Insurance.

The maximum benefit limit for this section is:

International or Inbound	\$500
Domestic	\$Nil

We will not pay for:

1. loss or theft which is not reported within 24 hours to the:
 - a) police; and
 - b) responsible Transport Provider (where Your items are lost or stolen whilst travelling with a Transport Provider).

All cases of loss or theft must be confirmed in writing by the police (and Transport Provider where applicable) at the time of making the report and a written report obtained.

2. cash, bank or currency notes, postal or money orders not on Your person, or not in a locked safe.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 7: Rental Car Insurance Excess

This cover applies if You:

- a) hire a Rental Car;
- b) are the nominated driver on the Rental Car agreement; and
- c) have comprehensive motor vehicle insurance for the Rental Car for the hire period.

If the Rental Car is damaged or stolen whilst in Your control during the Journey We will pay the lower of the Rental Car insurance excess You become liable to pay or the repair costs to the Rental Car.

It is Your responsibility to provide the final loss/repair report to substantiate Your claim.

The maximum benefit limit for this section is:

International or Inbound	\$10,000
Domestic	\$4,000

We will not pay for:

1. any damage or theft, arising from the operation of a Rental Car in violation of the terms of the rental agreement.
2. administration costs or loss of use penalties.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 8: Travel Delay

If Your prebooked, prepaid transport is temporarily delayed during the Journey for at least 6 hours due to an unforeseeable circumstance outside Your control, We will reimburse You:

1. the reasonable Additional accommodation (room rate only) expenses You incur; and or
2. the cost of the unused, prepaid accommodation (if You have to pay for new accommodation) less any refund You are entitled to from the supplier of the original accommodation.

Our reimbursement will be up to \$400 on International or Inbound or \$350 on Domestic. We will also reimburse up

to these limits again for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

You must claim from the Transport Provider first, and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the Additional accommodation (room rate only) expenses incurred.

The maximum benefit limit for this section is:

International or Inbound	\$2,000
Domestic	\$750

We will not pay for:

1. claims caused by an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.
2. claims caused by or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 9: Resumption of Journey

If You are required to return Home during the Journey due to the sudden serious injury, sickness, disease or death of a Relative or Your business partner in New Zealand, We will pay for the economy class transport costs You incur to return overseas provided:

- a) Your Period Of Insurance was at least 23 days;
- b) less than 50% of the Period Of Insurance had elapsed at the time of the onset of the sudden serious injury, sickness, disease or death of a Relative or Your business partner;
- c) Your return overseas occurs prior to the original expiry date of Your cover for Your original Journey;
- d) no claim due to the same event is made under SECTION 3: Amendment Or Cancellation Costs of this policy;
- e) the death was not caused by an illness or injury appearing prior to the commencement of Your original Journey; and
- f) the onset of the illness or injury did not occur prior to the commencement of Your original Journey.

The maximum benefit limit for this section is:

International or Inbound	\$5,000
Domestic	\$Nil

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 10: Missed connections

1. Additional transport expenses due to transport delay

If during the Period Of Insurance Your prepaid, scheduled transport; or multi-night cruise where You have paid the additional premium for Cruise Cover, is cancelled, delayed or rerouted within 24 hours of the scheduled departure time and this means You will miss a pre-booked connection, We will pay whichever of a) or b) below minimises the overall amount claimable under this policy:

- a) (i) the reasonable Additional public transport costs (at the same fare class as originally booked) You incur to arrive in time to catch the pre-booked connection; and
(ii) the cost of the unused prepaid connection less any refund or credit You are entitled to from the supplier of that connection; or
- b) (i) the reasonable Additional public transport costs (at the same fare class as originally booked) incurred because You missed the pre-booked connection; and
(ii) the cost of the missed pre-booked connection if it cannot be amended, less any refund or credit You are entitled to from the supplier of that connection.

2. Missed start of tour or cruise

If during the Period Of Insurance Your prepaid, scheduled transport is cancelled, delayed or rerouted within 24 hours of the scheduled departure time and this means You will miss the start of Your prebooked multi-night tour; or multi-night cruise where You have paid the additional premium for Cruise Cover, We will pay whichever of a) or b) below minimises the overall amount claimable under this policy:

- a) (i) the reasonable Additional public transport costs You incur to arrive in time to catch the start of the multi-night tour/cruise; or
(ii) the cost of any unused prepaid connection (You originally were going to use to reach the multi-night tour/cruise) less any refund or credit You are entitled to from the supplier of that connection; or

- b) (i) the reasonable Additional public transport costs You incur to catch up to the departed multi-night tour/ cruise; and
- (ii) \$20 per person for each meal that you missed on the multi-night cruise/tour that was included in the price You prepaid for the multi-night cruise/tour.

You must provide Us with written confirmation from the Transport Provider of how much later than originally scheduled the transport arrived.

We will deduct from the amount payable any amount of compensation You receive or are entitled to receive from the Transport Provider who's transport was delayed.

The maximum benefit limit for this section is:

International or Inbound	\$3,000
Domestic	\$3,000

We will not pay for:

1. claims where the leg of transport that is initially delayed arrives at it's destination:
 - a) less than 2 hours later than originally scheduled in respect of domestic transport; or
 - b) less than 3 hours later than originally scheduled in respect of international transport.
2. claims where You are "through checked" and at the start of the trip You are given boarding passes for Your onward legs. This exclusion does not apply to Your multi-night tour; or multi-night cruise where You have paid the additional premium for Cruise Cover.
3. claims related to a missed tour or cruise unless the public transport You booked to meet that tour/ cruise arrived more than 2 hours later than originally scheduled.
4. claims where the Transport Provider provides an alternative mode of transportation without additional cost to You.
5. claims caused by an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.
6. claims caused by or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these.

Also refer to: General exclusions - pages 60-63. Policy conditions - pages 34-39.

SECTION 11: Hospital Incidentals

If hospitalised, We will pay You for incidentals such as phone calls and magazines. The amount We will pay is limited to \$75 for each night You are hospitalised overseas as a result of a Disabling Injury, Sickness or Disease during the Period Of Insurance, provided that the period of confinement is at least 48 hours.

Original receipts for these expenses must be produced in support of Your claim.

The maximum benefit limit for this section is:

International or Inbound	\$8,000
Domestic	\$Nil

Also refer to: General exclusions - pages 60-63. Policy conditions - pages 34-39.

SECTION 12: Hijacking

If whilst on the Journey You are detained on a means of public transport due to it being hijacked by persons using violence or threat of violence We will pay You \$1,000 for each 24 hour period You are forcibly detained by the hijackers.

The maximum benefit limit for this section is:

International or Inbound	\$8,000
Domestic	\$Nil

Also refer to: General exclusions - pages 60-63. Policy conditions - pages 34-39.

SECTION 13: Loss of Income

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in You losing income because You are unable to return to Your usual place of employment in New Zealand, We will pay You up to \$1,000 per month on International or Inbound; or \$250 per month on Domestic; for Your monthly net of income tax wage, but not in respect of the first 30 days after You originally planned to resume Your work in New Zealand.

The benefit is only payable if Your disability occurs within 30 days of the accident.

The maximum limit in respect of Accompanied Children is \$1,000 for each child.

Cover for loss of income is limited to nine months.

The maximum benefit limit for this section is:

International or Inbound	\$9,000*
Domestic	\$2,250*

*Maximum liability collectively for Sections 13, 14 and 15: International or Inbound – \$25,000, Domestic – \$10,000

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 14: Disability

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your Permanent total loss of sight in one or both eyes or the Permanent total loss of use of one or more Limbs within one year of the date of the accident, We will pay You the amount shown in the Plan purchased.

The maximum limit in respect of Accompanied Children is \$10,000 or \$1,000 each child.

The maximum benefit limit for this section is:

International or Inbound	\$25,000*
Domestic	\$10,000*

*Maximum liability collectively for Sections 13, 14 and 15: International or Inbound – \$25,000, Domestic – \$10,000

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 15: Accidental Death

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your death, We will pay Your estate the amount shown in the Plan purchased provided Your death occurs within one year of the accident. Our limit in respect of Accompanied Children is \$1,000 for each child.

The maximum benefit limit for this section is:

International or Inbound	\$25,000*
Domestic	\$10,000*

*Maximum liability collectively for Sections 13, 14 and 15: International or Inbound – \$25,000, Domestic – \$10,000

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 16: Legal Expenses

We will pay Your reasonable legal expenses if You are falsely arrested or wrongfully detained by any government or foreign power.

The maximum benefit limit for this section is:

International or Inbound	\$10,000
Domestic	\$5,000

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

SECTION 17: Personal Liability

We will provide cover if, as a result of Your negligent act occurring during the Period Of Insurance, You become unintentionally legally liable to pay compensation in respect to damage caused to someone else's property or the injury or death of someone else.

The maximum benefit limit for this section is:

International or Inbound	\$3,000,000
Domestic	\$200,000

We will not pay for:

1. liability You become liable to pay to somebody who is a member of Your family or travelling party or employed by You or deemed to be employed by You.
2. liability arising from loss or damage to property which is in Your legal custody or control.
3. liability arising from the conduct by You of any profession, trade or business.
4. liability arising out of the use or ownership by You of any aircraft, drone, firearm, waterborne craft or mechanically propelled vehicle.
5. liability arising out of occupation or ownership of any land, buildings or immobile property.
6. liability arising out of any wilful or malicious act.
7. liability arising out of the transmission of an illness, sickness or disease.
8. liability involving punitive, exemplary or aggravated damages or any fine or penalty.
9. liability arising out of Your liability under a contract or agreement unless You would be liable if that contract or agreement did not exist.

Also refer to: General exclusions - pages 60-63.

Policy conditions - pages 34-39.

Additional Cruise Benefits

The following benefits only apply if Cruise Cover is selected and the additional premium for participation in multi-night cruising has been paid.

Available on International and Inbound

(i) Onboard Medical and Dental Cover

If during the Period Of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of medical treatment and emergency dental treatment which is provided whilst onboard a cruise ship outside New Zealand by or on the advice of a qualified medical practitioner or dentist.

Upon Your return Home We will also pay up to \$1,500 for continued medical, surgical and hospital treatment on the International or Inbound Plan If no treatment was sought overseas, We will also pay up to \$1,500, but You must seek treatment within 72 hours of Your arrival in New Zealand.

Cover applies for a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

The maximum benefit limit for this section is:

International or Inbound	\$Unlimited
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(ii) Ship to Shore Medical Cover

If during the Period Of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of emergency transportation which is provided outside New Zealand by or on the advice of a qualified medical practitioner to evacuate You to the nearest onshore medical facility.

The maximum benefit limit for this section is:

International or Inbound	\$Unlimited
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(iii) Sea Sickness Cover

If during the Period Of Insurance whilst onboard a cruise ship You suffer sea sickness We will pay the usual and customary cost of medical treatment which is provided outside New Zealand by or on the advice of a qualified medical practitioner.

Cover applies for a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

The maximum benefit limit for this section is:

International or Inbound	\$Unlimited
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(iv) Cabin Confinement

If during the Period Of Insurance You suffer a Disabling Injury, Sickness or Disease and the treating medical practitioner onboard the cruise ship orders You to be confined to Your cabin We will pay You up to \$100 per day provided that the period of confinement is at least 24 hours.

The maximum benefit limit for this section is:

International or Inbound	\$1,500
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For Cruise Benefits (i) – (iv), We will not pay for:

1. more than \$1,500 for medical or dental treatment which is provided in New Zealand.
This exclusion does not apply if You have paid the Inbound Plan Amount Payable and You are a non-New Zealand resident.

This exclusion does not apply to medical treatment provided whilst on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within New Zealand territorial waters. However, this additional benefit does not apply to any medical treatment provided on New Zealand inland waterways or whilst the ship is tied up in an New Zealand port.

2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue; involving the use of precious metals; or involving cosmetic dentistry.
3. the continuation or follow-up of treatment (including medication and ongoing immunisations) started prior to Your Journey.
4. routine medical or dental treatment or prenatal visits.
5. private medical treatment in New Zealand when public care or treatment is available.
6. private medical or hospital treatment where public funded services or care is available, including medical or hospital treatment under any Reciprocal Health Agreement between New Zealand and the Government of any other country unless We agree to the private treatment.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

(v) Missed Port

If during the Period Of Insurance You are on a Journey from or to New Zealand and due to an unforeseeable circumstance outside Your control You miss:

- a) Your prebooked port; or
- b) Your prebooked connection, where You have allowed the minimum connection time between transport as stipulated by Your Transport Provider

We will pay the reasonable costs to use alternative public transport services to catch up on Your planned itinerary. If You claim under this section, You are not entitled to make a claim under any other section of this policy for the same incident.

The maximum benefit limit for this section is:

International or Inbound	\$1,000
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We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by mechanical failure or strike.
2. an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.

3. or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

(vi) Missed Shore Excursions

If due to an unforeseeable circumstance outside Your control You are unable to attend a shore excursion for which You hold a prepaid ticket or pass, We will pay for the non-refundable cost of the unused ticket. The original ticket must be submitted with Your claim.

The maximum benefit limit for this section is:

International or Inbound	\$1,000
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We will not pay for:

1. claims caused by an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.
2. claims caused by or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

(vii) Self-Skippered Boat insurance Excess

We will pay You for any Self-Skippered Boat insurance excess You become liable to pay as a result of damage to, or theft of, a Self-Skippered Boat, whilst in Your control during the Journey. The maximum benefit limit for this section is:

International or Inbound	\$3,500
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We will not pay for:

1. any damage or theft arising from the operation of a Self-Skippered Boat in violation of the terms of the rental agreement.

**Also refer to: General exclusions - pages 60-63.
Policy conditions - pages 34-39.**

General exclusions

Unless otherwise indicated, these exclusions apply to all sections of the policy.

We will not pay for:

1. claims for costs or expenses incurred outside the Period Of Insurance.
2. claims involving consequential loss of any kind including, but not limited to, loss of enjoyment or any financial loss not specifically covered in the policy.
3. claims directly or indirectly arising from loss, theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily injury might happen.
4. claims involving air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company.
5. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
6. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
7. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
8. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, the accuracy of information, statements and submissions made in connection with Your insurance application or claim.
9. claims arising from any government intervention, prohibition, regulation or restriction or court order.
10. claims directly or indirectly arising from circumstances You knew of, or a reasonable person in Your circumstances would know or foresee, at the Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.
11. claims directly or indirectly arising from travel booked or undertaken by You:
 - a) even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel, whether or not You had sought medical advice;
 - b) against the advice of a medical practitioner;
 - c) to seek or obtain medical or dental advice, treatment or review; or
 - d) to participate in a clinical trial.
12. claims in respect of travel booked or undertaken after Your Terminal Illness was diagnosed.
13. claims directly or indirectly arising from, or exacerbated by, any Existing Medical Condition You or Your travelling companion has.
14. claims directly or indirectly arising from or exacerbated by Your Existing Medical Condition of Cardiovascular Disease, chronic lung condition or other heart/ cardiovascular/respiratory system problem and any subsequent condition including an acute respiratory condition, Heart Attack, new infection or Stroke.
15. claims directly or indirectly arising from or exacerbated by Your Existing Medical Condition of reduced immunity.
16. claims directly or indirectly arising from pregnancy of You or any other person if You are aware of the pregnancy at the Relevant Time and:
 - a) where complications of this pregnancy or any previous pregnancy had occurred prior to this time;
 - b) it was a multiple pregnancy e.g. twins or triplets; or
 - c) where the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
17. claims directly or indirectly arising from:
 - a) pregnancy of You or any other person after the start of the 24th week of pregnancy; or
 - b) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication.
18. claims directly or indirectly arising from childbirth or the health of a newborn child whatever the proximate cause of the claim is. This exclusion applies irrespective of the stage of pregnancy at which the child is born.
19. claims directly or indirectly arising from You having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (including tattoos and piercings) during the Journey.
20. claims involving or directly or indirectly arising from Your suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, any conduct engaged in whilst under the influence or effect of alcohol or drugs, the effect of or chronic use of alcohol or drugs or the transmission of any sexually transmittable disease or virus.

21. claims directly or indirectly arising from or exacerbated by the health of a Relative or Your business partner, unless at the Relevant Time that person:
 - a) had not been hospitalised in the previous 2 years for a condition that was directly or indirectly arising from or related to the condition that caused the claim;
 - b) did not reside in a nursing home or require similar home care assistance;
 - c) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
 - d) did not have a drug or alcohol addiction; and
 - e) did not have a Terminal Illness.
22. claims directly or indirectly arising from, or exacerbated by the health of any other person not listed in general exclusion 21.
23. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the Amount Payable.
24. losses for which insurance or the payment is prohibited by law.
25. claims arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with.
26. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
27. claims involving participation by You or Your travelling companion in hunting; rodeo riding; BASE jumping; motocross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering using guides, ropes, rock climbing equipment or oxygen; trekking greater than 6000 metres above sea level; scuba diving to a depth of 30 metres below the surface unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor; or, scuba diving if the maximum depth is greater than 50 metres below the surface.
28. claims involving participation by You (during the Journey) in racing (other than swimming races of 10 kilometres or less, or running races that are marathon distance or less) or outdoor rock climbing.
(See Adventure Activities Cover pages 11-12 for details of optional cover available to purchase and the terms that apply.)
29. claims involving participation by You during the Journey in any adventure activity listed under Adventure or Adventure + add-ons.
(See Adventure Activities Cover page 11-12 for details of optional cover available to purchase and the terms that apply.)
30. claims involving participation by You (during the Journey) in claims involving participation by You (during the Journey) in riding a motorcycle with an engine capacity greater than 200cc for any purpose.
(See Motorcycle/Moped Riding Cover pages 12-13 for details of optional cover available to purchase and the terms that apply.)
31. claims involving participation by You (during the Journey) in snow skiing, snowboarding or snowmobiling.
(See Snow Sports: Snow Skiing, Snowboarding and Snowmobiling Cover page 14 for details of optional cover available to purchase and the terms that apply.)
32. claims directly or indirectly arising for or related to Your multi-night cruise, any multi-night cruise travel or that arise whilst on a multi-night cruise.
(See Cruise Cover Add-on on page 8 for details of cover available to purchase and the terms that apply.)

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