

Cover·More

Cover-More is a global travel insurance and assistance group of companies with offices in New Zealand, the United Kingdom, India, Malaysia, China and Australia.

- Our group was founded in Sydney in 1986.
- Last year, we covered over 1.8 million travellers.
- And we managed 70,000 travel insurance claims.
- We helped more than 35,000 people with medical assistance.
- We have a global workforce of approximately 1000 including our own medical team of doctors, registered nurses, psychologists and experienced case managers.

Figures based on data collected for the 2014 Cover-More Group Annual Report, which is available at www.covermore.com and are accurate at the time this document was prepared.



How to buy a policy (application form overleaf)

1. Ask the agent for a quote

With some basic information about You and Your trip the agent will be able to give You a price.

2. Complete and sign the application form overleaf

After making sure the policy is right for You, then complete the application form overleaf.

3. Pay Your premium

Hand Your completed application form along with payment to the agent. The agent will remove the application form, attach the Certificate of Insurance to this booklet and return it to You.

About the insurer

This insurance is underwritten by Great Lakes Reinsurance (UK) SE trading as Great Lakes New Zealand (Company No. 1345101), a company incorporated in England and Wales.

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

Great Lakes Reinsurance (UK) SE is a wholly owned subsidiary of the Munich Re Group.

The Munich Re Group operates worldwide with:

- Gross Written Premium of around €48.8 billion
- Investments of around €218.9 billion

Figures correct for financial year 2014. For more information refer to www.munichre.com.

An insurance company’s financial strength can be defined as the company’s claims paying ability, that is, its ability to meet its obligations towards customers.

Munich Re has been awarded robust ratings by the leading rating organisations. Because Great Lakes Reinsurance (UK) SE is a wholly owned subsidiary of the Munich Re Group, it enjoys the same rating.

Great Lakes Reinsurance (UK) SE enjoys the A.M. Best Company’s financial strength rating of A+ (Superior). This rating is correct as at the effective date of this document. It is reviewed annually, so please refer to www.munichre.com/en/ir/ratings/ratings_01.aspx to ensure it has not changed.

The A.M. Best Company rating scale is:

A++ (Superior)	A+ (Superior)	A (Excellent)	A- (Excellent)
B++ (Good)	B+ (Good)	B (Fair)	B- (Fair)
C++ (Marginal)	C+(Marginal)	C (Weak)	C- (Weak)
D (Poor)	E (Under Regulatory Supervision)	F (In Liquidation)	S (Suspended)

No cover will apply until Your Certificate of Insurance has been issued.

4. Once You are covered

Don’t forget to pack this brochure with the attached certificate. In addition, Your agent will provide You with Your personalised emergency assistance card. It is important that You have this with You at all times so You know how to contact us if You need our assistance.

Now, have a great trip!

The travel insurance checklist...

Some policies appear to be the same, but it’s not until disaster strikes that You really know the value of quality cover. Here are just a few examples of the unforeseen events this policy covers.

riots and strikes...

e.g. bangkok airport, athens and paris riots. ✓

natural disasters...

e.g. asian tsunamis, iceland volcanic eruptions. ✓

injuries from a terrorist attack...

e.g. mumbai, bali, london, madrid, new york. ✓

See inside for conditions, limits, sub-limits and exclusions.

Cover·More Customer Service

enquiries@covermore.co.nz
www.covermore.co.nz

Phone: 0800 500 225 Fax: +64 9 300 7370

PO Box 105-203
Auckland City
Auckland 1143
DX: CP18003



PROVIDING AGENT



Competitive Quotes... In Seconds!

With some basic information about Your trip, the agent who provided You with this policy will be able to give You a quote in seconds. For a quick quote, the agent will simply need to know:

- where You are travelling to
- Your travel dates
- the age of each traveller
- if You would like to vary Your cover (page 6)
- if You require cover for an Existing Medical Condition or known pregnancy (pages 7-8)

If You have any questions about the policy the agent will also be able to help.

Your Cover

Annual Multi-Trip

This policy covers any number of trips where Your destination is more than 250 km away from Your Home.

A limit to the duration of each trip applies. You can choose this limit. The longer the maximum trip duration You choose, the higher Your premium will be.

Area Of Travel

Where You travel will influence Your premium. For an Annual Multi-Trip Plan You will need to choose the area which will cover all of Your trips for the year.

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.



Summary Of Benefits

1	Medical And Dental Expenses Cover for hospital, medical, surgical, nursing, ambulance and emergency dental expenses.
2	Additional Expenses Cover for additional accommodation and transportation expenses as a result of certain events including injury, sickness, disease, natural disasters, collisions, strikes and lost travel documents.
3	Amendment Or Cancellation Costs Cover, if due to unforeseen circumstances outside Your control Your Journey has to be rearranged, or cancelled if it cannot be rearranged e.g. illnesses, accidents, extreme weather conditions, exam re-sit or redundancy.
4	Luggage And Travel Documents Luggage and personal effects – cover for loss, theft or damage after allowing for reasonable depreciation. The following item limits apply: <ul style="list-style-type: none"> ■ Cameras \$2,500 ■ Laptop Computers \$3,500 ■ Other Items \$1,000 Credit Card Fraud – cover for the illegal use of Your credit cards. Travel documents – cover for replacement cost if lost or stolen.
5	Delayed Luggage Allowance Cover for the cost of essential emergency purchases overseas if all Your luggage is delayed by a transport provider.
6	Money Cover for cash which is lost or stolen from Your person.
7	Rental Car Insurance Excess Cover for any Rental Car insurance excess You become liable to pay as a result of damage to, or theft of, a rental car.
8	Travel Delay Cover for additional accommodation expenses if Your scheduled transport is delayed for more than 6 hours.
9	Alternative Staff Cover for the cost of a replacement employee to complete the assignment for which You were originally sent if You need to return Home because of Your illness or injury.

Also Includes These Extra Benefits

10	Resumption Of Journey
11	Hospital Incidentals
12	Hijacking
13	Loss Of Income
14	Disability
15	Accidental Death
16	Legal Expenses
17	Personal Liability

International – Plan B Annual Multi-Trip Maximum Benefit Limits (Per Adult)

\$Unlimited* Medical cover will not exceed 12 months from onset
\$Unlimited
\$Unlimited
\$20,000
\$2,500
\$3,500
\$1,000
\$1,000
\$1,000
\$4,000 Extra cover available – see page 6
\$2,000
\$20,000
\$20,000
\$2,000
\$10,000
\$50,000 Up to \$1,500 per month
\$100,000
\$20,000
\$10,000
\$2,500,000

Subject to the terms, conditions, limits, sub limits and exclusions contained in the Policy Wording. |3|

* Medical and Dental Expenses for treatment provided in NZ are limited to \$1,500. |4|

Included In Your Policy



Leisure Travel

If You take the Annual Multi-Trip policy option, Your policy will also cover up to 6 weeks leisure travel. So if You choose an Annual Multi-Trip option and want to take a holiday during the year there's no need to buy another policy.

Adventurous Activities

The following activities are automatically covered:

- abseiling
- bungee jumping
- paragliding
- white water rafting
- ballooning
- parachuting
- parasailing

Note: Subject to the ordinary terms of cover and in particular exclusion 16 on page 21.

Money Back Guarantee

If You are not completely satisfied with the policy for any reason and wish to cancel, You will be given a full refund by the providing agent. You are entitled to this refund as long as You:

- are not making a claim under the policy,
- are not cancelling after the commencement of the Journey,
- cancel the policy within 15 working days from the time of issue.

Extending Your Trip

If You want to stay for longer than You originally planned, simply let the providing agent know and subject to Our approval, they'll extend Your cover for You. If You wish to extend, You must do so before the expiry of the original policy.

Should a medical condition first 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 automatically covered by the new policy. Purchasing a longer duration policy up front can avoid this risk.

Note: Restrictions on durations may apply.

Options To Vary Cover

Excess Choices

The cost of this insurance depends on the excess You choose. The higher the excess the lower Your premium. The excess choices currently available are \$Nil, \$100 or \$250.

Your chosen excess will be shown on Your Certificate of Insurance.

Increase Your Luggage Item Limits

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

Cameras and Video Cameras	Laptop Computers	Other Items
\$2,500	\$3,500	\$1,000

For items which are valued higher, You may increase these limits (on a per item basis) by paying an additional amount. Ask the providing agent for a quote.

For a single item You may increase the limit by up to \$4,500.

If You are increasing the limit for more than one item the overall increase in limits cannot exceed \$7,000. Should You need to make a claim, You will be required to provide receipts or valuations (less than 12 months old) for these items.

Increase Your Rental Car Insurance Excess Cover

This policy automatically provides up to \$4,000 cover for your liability in respect of a Rental Car insurance excess. This amount can be increased by up to \$2,000 by paying an additional amount.

Motorcycle/Moped Riding

If You wish to be covered for riding a motorcycle (including a moped) as the driver or pillion passenger during Your Journey, You must pay an extra premium.

Notes:

1. Even if You pay the extra premium You will only be covered if:
 - the engine capacity is 200cc or less,
 - You are wearing a helmet,
 - whilst in control of the motorcycle, You hold a licence valid in the relevant country and
 - You are not racing or participating in a professional capacity.
2. There is no cover for damage to, or theft of a motorcycle under the Rental Car Insurance Excess cover.

Snow Skiing, Snowboarding and Snowmobiling

If You wish to be covered for these activities during Your Journey, You must pay an extra premium.

Note: You won't be covered if You are racing, off piste or participating in a professional capacity, even if You pay the additional amount.



Existing Medical Conditions (Your Or Your Travelling Companion's)

This policy does **not** automatically cover claims arising from, or exacerbated by, some Existing Medical Conditions or pregnancy.

What is an Existing Medical Condition?

- Any physical defect, condition, illness, symptom or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a medical or dental advisor in the 90 days prior to the Relevant Time; or
- Any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the Relevant Time.

'Relevant Time' in respect of an 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 phone 0800 500 225.

Getting cover For Existing Medical Conditions

There are three categories of medical conditions

- conditions We automatically cover
- conditions which cannot be covered
- conditions We need to assess

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

1. Conditions We Automatically Cover

Subject to the requirements shown, this policy automatically covers:

Acne – If You have not required treatment by a medical practitioner in the last 60 days.

Allergies – If the condition has not required treatment by a medical practitioner in the last 6 months and You have no known respiratory conditions e.g. Asthma.

Asthma – If no exacerbation requiring treatment by a medical practitioner in the last 12 months. You must also be under 60 years of age.

Breast/Prostate/Kidney/Bowel/Colon Cancer – If You were diagnosed over 6 months ago, have not had any chemotherapy or radiotherapy in the last 6 months, Your cancer has not spread beyond the primary site at any time and Your Journey is less than 6 months. In respect of prostate cancer You must also have a PSA of 10 or less.

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

Coeliac Disease – If the condition has not required treatment by a medical practitioner in the last 6 months.

Diabetes/Glucose Intolerance – If You were diagnosed over 6 months ago and have not had any complications in the last 6 months. You must also have a Blood Sugar Level reading between mmol/L 4 and 12 or a HbA1C score of mmol/mol 75 or less. You must also have not been investigated for or diagnosed with kidney, eye or nerve complications.

Ear Grommets – With no current infection.

Epilepsy – If there are no underlying medical conditions (e.g. previous head trauma, stroke) and You have not required treatment by a medical practitioner for a seizure in the last 2 years.

Gastric Reflux – If the condition does not relate to another underlying diagnosis (e.g. Hernia / Gastric Ulcer).

Gout – If the gout has remained stable for the last 6 months.

Hiatus Hernia – If no surgery is planned.

Hip/Knee Replacement – If performed more than 6 months ago and less than 10 years ago.

Hypercholesterolaemia (High Cholesterol) – If You have no known heart conditions.

Hypertension (High Blood Pressure) – If You have no known heart conditions and Your current blood pressure reading is lower than 165/95.

Menopause – Provided You do not suffer from Osteoporosis.

Peptic/Gastric Ulcer – If condition has remained stable for the last 6 months.

Skin Cancer (excluding Melanoma) – Provided the skin cancer was excised more than 30 days ago.

Underactive/Overactive Thyroid – If not as a result of a tumour.

Conditions Which Cannot Be Covered

Under no circumstance is cover available for:

- conditions involving the back or neck
- conditions involving drug or alcohol dependency
- conditions for which You are travelling to seek medical treatment or review
- travel booked or undertaken against the advice of any medical practitioner
- anxiety, depression, mental or nervous disorders.

Conditions We Need to Assess

For all other medical conditions You will need to complete an online assessment by either contacting Your nearest travel agent or calling Us on 0800 500 225 for additional assistance.

Pregnancy

If You are aware of the pregnancy at the time of issue of the policy, cover must be applied for if either of the following apply:

- there have been complications with this or any previous pregnancy, or
- the conception was medically assisted.

The following restrictions apply to all pregnancies:

- Cover is only provided for unexpected serious pregnancy complications which occur during or before the 26th week of pregnancy.
- No cover is provided for childbirth or the health of a newborn child, irrespective of the stage of pregnancy at which the child is born.

* Expectant mothers should therefore consider whether they travel under this policy, particularly beyond the 20th week of pregnancy.

24 Hour Emergency Assistance

All policyholders have access to our emergency assistance team. This team of Doctors, Nurses and Case Managers work around the clock assisting our customers in their time of need, including:

- Medical facility information
- Payment of hospital bills
- Evacuation or repatriation
- Assistance when passports, travel documents or credit cards are lost
- Assistance with rescheduling travel plans as a result of an emergency
- Where relevant, all services are subject to a claim being accepted under the policy.

For Emergency Assistance

You must phone our assistance team as soon as possible if You are admitted to hospital or if You anticipate Your medical or related expenses will exceed NZ\$1,000.

If You need to call our emergency assistance team, please have Your policy number and a return contact phone number on hand.

Please call DIRECT and TOLL FREE from:

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

(the cost of a local call may be required if calling from a pay phone)

Other Countries:

Call direct +61 2 8907 5240



If You are experiencing difficulties with one of the numbers above:

- call +61 2 8907 5240
- fax +61 2 9954 6250

For more information please also visit www.covermore.co.nz

Making A Claim

Please complete a claim form available from www.covermore.co.nz and submit it within 60 days of the completion of Your Journey.

Cover-More will respond to a claim within 10 working days of receipt of all necessary documentation.

If You require additional claims assistance please contact Cover-More:

Email: claims@covermore.co.nz
Phone: 0800 600 115 (or +64 9 308 2120)
Fax: +64 9 300 7370

Note: Policy Condition 5 on page 13 has further requirements regarding claims.

Lost Or Stolen Luggage Claims

Report lost or stolen property to the police or responsible transport provider and obtain a written report within 24 hours.

Medical Claims

Phone the emergency assistance number as soon as physically possible if You are admitted to hospital or if You anticipate that Your medical or related expenses are likely to exceed NZ\$1,000.

Your Duty Of Disclosure

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

You have a 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.
- If You do not answer our questions honestly or do not properly disclose to Us, We may refuse to pay a claim or can treat the policy as never having existed.

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 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.

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.

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 www.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
Telephone: 0800 888 202 or +64 (04) 499 7612
Fax: +64 (04) 499 7614
Website: www.ifso.org.nz
Email: info@ifso.org.nz

Policy Wording

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

This 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 permanent resident of New Zealand and will be returning to Your Home at the completion of the Period Of Insurance and within 12 months of the Journey commencing.
- The Annual Multi-Trip Policy, cover will only extend to a Journey that involves travel to a destination which is more than 250 km from Your Home.
- You are employed by or a member of a New Zealand Company or Firm and You are travelling on business. The annual multi-trip cover will also include holiday travel for a period, not exceeding six weeks for any one Journey.

Words With Special Meanings

In this policy the following words have the following meanings:

“We”, “Our”, “Us” means Great Lakes Reinsurance (UK) SE, trading as Great Lakes New Zealand company no 1345101.

“You”, “Your” means the people listed as adults on the Certificate of Insurance and includes Accompanied Children except on Plan C 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.

“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 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.

“Existing Medical Condition” means:

- a) Any physical defect, condition, illness, symptom or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a medical or dental advisor in the 90 days prior to the Relevant Time; or
- b) Any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the Relevant Time.

“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.

“Journey” means the period commencing at the time You leave Your Home and ceasing at the time You return to Your Home.

“Limb” 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.

“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 Sections 1 and 4 begins from the time the policy is issued.

“Permanent” in respect of Section 14 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 shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

“Relative” means Your spouse, defacto, 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”

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, hatchback or station-wagon (including 4WD's) rented from a licensed motor vehicle rental company.

“Terminal Illness” means any medical condition which is likely to result in death.

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

“Travel Services Provider” means a scheduled services airline, hotel, accommodation provider, car rental agency, coach, bus, 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.

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 7-8. If an additional excess applies We will notify You in writing.

2. Sections Of The Policy Applicable To Each Plan

All Sections of the policy apply.

3. Limits Of Liability

The limits of Our liability for each section of the policy are the amounts shown in the relevant table except:

- where additional luggage cover has been effected, or
- the maximum liability collectively for Sections 13, 14 and 15, shall not exceed \$100,000, or
- where You have paid an additional amount to increase the level of Rental Car Insurance Excess cover, or
- where We have notified You in writing of different limits.

4. Cooling Off Period/Refund Of Amount Payable

You have the right to cancel the policy by notifying the providing agent 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:

- make a claim under the policy; or
- 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

- The loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police or responsible Transport Provider and a written report must be obtained at that time.
- If You are admitted to hospital or You anticipate Your medical expenses and additional expenses are likely to exceed NZ\$1,000 You must phone the emergency assistance number as soon as physically possible.
- You must take all reasonable steps to prevent or minimise a claim.
- You must not make any offer, promise of payment or admit any liability without Our written consent.
- 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 sending a completed claim form.
- You must at Your own expense, supply any documents in support of Your claim which We may request, such as original police reports, receipts, valuations and/or medical certificates/reports and You must co-operate fully in the assessment or investigation of Your claim.
- 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).
- 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 another travel insurer, 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

- 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.
- 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 the emergency assistance network, Cover-More or Us.

11. Free Extension Of Insurance

Where Your Journey is necessarily extended due to an unforeseen 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 want cover for an Existing Medical Condition which does not satisfy the provisions set out on pages 7-8 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

The Annual Multi-Trip Policy 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.

Policy Conditions applying to Sections 1 and 2 only

- 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.
- 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 the emergency assistance network.
- 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 advisers, pay to upgrade You to a single room.
- 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 for repatriation expenses.

Policy Wording

Policy Conditions applying to Sections 13, 14 and 15 only

1. 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.
2. 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.

The Benefits

●●● 1. Medical and Dental Expenses

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, emergency dental treatment and ambulance transportation which is provided 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 Plan B. 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.

Medical cover will not exceed a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

We Will Not Pay For:

1. more than \$1,500 for medical or dental treatment in New Zealand.
2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
3. the continuation or follow-up of treatment (including medication and ongoing immunisations) started prior to Your Journey.
4. private medical treatment in New Zealand when public care or treatment is available.
5. private medical treatment overseas where public care or treatment is available under any reciprocal health agreement between the New Zealand and foreign governments.

●●● 2. Additional Expenses

1. If You Become Sick

If during the Period Of Insurance You suffer a Disabling Injury, Sickness or Disease, We will pay the:

- a) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your travelling companion who remains with or escorts You until the completion of the Period Of Insurance or until You are able to resume Your Journey or travel Home, whichever occurs first. This benefit is only payable on the written advice of the overseas medical practitioner;
- b) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your Relative who travels to and remains with You following Your being hospitalised as an inpatient. The benefit ceases when You are able to continue Your Journey, travel Home or on completion of the Period Of Insurance, whichever is the earlier, and is subject to the written advice of the overseas medical practitioner and acceptance by the emergency assistance network;
- c) reasonable Additional hotel accommodation expenses and Additional transport expenses incurred by You and at the same fare class as originally booked, if You are unable to complete the Journey on the written advice of the overseas medical practitioner;
- d) reasonable expenses incurred in returning a hired motor vehicle to the nearest depot provided that, on the written advice of the overseas doctor, 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 You die during the Period Of Insurance. In either event the maximum amount We will pay in total will not exceed \$20,000.

3. If Your Relative Or Business Partner Becomes Sick

We will pay reasonable Additional transport expenses if You are required to return to Your Home due to the sudden serious injury, sickness, disease or death of a Relative or business partner in New Zealand.

4. If Your Home Is Destroyed By Fire, Earthquake Or Flood

We will pay the reasonable Additional transport expenses for Your early return to Your Home in New Zealand if it is totally destroyed by fire, earthquake or flood while You are on Your Journey.

5. Missed Connection

If during the Period Of Insurance You are on a Journey from or to New Zealand and You miss Your pre-booked connection due to unforeseeable circumstances outside Your control, We will pay the reasonable costs to use alternate public transport services to catch up on Your planned itinerary, or get to a special event such as a wedding, sporting event or conference. 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.

We Will Not Pay For

claims caused by:

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

6. Other Circumstances

We will pay Your reasonable Additional hotel accommodation and Additional transport expenses incurred on the Journey 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.

●●● 3. Amendment Or Cancellation Costs

If due to unforeseen circumstances outside Your control:

1. You have to rearrange Your Journey 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 pre-paid 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.

We Will Not Pay For

claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.
2. the disinclination of You or any other person to proceed with the Journey.
3. any contractual or business obligation or Your financial situation.
4. the failure of Your travel agent or Our agent who issued this policy to pass on monies to operators or to deliver promised services.
5. a request by Your Relative
6. a request by Your employer unless You are a member of the police force and Your leave is revoked.
7. 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
8. any government regulation, prohibition, restriction, court order, customs and immigration officials acting in the course of their duties or travelling on incorrect travel documents.
9. the death, injury, sickness or disease of any person living outside New Zealand, except where they are Your Relative or Business Partner.

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 We will replace, repair or pay You the value in cash of the luggage/ personal effects. It is Our choice which of these We do. If We pay You the value in cash, We will deduct reasonable depreciation from the amount We pay You. If We replace, We will deduct reasonable depreciation from the amount We pay the supplier and the amount deducted must be paid by You to the supplier.

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 \$1,000 or \$2,500 for cameras and video camera equipment or \$3,500 for laptop computers. The limit can be increased by up to \$4,500 per single item if the item is separately specified and the appropriate additional amount paid. For multiple items the overall increase in limits cannot exceed \$7,000.

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.

We Will Not Pay For:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. items left Unattended in any motor vehicle unless stored in the boot and forced entry is gained.
3. items left Unattended in any motor vehicle between 10pm and 6am (even if in the boot).
4. jewellery, camera and video camera equipment, sound equipment, mobile telephones or portable computer equipment left Unattended in any motor vehicle at any time (even if in the boot).
5. more than \$2,000 in total for all items left Unattended in any motor vehicle.
6. more than \$1,000 in total for all jewellery placed in the care of a Transport Provider.
7. items left Unattended in a Public Place.
8. sporting equipment whilst in use.
9. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.

10. 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.
11. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles, or to lenses in cameras, video cameras, portable computers or binoculars.
12. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
13. electrical or mechanical breakdown.
14. negotiable instruments or any items described in Section 6 Money.

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 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 benefit will be deducted from any entitlement under Section 4 of this policy.

We Will Not Pay For:

1. loss or theft 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.

6. Money

We will reimburse You for cash, bank or currency notes, postal or money orders accidentally lost or stolen from Your person.

We Will Not Pay For:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. loss or theft of cash, bank or currency notes, postal or money orders whilst not carried on Your person.

7. Rental Car Insurance Excess

We will pay You for any Rental Car insurance excess You become liable to pay as a result of damage to, or theft of, a Rental Car, whilst in Your control during the Journey. It is Your responsibility to provide the final loss/repair report to substantiate Your claim.

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. any damage sustained to a Rental Car while it is being driven on an unsealed surface.
3. claims arising from the damage to or theft of a motorcycle/moped.

8. Travel Delay

If Your pre-booked transport is temporarily delayed for at least 6 hours due to an unforeseeable circumstance outside Your control, We will reimburse You up to \$200 for reasonable Additional hotel accommodation expenses. 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 hotel accommodation expenses incurred.

9. Alternative Staff

We will pay the reasonable Additional hotel accommodation and transport expenses for a replacement employee to complete the assignment for which You were originally sent if, as a result of Your Disabling Injury, Sickness or Disease for which a claim is recognised under Section 1 of this policy, a registered medical practitioner and the emergency assistance network deem it necessary that You return to Your place of residence in New Zealand. The replacement person will for the purposes of this policy will be deemed to be entitled to benefits under this policy whilst on the replacement Journey regardless of whether or not their name appears on the schedule of insured persons but subject to the conditions, limitations and exclusions of the policy and provided they comply with the requirements of the Duty of Disclosure.

10. Resumption Of Journey

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

- Your Period Of Insurance was at least 23 days, and
- 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 business partner, and
- Your return overseas occurs prior to the original expiry date of Your cover for Your original Journey, and
- no claim due to the same event is made under Section 3 of this policy, and
- at the commencement of Your original Journey the chance of a claim occurring due to death, illness or injury of Your Relative or business partner was unforeseen.

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.

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.

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 being unable to attend Your usual work in New Zealand, We will pay You up to \$1,500 per month 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.

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.

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.

16. Legal Expenses

We will pay Your reasonable legal expenses if You are falsely arrested or wrongfully detained by any Government or Foreign Power.

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.

We Will Not Pay For:

- liability You become liable to pay to somebody related to You or to someone in Your employ or deemed to be in Your employ.
- liability arising from loss or damage to property which is in Your legal custody or control.
- liability arising from the conduct by You of any profession, trade or business or the use or ownership by You of any firearm, aircraft, water borne craft or mechanically propelled vehicle.
- liability arising out of occupation or ownership of any land, buildings or immobile property.
- liability arising out of any wilful or malicious act.
- liability arising out of the transmission of an illness, sickness or disease.
- liability involving punitive, exemplary or aggravated damages or any fine or penalty.
- liability arising out of Your liability under a contract or agreement unless You would be liable if that contract or agreement did not exist.

We Will Not Pay For:

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

- claims for costs or expenses incurred outside the Period Of Insurance.
- 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.
- 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.
- claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
- loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
- 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.
- claims arising from any government prohibition, regulation or intervention.
- claims under Sections 2 or 3 in respect of any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
- claims in respect of travel booked or undertaken against the advice of any medical adviser or after a Terminal Illness had been diagnosed.
- claims arising from loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care.
- claims directly or indirectly arising from any Existing Medical Condition:
 - You or Your travelling companion has. This exclusion will be waived:
 - if You satisfy the provisions set out under the heading "Conditions We Automatically Cover For Free" on pages 7-8; or
 - from the time the appropriate additional amount payable has been received by Us in respect of the Existing Medical Conditions for which cover is separately applied for and accepted by Us and for which special conditions, limits and excesses may apply if We notify You in writing.
 - of Your Relative, business partner or of any other person who is known to You prior to the Relevant Time, unless the person is hospitalised or dies in New Zealand after the Relevant Time and at the Relevant Time the chance of a claim occurring is highly unlikely. In any event, We will not pay more than \$4,000 under all sections of the policy combined.

Policy Wording

12. claims directly or indirectly arising from:

- a) pregnancy involving You or any other person if You are aware of the pregnancy prior to the Relevant Time and,
 - (i) where complications of this pregnancy or any previous pregnancy have occurred prior to this time; or
 - (ii) where the conception was medically assisted (including hormone therapy and IVF).

This exclusion will be waived from the time the appropriate additional amount payable has been received by Us if cover is separately applied for and accepted by Us in respect of Your pregnancy only; or

- b) pregnancy involving You or any other person after the 26th week of pregnancy; or
 - c) pregnancy involving You or any other person where the problem arising is not an unexpected serious medical complication; or
 - d) 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.
13. claims involving 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.
14. claims directly or indirectly arising from Your anxiety, depression or mental or nervous disorders.
15. claims involving participation by You or Your travelling companion in hunting, racing (other than on foot), polo playing, hang gliding, off piste snow skiing or snowboarding, rodeo riding, base jumping, sports activities in a professional capacity, mountaineering or rock climbing using ropes or guides, or scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
16. claims involving participation by You (during the Journey) in On Piste snow skiing, On Piste snowboarding or snowmobiling. This exclusion, but not any other exclusion, will be waived from the time the appropriate additional amount payable has been received by Us.
17. claims involving participation by You (during the Journey) in motorcycling for any purpose. This exclusion, but not any other exclusion, will be waived from the time the appropriate additional amount payable has been received by Us, provided You are wearing a helmet, the motorcycle has an engine capacity of 200cc or less and whilst in control of the motorcycle, You hold a licence valid in the relevant country.
18. claims involving consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the policy.
19. 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.
20. claims under Sections 2 (sub-section 5), 3 and 8 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.
21. claims under Sections 2 (sub-section 5), 3 and 8 arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.
22. losses for which insurance is prohibited by law.
23. claims under Section 2 (subsections 3, 5 and 6), 3 and 8 arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.
24. claims arising directly or indirectly from complications following elective medical treatment.
25. claims involving You travelling (during the Journey) in international waters in a private sailing vessel or a privately registered vessel.