

G2G International Comprehensive Travel Insurance Policy

THIS POLICY IS ISSUED/INSURED BY CHARTIS INSURANCE NEW ZEALAND LIMITED.

Insurer Financial Strength Rating Insurance Companies (Rating and Inspections) Act 1994 - Chartis Insurance New Zealand Limited has an A- (Strong) insurer financial strength rating given by Standard & Poor's (Australia) Pty Ltd on 1 December 2011. The rating scale is:

AAA	Extremely Strong	BBB	Good	CCC	Very Weak
AA	Very Strong	BB	Marginal	CC	Extremely Weak
A	Strong	B	Weak	R	Regulatory Action

Plus (+) or minus (-): The rating from 'AA' to 'CCC' may be modified by the addition of a plus or minus sign to show relative standings within the major rating categories.

Policy Schedule of Benefits – International Comprehensive Leisure Travel

SECTION		BENEFITS	
		Single	Family
Section 1			
1A(i)	Loss of Deposits	\$100,000	\$200,000
1A(ii)	Tour Cancellation	\$500	\$1,000
1B(i)	Curtailment of Travel	\$100,000	\$200,000
1B(ii)	Interruption to Travel	Included in 1B(i)	Included in 1B(i)
1C	Travel Delay	\$5,000	\$10,000
1D	Missed Connection	\$5,000	\$10,000
1E	Hijack	\$5,000	\$10,000
1F	Legal Costs	\$10,000	\$20,000
Section 2			
2	Continuation of Travel	\$10,000	\$20,000
Section 3			
3A	Medical	\$Unlimited	\$Unlimited
3B	Emergency Dental Treatment	\$750	\$1,500
3C(a)	Escort to New Zealand	Included in 3A	Included in 3A
3C(b)	Burial Costs	\$20,000	\$40,000
3C(c)	Hospital Cash Benefit	\$2,000	\$4,000
3C(d)	Hire Car Return	\$250	\$250
Section 4			
4A	Personal Bodily Injury	\$25,000	\$50,000
4B	In Flight Accident	\$50,000	\$100,000
4C	Personal Bodily Injury Resulting from a Terrorist Act	\$20,000	\$40,000
4D	Loss of Income	\$3,000	\$6,000
Section 5			
5A	Luggage and Personal Effects	\$20,000	\$40,000

	Limit Any One Item	\$1,000	\$1,000
5B	Money	\$300	\$600
5C	Mislaid Luggage	\$500	\$1,000
5D	Credit Card Fraud	\$2,000	\$4,000
Section 6			
6	Personal Liability	\$2,000,000	\$4,000,000
Section 7			
7	Rental Vehicle Excess	\$1,000	\$1,000

IMPORTANT NOTES:

1. This is a summary of cover only and the Policy is subject to terms and conditions, limits and exclusions that may not suit Your requirements. We recommend You read the full Policy wording. Values shown are maximum amounts payable (in New Zealand Dollars).
2. Not all Policy benefits and benefit amounts are shown above. In some cases sub-limits apply or the benefits may not be available to You. Please refer to the applicable Policy wording.

THE POLICY

COVER

Coverage under the Policy does not commence until You have completed the Application Form, paid the premium and the Policy Schedule is issued.

This Policy does not cover Pre-Existing Medical Condition(s). If You wish to obtain cover for a Pre-Existing Medical Condition, You will need to contact Travel Guard™ on 0800-367-245 to obtain an assessment of Your Pre-Existing Medical Condition.

If We agree to provide cover to You, We will advise You directly of the details of the cover We will provide and You will be issued with a Travel Guard™ approval number. An additional premium will be charged for providing cover for Your Pre-Existing Medical Condition.

Where You have obtained a Travel Guard™ approval number prior to applying for this Policy,

the Travel Guard™ approval number must be listed in the Application Form.

Where the Travel Guard™ approval number is issued after the Policy Schedule is issued, You will be issued with an amended Policy Schedule.

You will be required to quote the Travel Guard™ approval number when making a claim under Sections 1-4 of this Policy.

ELIGIBLE PERSONS

To be covered under this Policy You must be either a New Zealand citizen or New Zealand permanent resident, who intends to return to New Zealand on completion of the Travel unless otherwise agreed in writing by Us. This Policy is only available to eligible persons who are Travelling internationally.

TYPES OF POLICIES

“Family Policy” means a Policy which covers either one or two adults, Your Dependant Children or grandchildren and a maximum of two other Children Travelling with You. Where there is more than one person wishing to claim under the same Section of the Policy, the maximum amount payable for all claims is the amount specified as the Family Policy benefit irrespective of the number of claims made with the exception of amounts payable under Section 4A, 4B or 4C. Amounts payable under a Family Policy for Section 4A (Personal Bodily Injury), Section 4B (In-flight Injury) or Section 4C (Personal Bodily Injury Resulting from a Terrorist Act) are limited to NZ\$10,000 per Child.

“Single Policy” means a Policy that covers one adult and Your Dependant Children or grandchildren. Where there is more than one person wishing to claim under the same Section of the Policy, the maximum amount payable for all claims is the amount specified as the Single Policy benefit irrespective of the number of claims made with the exception of those amounts payable under Section 4A or 4B or 4C. Amounts payable under a Single Policy for Section 4A (Personal Bodily Injury) or Section 4B (In-flight Injury) or Section 4C (Personal Bodily Injury Resulting from a Terrorist Act) are limited to NZ\$10,000 per Child.

A Family Policy must be purchased where an adult wishes to Travel with Children who are not his or her own.

COVER FOR DEPENDANTS

Cover is granted for Your Dependant Children and a maximum of two other Children who are Travelling with You, provided each Child is specified by You in the Application Form.

Where a Child is born to You after the Policy is issued, You must write to Us notifying Us of the name of the Child and provide such other reasonable details as We may require.

Cover for the newborn will be subject to Our acceptance except to the extent provided for under Sections 1, 2, 3 & 4 Exclusions, Exclusion (b) relating to pregnancy and child birth.

YOUR DUTY OF DISCLOSURE

Before You enter into this Policy You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision (or the decision of a prudent insurer in the circumstances) of whether to accept the risk of the insurance and if so on what terms. You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate this Policy.

Your duty does not extend to matters;

- that diminish the risk to be undertaken by Us.
- that are of common knowledge.
- that We know or in the ordinary course of Our business ought to know.
- where compliance of Your duty is waived by Us.

If You fail to comply with this duty of disclosure, We may be entitled to reduce Our liability under this Policy in respect of a claim, or may cancel this Policy.

If Your non-disclosure is fraudulent, We may also have the option of avoiding this Policy from the inception date.

IMPORTANT POLICY MATTERS PRIVACY STATEMENT

This policy is issued/insured by Chartis Insurance New Zealand Limited.

Chartis collects information necessary to underwrite and administer Your Policy, to maintain and improve customer service, and to advise You of Our products. In the course of administering Your Policy, Chartis may exchange or disclose Your personal information and that of any other person insured by this Policy to:

- (a) a related Chartis company either in New Zealand or overseas;
- (b) contractors or third party providers providing services related to the administration of Your Policy;
- (c) banks and financial institutions for the purpose of processing Your application and obtaining payment of premium;
- (d) in the event of a claim - assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers; or
- (e) Our assistance provider who will record all calls to the assistance service provided under Your Policy for quality assurance, training and verification purposes.

Access to Your Information

You may gain access to or request correction of Your personal information by writing to:

The Privacy Manager
 Chartis
 PO Box 1745, Shortland Street
 Auckland 1140
 New Zealand

Whilst access to Your personal information may generally be provided free of charge, We reserve the right to charge for access requests in some limited circumstances.

Consent acknowledgement

By completing the Application Form (including any associated form) and paying the premium, You consent to the use of Your personal information stated in the privacy statement above.

FAIR INSURANCE CODE

Chartis is a signatory to the Fair Insurance Code. This Code aims to raise the standards of practice and service in the insurance industry, and it includes the following:

- When you lodge a claim we will tell you in plain language what information we need and how you should go about making a claim.
- We will respond promptly to any request you make for assistance with a claim and it will be considered and assessed promptly.

OTHER COVER

We will not cover You for loss or an Event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act

of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what You would have been entitled to recover under this Policy to the extent permitted by law.

MINISTRY OF FOREIGN AFFAIRS AND TRADE (“MFAT”)

You are not covered for Travel into and within a location that is listed as an “extreme risk” location on the New Zealand Ministry of Foreign Affairs and Trade website at www.safetravel.govt.nz.

You may be covered for cancellation costs under Section 1 (Loss of Deposits) if You decide to cancel or curtail Your Travel because the location(s) in Your planned itinerary are upgraded or added to the MFAT list of “extreme risk” locations after You have purchased this Policy.

EXCLUDED COUNTRIES

We will not provide cover or service for any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria

COOLING OFF PERIOD

You may return the Policy to Us within seven days of purchasing, provided no claim has arisen and Your Travel has not commenced. We will cancel the Policy and give You a full refund of premium.

WHAT YOU ARE REQUIRED TO DO

You must not deliberately or recklessly:

- a) cause loss to any property covered by the Policy; or
- b) cause loss for which You could be held legally liable - either by doing something You should not do or failing to do something You should do.

If You think You are covered under this Policy for a claim made against You, You must immediately give Us full details of that claim and all legal documents served on You. If You are covered, We have the right to negotiate or defend the claim in Your name and We will require Your co-operation.

IF YOU HAVE A LOSS YOU MUST

- (a) do what You can to prevent any further loss or expense.
- (b) not admit liability for the loss.
- (c) lodge a written claim against the person or organisation that may be legally liable for Your loss, illness or injury.

If We agree to cover Your loss, You must let Us take over and pursue any legal right of recovery You may have and You must co-operate with Us in any recovery action.

If You require hospitalisation or emergency transportation services or need to return home early for any reason and want Us to pay, You must contact Travel Guard™ and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow the advice and instruction of Travel Guard™ and where required, Our advice and instructions.

CLAIM

If You need to make a claim, We will require You to:

- (a) provide Us with original invoices, receipts and other vouchers relating to Your loss or expenses. It is the responsibility of the Insured Person to provide proof of ownership of any lost, stolen or damaged items and We are under no obligation to make payment without this proof of ownership.
- (b) produce this Policy and Your Policy Schedule.
- (c) provide Us with all information We require.

For Claim Forms or any enquiries in relation to entitlement to claim under this Policy, contact Travel Guard™ on +64-9-359-1645 for assistance, or go to Our website and download a Claim Form from the Making a Claim page.

NEW ZEALAND LAW APPLIES

This Policy is governed by New Zealand law. Any dispute or difference concerning this Policy will be conducted and determined in New Zealand.

NEW ZEALAND CURRENCY

All amounts are denominated in New Zealand dollars. All claims will be paid in New Zealand

dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in New Zealand dollars will be the rate applying at the time the expense is incurred.

EXCESS STATEMENT

“Excess” is defined as “the amount which the Policy provides that You have to pay in the event of a claim”.

The following Excess options apply to this Policy:

- (a) If You have not selected the Excess Discount option or the Excess Buyout option, Your Policy Excess will default to \$75.
- (b) If Your Travel is less than 180 days and You have selected the Excess Buyout Option, Your Policy Excess will be reduced to \$0.

Important: - this reduction in Excess does not apply to Specified Items or Pre-Existing Medical Conditions claims. The Excess applicable to these covers remains at \$75.

- (c) If You have selected the Excess Discount option Your Policy Excess will be increased to \$150, \$250 or \$500 depending on Your selection, and the Premium will be discounted accordingly.

Important: - the increased Excess level also applies to additional covers such as Specified Items, Pre-Existing Medical Conditions and Rental Vehicle Excess.

Your selected Excess level is shown on Your Policy Schedule

DEFINITIONS

1. “*Bodily Injury*” means injury caused solely by accidental violent external and visible means, all of which happen at the same time, (but not as a result of illness, sickness or disease), within 12 calendar months of the date of the injury.
2. “*Child*” or “*Children*” means any person aged 21 years and under, in full-time education.
3. “*Close Family Member*” means Spouse, De Facto Partner, son, daughter, step-child, parent, parent-in-law, grandparent, step-parent, brother, sister, brother or sister-in-law, fiancé, fiancée, or legal guardian.

4. *"Conveyance"* means an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare-paying passengers.
5. *"De Facto Partner"* means a person with whom You have continuously cohabited for a period of three consecutive months or more immediately preceding the Period of Cover.
6. *"Default" "Error" "Omission"* means where the Travel agent, tour operator, wholesaler, accommodation provider, transport provider or any other person acting on Your behalf who has organised Your Travel arrangements has failed to fulfil their obligation to You for Your Travel arrangements.
7. *"Dependant Child"* means Your Child who is dependent upon You or any other person for financial support and is Travelling with You.
8. *"Event"* means a happening which is totally beyond Your control and is sudden, unforeseeable, unexpected and unintended.
9. *"Excess"* means the amount which the Policy provides that You have to pay in the event of a claim.
10. *"Financial Default"* means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.
11. *"Insured Person"* means a person specified in Your Policy Schedule.
12. *"Limb"* means the entire limb between the shoulder and the wrist or between the hip and the ankle.
13. *"Paraplegia"* means total paralysis of both legs and part or whole of the lower half of the body.
14. *"Permanent"* means lasting 12 calendar months from the date of occurrence and at the end of that period being beyond hope of improvement.
15. *"Pre- Existing Condition"* means, in relation to You or any other person on whom Your Travel depends:
 - (a) within the six months prior to and including any time following the completion of Your Application Form for this Policy until the date of Your departure for Travel any physical defect, condition, illness or disease:
 - (i) for which treatment, medication or advice has been received or prescribed by a medical or dental practitioner;
 - (ii) is aware of or for which symptoms are such that a reasonable person would have sought medical or dental attention;
 - (b) any allergic, chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the issue of this Policy; or
 - (c) any medical or dental concern under investigation or recorded on a hospital or surgical waiting list for further treatment or investigation.
16. *"Public Place"* includes but is not limited to shops, airports, train stations, bus stations, streets, restaurants, beaches, hotel foyers and grounds, public toilets and any place to which the public has access.
17. *"Quadriplegia"* means total paralysis of both legs and both arms.
18. *"Specified Item(s)"* means any personal luggage item or set of items valued over \$1,000 but less than \$5,000 which is specified on Your Policy Schedule prior to Your departure and for which additional premium has been paid.
19. *"Rental Vehicle"* means a passenger class hatchback, sedan, station wagon, SUV or minivan rented from a licensed motor vehicle rental agency for the sole purpose of carrying You and/or Your Travelling companions on public roadways. It shall not include any other type of vehicle or vehicle use.
20. *"Terrorist Act"* means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are

declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism.

21. **"Total Loss"** means:
 - (a) for any Limb, the Permanent and total physical loss of use of a Limb or Limb(s);
 - (b) for any eye, entire and irrecoverable loss of sight in that eye;
 - (c) for an ear, entire and irrecoverable loss of hearing in that ear; or
 - (d) in relation to speech, entire and irrecoverable loss of speech.
22. **"Travel"** means the journey to, within and from the destination(s) specified in Your planned itinerary.
23. **"Travel Guard™"** means Our assistance provider.
24. **"Unattended"** means, but is not limited to, not on Your person at the time of loss, left with a person other than Your Travelling companion, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim, or leaving it at a distance where You are unable to prevent it from being unlawfully taken.
25. **"War"** means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
26. **"We", "Us" and "Our"** means Chartis Insurance New Zealand Limited.
27. **"You" and "Your"** means each of the Insured Persons as shown on the Policy Schedule.

PERIOD OF COVER

This Policy starts when You leave New Zealand on the departure date shown on Your Policy Schedule except for:

- (a) Section 1A(i) and 1A (ii), where cover starts on the day the premium is paid and the Application Form is accepted by Us with the issue of the Policy Schedule; and

- (b) Section 5B, where cover starts 72 hours prior to the departure date shown on the Policy Schedule.

Cover ends when You return to Your home in New Zealand, within 24 hours following Your arrival in New Zealand or on the expiry date shown in the Policy Schedule, whichever happens first.

EXTENSION OF COVER RESULTING FROM AN EVENT UNDER THE POLICY

If Your return to New Zealand is delayed due to Travel delay or Your illness/injury and this is claimable under the Policy, You are automatically covered up to a further three consecutive months provided You have obtained prior approval from Travel Guard™ and You return to New Zealand as soon as the reason for the Travel delay is removed or You have recovered from Your illness/injury.

REINSTATEMENT AFTER LOSS

If You suffer a loss from a single Event which entitles You to payment of the total Sum Insured for that loss then:

- (a) Section 5A (Luggage and Personal Effects) - the Sum Insured is automatically reinstated without extra payment of premium, except where the loss is for Specified Items. If Specified Items are replaced, and provided We agree to provide further cover for the replacement items for the duration of Your Travel, an extra premium will be payable and special terms may be required by Us.
- (b) All other Sections - We may at Our discretion reinstate that Section for an extra premium and require special terms.

You will need to advise Us in writing if You want the Sum Insured reinstated.

POLICY LIMITS

The Policy Schedule of Benefits specifies the benefits of the Policy You have chosen. However, in respect of any one individual Insured Person the maximum amount payable is as shown in the Single Policy column unless otherwise stated in the Policy.

Please note that maximum claim limits including Family limits apply. You should refer to the Section entitled Types of Policies for further information on Single and Family Policies.

YOU ARE INSURED FOR THE FOLLOWING PROVIDED THE EVENT OCCURS DURING THE PERIOD OF COVER AND WHERE YOU CANNOT RECOVER YOUR COSTS FROM ANY OTHER SOURCE BUT ALWAYS SUBJECT TO THE CONDITIONS AND EXCLUSIONS OF THE POLICY.

What You are Covered For

SECTION 1: LOSS OF DEPOSITS, TOUR CANCELLATION, CURTAILMENT, INTERRUPTION, TRAVEL DELAY, MISSED CONNECTION, HIJACK AND LEGAL COSTS COVER

Section 1A(i): Loss of Deposits

If You have to cancel Your Travel arrangements because of an Event We will pay for loss of deposits paid or for amounts You have contracted to pay in respect of transport, accommodation and other such charges.

In respect of Travel Agents' cancellation fees We will pay up to a maximum of 10% of Your total prepaid Travel costs or NZ\$500 per Insured Person who is an adult, whichever is the lesser.

Where an airline ticket was purchased using frequent flyer or similar air points, We will at Our absolute discretion arrange for the replacement of such points, or pay You an equivalent value for the frequent flyer or similar air points lost following cancellation of Your airline ticket. In the latter case, the amount payable will be calculated as follows:

- (a) The cost of an equivalent class airline ticket, based on the quoted retail price at the time the ticket was issued, less Your financial contribution towards the airline ticket;

Multiplied by

- (b) The total value of points lost divided by the total value of points used to obtain the airline ticket.

For this benefit to be payable:

- The reason for cancellation must be covered under this Section of the Policy; and
- The loss of such points cannot be recovered from any other source.

An Excess applies to each loss under this Section of the Policy. The applicable Excess amount is specified on the Policy Schedule.

Section 1A(ii): Tour Cancellation

If due to an Event which happens before You leave New Zealand Your tour is cancelled, We will pay the reasonable additional costs You incur to change Your planned itinerary so that You can continue with Your original overseas Travel plans.

The maximum amount payable under this Section of the Policy is NZ\$500 per Insured Person.

An Excess applies to each loss under this Section of the Policy. The applicable Excess amount is specified on the Policy Schedule.

Section 1B(i): Curtailment of Travel – where You need to return to New Zealand

If due to an Event, You cannot complete Your Travel arrangements and have to return to New Zealand earlier than planned, provided You already hold a return ticket to New Zealand and have received prior approval from Travel Guard™, We will pay Your reasonable extra Travel and accommodation costs directly associated with Your early return to New Zealand. This does not include costs relating to completion of Your original Travel arrangements. (See Section 2 Continuation of Travel).

If You do not hold a return ticket to New Zealand at the time of suffering any accidental injury or illness covered by this Policy, or at the time of the happening of any circumstances covered by this Section of the Policy, We will deduct from any claim which includes the cost of Your return to New Zealand, an amount equal to Your original carrier's published one-way economy class airfare for the route used for Your return.

An Excess applies to each loss under this Section of the Policy. The applicable Excess amount is specified on the Policy Schedule.

You will need to provide Travel Guard™ with such documentation as required by Us to prove that it is necessary for You to curtail Your Travel.

Section 1B(ii): Interruption to Travel - which exceeds 36 hours and where

You do not need to return to New Zealand

Once Your Travel has begun, if Your Travel arrangements are necessarily interrupted due to an Event for a period exceeding 36 hours and You do not need to return to New Zealand, subject to Your obtaining approval from Travel Guard™, We will pay Your reasonable extra Travel and accommodation costs (including additional meal costs) directly associated with Your planned itinerary. Receipts must be produced when making a claim.

An Excess applies to each loss under this Section of the Policy. The applicable Excess amount is specified on the Policy Schedule.

Section 1C: Travel Delay - which is less than 36 hours

If You are delayed for at least six consecutive hours due to an Event and the delay does not exceed 36 hours, We will reimburse You for reasonable extra costs You have to incur (including additional meal costs) due to the delay. Receipts must be produced to support Your claim.

No Excess applies under this Section of the Policy.

Section 1D: Missed Connection

If You are Travelling from or to New Zealand via a Conveyance and You miss Your pre-booked connection due to an Event, We will reimburse You for reasonable extra costs in accordance with Your original fare class You incur to use alternative scheduled transport services so that You can:

- (a) catch up on Your planned itinerary; or
- (b) get to a special event such as a wedding, sporting event or conference.

If You claim under this Section You cannot claim for Loss of Deposits, Curtailment or Interruption costs for any part of Your unused transport costs.

No Excess applies under this Section of the Policy.

Section 1E: Hijack

If You are Travelling on a Conveyance which is hijacked by persons using violence or threat of violence, We will pay You NZ\$500 for each 24-hour period You are forcibly held by the hijackers

up to a maximum of NZ\$5,000 for a Single Policy and NZ\$10,000 for a Family Policy.

No Excess applies under this Section of the Policy.

Section 1F: Legal Costs

We will pay Your reasonable legal costs, if You are falsely arrested or wrongfully detained by any government, up to a maximum of NZ\$10,000 for a Single Policy and NZ\$20,000 for a Family Policy.

No Excess applies under this Section of the Policy.

SECTION 2: CONTINUATION OF TRAVEL

If, after You leave New Zealand, a Close Family Member in New Zealand suffers a life-threatening illness or life-threatening injury, or dies and You have to return to New Zealand, subject to You obtaining Travel Guard™'s prior approval before making changes to Your planned itinerary, We will reimburse an economy class airfare You have paid for, for You to return overseas to complete Your original Travel arrangements provided:

- (a) the death or illness has not resulted from any Pre-Existing Condition, even if that Pre-Existing Condition has been accepted by Us,
- (b) Your original Travel and/ or Your Period of cover was at least 14 days' duration,
- (c) You had been away for less than half of the Period of cover specified in the Policy Schedule of this Policy, and
- (d) You return overseas within 60 days of Your early return to New Zealand.

If You claim under this Section of the Policy, You cannot claim for Loss of Deposits of Your prepaid transport costs that You are unable to use because of Your return to New Zealand.

No Excess applies under this Section of the Policy.

SECTION 3: MEDICAL COSTS AND RELATED EXPENSES

Section 3A: Medical

If You suffer a medical Event We will pay the following costs You incur during the 12 calendar months after You became ill or suffered the injury:

- (a) reasonable customary charges of prescribed medical, surgical treatment, hospital and nursing charges, and emergency ambulance costs You necessarily incur overseas.
- (b) up to NZ\$1,500 for continuing registered medical, surgical and hospital treatment only, upon Your return to New Zealand - provided You seek this treatment in a public hospital where available.

In the event of a personal injury You must register with ACC (Accident Rehabilitation & Compensation Insurance Corporation) on Your return to New Zealand. You may be able to recover part or all of Your claim from ACC.

An Excess applies to each loss under this Section of the Policy. The applicable Excess amount is specified on the Policy Schedule. The minimum Excess level applicable to each accepted Pre-Existing Condition is \$75.00 even if the Excess Buyout option has been selected.

Section 3B: Emergency Dental Treatment

We will pay Your reasonable dental treatment costs overseas for:

- (a) the relief of sudden and acute pain.
- (b) damage to sound and natural teeth caused solely by injury.

You will not be covered for the costs of routine dental treatment, or lack thereof, or where the claim results from normal wear and tear of teeth.

A maximum amount of NZ\$750 is payable per Insured Person.

An Excess applies to each loss under this Section of the Policy. The applicable Excess amount is specified on the Policy Schedule

Section 3C: Other Expenses

We will pay:

- (a) reasonable Travel and accommodation costs for one person to Travel to, remain with, and accompany You home to New Zealand - but only if this is on written medical advice and We have agreed in advance.

- (b) reasonable costs incurred to return Your body or ashes to New Zealand, or for burial or cremation at the place of Your death, up to a maximum of NZ\$20,000.
- (c) a cash benefit of NZ\$75 for every continuous 24 hours You are in hospital overseas, to defray expenses, e.g. telephone calls and toiletries. There is no cover for the first 48 hours of hospitalisation.
- (d) costs to return Your Rental Vehicle to the nearest hire depot (to a maximum of NZ\$250) if You cannot do so because of Your illness, injury or death.

No Excess applies under this Section of the Policy.

SECTION 4: PERSONAL BODILY INJURY, IN-FLIGHT ACCIDENT INJURY, PERSONAL BODILY INJURY RESULTING FROM A TERRORIST ACT AND LOSS OF INCOME

Section 4A: Personal Bodily Injury

If You suffer a Bodily Injury which directly results in any of the following:

- (a) Death;
- (b) Permanent total Paraplegia/Quadriplegia;
- (c) Permanent Total Loss of Limb;
- (d) Permanent Total Loss of sight in an eye; or
- (e) Total Loss of hearing or speech.

We will pay the amount shown below:

YOUR AGE (inclusive)	MAXIMUM AMOUNT PAYABLE
0-15 YEARS	\$10,000
16-80 YEARS	\$25,000

No Excess applies under this Section of the Policy. However, You can only claim against Section 4A or 4B or 4C, but not all of them.

Section 4B: In-flight Accident Injury

If the Bodily Injury directly results in:

- (a) Death;
- (b) Permanent total Paraplegia/Quadriplegia;
- (c) Permanent Total Loss of Limb;
- (d) Permanent Total Loss of sight in an eye; or
- (e) Total Loss of hearing or speech.

and was sustained while You were Travelling as a fare-paying passenger in, or boarding or getting off a scheduled flight on a fully licensed passenger-carrying aircraft, We will pay instead of the amount shown above for Section 4A, the amount shown below:

YOUR AGE (inclusive)	MAXIMUM AMOUNT PAYABLE
0-15 YEARS	\$10,000
16-80 YEARS	\$50,000

No Excess applies under this Section of the Policy. However, You can only claim against Section 4A or 4B or 4C, but not all of them.

Section 4C: Personal Bodily Injury Resulting from a Terrorist Act

If You suffer a Bodily Injury which directly results in any of the following:

- (a) Death;
- (b) Permanent total Paraplegia/Quadriplegia;
- (c) Permanent Total Loss of Limb;
- (d) Permanent Total Loss of sight in an eye; or
- (e) Total Loss of hearing or speech.

as a result of a Terrorist Act We will pay the amount shown below:

YOUR AGE (inclusive)	MAXIMUM AMOUNT PAYABLE
0-15 YEARS	\$10,000
16-80 YEARS	\$20,000

No Excess applies under this Section of the Policy. However, You can only claim against Section 4A or 4B or 4C, but not all of them.

Section 4D: Loss of Income

We will pay You for the Loss of Your usual income up to \$1,000 per week for the period which starts 30 days after Your return and ends three months later or when You return to work, whichever is sooner, if:

1. You suffer an injury during Your Travel, which results in You being unable to continue Your usual occupation during Your Travel and/or after Your arrival in New Zealand;
2. You are employed in a full-time position in New Zealand for a minimum of 40 hours per week and You would have been returning to

that full-time position following Your arrival in New Zealand;

3. You have been assessed by a legally-registered medical professional to be unable to return to the normal duties required for Your position following Your arrival in New Zealand; and
4. You are aged between 16 years and 64 years when You suffer the injury.

The amount We pay is the difference between Your net average monthly salary during the six months immediately before You left New Zealand and any amount You can recover from any other source.

The maximum amount We will pay is up to NZ\$1,000 per week.

No Excess applies under this Section of the Policy.

SECTIONS 1, 2, 3 AND 4 EXCLUSIONS: WHAT YOU ARE NOT COVERED FOR

You are not covered for any costs or losses arising from:

- (a) cancellation of or changes to Your Travel arrangements because of financial, business and/or contractual reasons, or because Your employer requires You not to Travel or You or Your Travelling companion choose:
 - (i) to change Your dates of Travel or Travel itinerary; or
 - (ii) not to Travel.
- (b) pregnancy or childbirth.
This exclusion does not apply where costs are incurred because of unforeseeable medical complications or emergencies which occurred before the 29th week of Your pregnancy. If such complications or emergencies occur after Your departure from New Zealand then We will only pay for non-routine emergency hospitalisation costs (including those for the newborn) up to a maximum of NZ\$100,000.
- (c) Your failure to check-in according to Your planned itinerary or times advised to You.
- (d) Financial Default:
 - (i) the Financial Default of any Travel agent or anyone acting as Your agent.
 - (ii) the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, Travel wholesaler, booking agent or other provider of Travel or

- tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.
- (e) the Default, Error or Omission of a Travel agent or any one acting on Your behalf, any tour operator/tour wholesaler (except under Section 1A(ii)) and accommodation or transport provider.
 - (f) the operation of legal processes, law enforcement officers or immigration officials acting in the course of their duties.
 - (g) manual work in connection with a business or trade.
 - (h) Your failure to return to New Zealand after the date when in the opinion of Our medical advisor, You may have safely been repatriated to New Zealand at Our expense, or after the time when You failed to follow Our instructions or those of Travel Guard™ .
 - (i) suicide, intentional self-injury, psychiatric, psychological, psychosomatic, mental disorders, depression, stress, anxiety, insanity, dementia.
 - (j) sexually transmitted disease, Acquired Immunodeficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV).
 - (k) any Pre-Existing Condition:
 - (i) of Yours unless this has been approved by Us and where You have been provided with an approval number by Travel Guard™ .
 - (ii) of any other person where this may affect Your Travel plans, unless otherwise agreed by Us.
 - (l) any medical condition where You are Travelling against medical advice or Travelling to seek treatment, or have been diagnosed with a terminal condition before the Policy Issue date. This Exclusion applies even if We have accepted cover for that condition.
 - (m) private medical treatment:
 - (i) in New Zealand when public care or treatment is available.
 - (ii) overseas where public care or treatment is available in any country under any reciprocal health agreement between the New Zealand and foreign governments.
 - (n) treatment or services for which We are prohibited by legislation from providing cover or making payments in respect of claims made under this Policy, including but not limited to any legislation which requires Us to be registered in the Insured Person's country of citizenship or residence where

the Event occurs and/or payments are to be made.

- (o) any personal injury, medical misadventure or work injury to the extent where You are covered or entitled to be covered under the laws of any country.
- (p) maintaining any course of treatment You had before You began Your Travel or replenishment of medicines You have been prescribed and were taking before You left New Zealand unless Your medication is stolen or lost on the Travel.

SECTION 5: LUGGAGE AND PERSONAL EFFECTS, MONEY, MISLAID LUGGAGE AND CREDIT CARD FRAUD

Section 5A: Luggage and Personal Effects (including Specified Items)

You are covered for accidental loss of, damage to, or theft of Your luggage or personal effects, including the reasonable cost of replacing Your Travel tickets, passports, driver's licence and similar non-transferable documents.

We will not pay more than:

- (a) NZ\$1,000 for any item, or any set of items unless the item or set is specified on the Policy Schedule and then only to a maximum of NZ\$5,000 for any one item or set where specified.
- (b) NZ\$15,000 in total for all Specified Items and sets.
- (c) NZ\$1,000 in total for bicycles and/or surfboards. You cannot specify above this level for these items.
- (d) NZ\$2,000 for any camera or camcorder unless specified on Your Policy Schedule.

Note: We have the option, at Our absolute discretion, to replace or repair an item, or make a cash payment after taking into account depreciation, wear and tear.

A set of items means two or more items required to perform a specific task and includes but is not limited to a set of golf clubs including trolley and bag; camera and lens etc.

An Excess applies to each loss under this Section of the Policy. The applicable Excess amount is specified on the Policy Schedule. The minimum Excess level applicable to each specified item is \$75.00 even if the Excess Buyout option has been selected.

Section 5B: Money

You are covered for loss or theft of Your personal money (notes, coins, Travellers cheques, credit cards and vouchers).

An Excess applies to each loss under this Section of the Policy. The applicable Excess amount is specified on the Policy Schedule

Note: Under Section 5A & 5B - It is the responsibility of the Insured Person to provide proof of ownership of any lost, stolen or damaged items and We are under no obligation to make payment without this proof of ownership.

Section 5C: Mislaid Luggage

If when Travelling overseas You are deprived of Your luggage by the carrier for at least 12 consecutive hours after Your arrival, We will pay for Your purchase of essential items of clothing and toiletries up to a maximum of NZ\$500 for each Insured Person who is an adult. You will need to provide Us with receipts.

No Excess applies under this Section of the Policy.

Note: Where the mislaid luggage is not found and a claim is paid under Section 5A (Luggage and Personal Effects) the cost of the items purchased under this Section is deducted from the total claim under Section 5A (Luggage and Personal Effects).

Section 5D: Credit Card Fraud

If You suffer financial loss due to Your credit or cash card being lost or stolen and fraudulently used by anyone other than a person Travelling with You or a family member, We will reimburse You up to a maximum of NZ\$2,000 per Individual Policy and \$4,000 per Family Policy.

You must advise Your credit card issuer and the appropriate authorities as soon as You know Your card is missing.

You must provide Us with copies of all relevant receipts and other documents as well as detailed particulars and proof of Your loss (including copies of reports advising of the loss).

No Excess applies under this Section of the Policy.

YOUR OBLIGATIONS UNDER SECTION 5

You are required to:

- (a) act responsibly and use reasonable care for the safety, supervision and security of Your property.
- (b) minimise loss and not leave Your property Unattended or abandon Your damaged property.
- (c) promptly advise the local police or appropriate authorities, or Your relevant carriers of the loss and provide Us with copies of written confirmation from them that such notification of the loss has been made.
- (d) if You have to leave Your property in a motor vehicle You must ensure all Your property is placed out of sight in a locked boot.

Failure to follow these obligations may result in Your claim not being paid.

SECTION 5 EXCLUSIONS: WHAT YOU ARE NOT COVERED FOR

You are not covered for any loss or damage or theft to:

- (a) property left Unattended:
 - (i) in a Public Place;
 - (ii) in any unlocked and unattended building or vehicle; or
 - (iii) in public view in a locked receptacle, building or vehicle.
- (b) property left in a vehicle overnight.
- (c) items of value, including but not limited to Specified Items, video camera(s), mobile telephone(s), photographic equipment, personal computer(s), jewellery or watches as well as any accessories to such items, which have been checked in as luggage.
- (d) unaccompanied luggage (unless Your airline carrier decides to transfer Your luggage to a different carrier or flight for reasons other than the luggage being over the allowable weight limit).
- (e) luggage transported under any freight agreement or items sent by postal or courier services.
- (f) damage by moth, vermin, insects, atmospheric or climatic conditions, process of cleaning, dyeing, ironing, repairing or restoring or like actions.
- (g) mechanical, electrical or hydraulic breakdown or derangement.
- (h) loss of data.

- (i) breaking or scratching of fragile items - (except cameras, camera lenses, spectacles, contact lenses and binoculars).
- (j) sporting equipment and clothing or bicycles whilst in use; household effects, furniture and furnishings, or any means of transport or parts and accessories of that transport.
- (k) bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, tools of trade, Traveller's samples, or property of any kind used wholly or partially for business.
- (l) confiscation, detention or requisition by customs or other authorities.
- (m) loss of value of money, or shortages of money, caused by mistakes of any person.
- (n) wear and tear, depreciation in value or gradual deterioration.

SECTION 6: PERSONAL LIABILITY

We will pay damages, compensation and legal expenses You incur but only with Our written consent and for which You become legally liable to pay as a result of Your negligence during the Period of Cover causing:

- (a) injury and/or Bodily Injury including death or illness, or
- (b) loss of, or damage to property.

No Excess applies under this Section of the Policy.

SECTION 6 EXCLUSIONS: WHAT YOU ARE NOT COVERED FOR

We will not pay a loss relating to any liability directly arising out of or in connection with:

- (a) Your ownership, use or possession of any mechanically propelled vehicle, aircraft, or waterborne craft.
- (b) loss or damage to property owned by or in the control of You, Your family members or Your employees.
- (c) injury and/or Bodily Injury to You, Your family members or Your employees.
- (d) Your business, trade or profession - including professional advice given by You.
- (e) judgments which are not established by a Court in New Zealand or the country in which the Event occurred giving rise to Your liability.
- (f) liability which You assume by agreement unless You would have had that liability in any event.

Nor will We pay:

- (g) any claim for exemplary, punitive or aggravated damages.

SECTION 7: RENTAL VEHICLE EXCESS

You are covered up to NZ\$1,000 for any excess or deductible You may become legally liable to pay under Your Rental Vehicle hire agreement if the Rental Vehicle is involved in an accident or is stolen during the rental period.

If You have purchased the additional Rental Vehicle Excess Option under this Policy, the standard Rental Vehicle excess cover is increased from NZ\$1,000 to NZ\$4,000. To be eligible for this additional cover, You must state the applicable dates of the Rental Vehicle hire on Your Application Form and pay the additional premium at the same time as Your Policy Schedule is issued.

Conditions:

- (a) The loss or damage must occur outside of New Zealand.
- (b) The Rental Vehicle must be rented from a licensed Rental Vehicle agency.
- (c) As part of the hiring arrangement You must purchase comprehensive motor insurance against loss or damage to the Rental Vehicle during the rental period.
- (d) You must comply with all requirements of the Rental Vehicle organisation under their Rental Vehicle hire agreement and of the insurer under their insurance.

An Excess applies to each loss under this Section of the Policy. The applicable Excess amount is specified on the Policy Schedule

SECTION 7 EXCLUSIONS: WHAT YOU ARE NOT COVERED FOR

You are not covered for any losses arising from:

- (a) the operation of the vehicle in breach of the Rental Vehicle hire agreement;
- (b) loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two wheel drive cars; or
- (c) wear and tear, gradual deterioration, insects or vermin, inherent vice, latent defect or damage.

SECTION 8 GENERAL POLICY EXCLUSIONS: WHAT YOU ARE NOT

COVERED FOR UNDER ALL SECTIONS OF THIS POLICY

You are not covered for any costs or losses arising from:

- (a) You not acting in a responsible way to protect Yourself and/or Your property or to prevent or reduce Your loss.
- (b) something that at the time of taking out this Policy You were aware of or could reasonably be expected to be aware of, which could bring about You making a claim under this Policy.
- (c) circumstances where You can recover Your loss or costs from any other source.
- (d) consequential loss, or loss of enjoyment.
- (e) hazardous activities including but not limited to:
 - (i) racing (except on foot);
 - (ii) mountaineering;
 - (iii) rock climbing;
 - (iv) off piste skiing;
 - (v) trekking above 3000 metres;
 - (vi) skydiving;
 - (vii) potholing;
 - (viii) caving;
 - (ix) hunting;
 - (x) ocean yachting (unless We have approved cover);
 - (xi) scuba diving (unless You hold a PADI or similar recognised qualification or You are diving with a qualified instructor, and the maximum depth We will cover up to is as specified by PADI and no deeper than 30 metres provided You do not go scuba diving alone);
 - (xii) motorcycling where the engine capacity is more than 200cc (unless We have approved cover);or
 - (xiii) any other activity where You deliberately expose Yourself to exceptional danger.
- (f) professional sporting activities.
- (g) air Travel, or any aerial activity (except as a passenger on a licensed passenger aircraft operated by a licensed airline or licensed air charter company or paragliding and/or hang-gliding with a tandem specialist and provided by a licensed commercial operator).
- (h) You or Your Travelling companion being under the influence of alcohol or drugs, or any claim arising from or in any way connected with the consumption or use of alcohol or drugs by You or Your Travelling companion.
- (i) War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.

- (j) (i) the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act .
(ii) any Terrorist Act.
Section 8 General Exclusions (j)(i) and (j)(ii) do not apply to Section 3: Medical Costs and Related Expenses and Section 4C: Personal Bodily Injury resulting from a Terrorist Act.
- (k) riot or civil commotion - unless You have left New Zealand or You have paid for Your Travel and accommodation and in both cases this occurred before the Event.
- (l) any foreseeable act of any person on behalf of or in connection with any organisation wishing to overthrow any government by force either legally or illegally.
- (m) loss of any property and any consequential loss or expense directly or indirectly caused by, or arising from ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
- (n) liability You assume by agreement unless You would have had that liability anyway.
- (o) You engaging in any activity associated with prostitution or an illegal or criminal act or use of firearms.
- (p) You acting illegally or breaking any government prohibition or regulation.
- (q) a government authority seizing, withholding or destroying anything of Yours or any prohibition by or regulation or intervention by any government.
- (r) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
- (s) any claim if You are not a permanent resident in New Zealand or if You do not plan to return to New Zealand at the end of Your Travel.
- (t) An Event that occurs in a location listed as "Extreme Risk" on the Ministry of Foreign Affairs Travel Advice website unless the location was upgraded or added to the list after the commencement of Your Travel.

Nor will We provide cover or service for:

- (u) any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
- (v) any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an insured person if that insured person is:

- (i) a terrorist;
- (ii) a member of a terrorist organisation;
- (iii) a narcotics trafficker; or
- (iv) a purveyor of nuclear, chemical or biological weapons.

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