

# Domestic Essentials Travel Insurance Policy Wording

Effective 26 April 2022

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## Part 1: More than just a travel insurance policy

Air New Zealand wants You, Your family and loved ones to travel in safety, wherever You go. We've partnered with Cover-More Travel Insurance so You can relax and take comfort in knowing that should something go wrong, We have an experienced team available to help You.

For full details of the terms and conditions of the cover offered make sure You read all sections of this document which will help You understand the policy and provide You with information to make an informed decision about whether this insurance is suitable for You.

### About this cover

This Air New Zealand Domestic Essentials Travel Insurance Policy is for anyone travelling within New Zealand on a one-way or return trip, and whose flight ticket is operated by Air New Zealand.

Cover is for Journeys undertaken solely within New Zealand.

This travel insurance policy can be purchased at the same time when purchasing your flight ticket on [airnewzealand.co.nz](http://airnewzealand.co.nz).

Should you choose not to purchase travel insurance as part of a flight booking on [airnewzealand.co.nz](http://airnewzealand.co.nz) or add to Your flight in the Air New Zealand mobile app, You will still be able to purchase travel insurance online at [insurance.airnewzealand.co.nz](http://insurance.airnewzealand.co.nz). The cost and insurance cover may vary.

**Please note:** This policy does not cover claims as a direct or indirect result of COVID-19 related events or circumstances. Should you wish to purchase a policy featuring COVID-19 benefits, you will still be able to purchase travel insurance with COVID-19 benefits online at [insurance.airnewzealand.co.nz](http://insurance.airnewzealand.co.nz). The cost and insurance cover may vary.

### The purpose of the policy wording

This document provides information to help You understand this travel insurance policy, compare cover and make an informed decision about whether to buy a policy.

Please read the policy wording document carefully to ensure it provides the cover You need. If You have any questions please contact Us.

The policy wording document details:

- the benefits – read these together with the options to vary cover;
- obligations in relation to Your duty of disclosure;
- definitions of 'words with special meaning' where they are used in the policy; and
- what is and isn't covered.

### Contact Us

If You have any questions regarding this policy or if You wish to discuss alternative cover options if this policy is not suitable, please contact Air New Zealand on 0800 737 000 or +64 (0) 9 357 3000 for assistance or call Cover-More on 0800 500 248 for additional assistance.

## Part 2: The cover

### Benefits table

Following is a summary of the benefits provided. [Please read this document carefully to understand what this policy covers. Importantly, please note that conditions, exclusions, limits and sub-limits apply.](#)

An excess of \$20 applies to any claim arising from a separate event in respect of Sections 2, 3, and 4.

Policy benefits		Excess applies?	Domestic Essentials Travel Insurance Single Trip Plan	
			Limit per full fare paying passenger unless stated otherwise	
1*	Emergency medical and dental expenses (including ambulance transportation)	No	\$1,500~* Maximum \$200 per medical or dental consultation per event	
2*	Additional accommodation and transport expenses	Yes	<b>Return Journey</b> \$3,000 Maximum limit per covered person	<b>One-way Journey</b> \$1,000 Maximum limit per covered person
3	Amendment or cancellation costs	Yes	<b>Return Journey</b> \$5,000 Maximum limit per covered person	<b>One-way Journey</b> \$2,000 Maximum limit per covered person
4*	Baggage and travel documents	Yes	\$1,500•	
	Travel documents and credit cards		\$500	
	All items - limit per item•		\$500	
5	Delayed baggage allowance	No	\$500	
	Transport allowance for baggage retrieval		\$100	
6	Rental Vehicle insurance excess	No	\$6,000	
7*	Travel delay	No	\$1,000	
8*	Missed connections	No	\$1,000	

~Cover will not exceed 12 months from onset of the illness, condition or injury.

\*Sub-limits apply. Refer to the policy wording pages 7-11.

•Item limit applies for any one item, set or pair of items including attached and unattached accessories. See page 9 for details.

### Your excess

The excess on the Domestic Essentials policy is \$20.

The excess is the first amount of a claim which We will not pay for. The excess, which is indicated on Your Certificate of Insurance, applies to any claim arising from a separate event under any section of the policy.

When You make a claim arising from the one event, an excess (if applicable) will only be applied once.

### Cooling-off period

You can cancel or change Your policy at any time before You leave Home. If You cancel this policy for any reason within the cooling-off period which is within 21 calendar days of the date of purchase, We will give You Your money back.

Our cooling-off period ensures a refund of the entire premium unless You have already made a claim under the policy or departed on Your Journey.

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

### Motorcycle/moped riding cover

You may wish to hire a motorcycle (including a moped) as the driver or a pillion passenger during Your Journey.

You will only be covered if:

- the engine capacity is 250cc or less;
- while in control of a motorcycle or moped You hold a valid New Zealand motorcycle rider's licence or New Zealand motor vehicle driver's licence;
- while You are a pillion passenger the driver holds a valid licence for riding that vehicle;
- You are wearing a helmet;
- You are not participating in a Professional capacity;
- You are not racing; and
- You are not participating in motocross.

### Snow skiing, snowboarding and snowmobiling cover

During the Journey You may wish to participate in snow skiing, snowboarding or snowmobiling.

You will only be covered if:

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

## Part 3: Travel and health

### Existing Medical Conditions

This policy automatically **includes cover** for claims arising from, or exacerbated by Your Existing Medical Condition(s) subject to the criteria listed in this section.

#### What is an Existing Medical Condition?

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

- a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.
- b) Requires:
  - i. prescription medication from a qualified medical practitioner;
  - ii. regular review or check-ups;
  - iii. ongoing medication for treatment or risk factor control; or
  - iv. consultation with a specialist.
- c) Has:
  - i. been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
  - ii. required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.
- d) Is:
  - i. chronic or ongoing (whether chronic or otherwise) and medically documented;
  - ii. under investigation;
  - iii. pending diagnosis; or
  - iv. pending test results.

“Relevant Time” means the time of issue of the policy.

If You are unsure whether You have an Existing Medical Condition, please call Cover-More on 0800 500 248 for assistance.

### Existing Medical Conditions which cannot be covered

This policy does not provide cover for claims arising from, or exacerbated by:

- Your condition requiring oxygen;
- conditions involving drug or alcohol dependency;
- travel booked or undertaken against the advice of any medical practitioner;
- routine or cosmetic medical or dental treatment or surgery during the Journey;
- conditions for which You are travelling to seek advice, treatment or review or to participate in a clinical trial, except as provided under Section 3.3.

## Part 4: 24 hour emergency assistance and claims

### 24 hour emergency assistance

All policyholders have access to Our emergency assistance team who is contactable 24 hours a day, 365 days a year.

Certain services are subject to Your claim being approved.

When You call, please have Your policy number and a phone number to call You back on.

Please call DIRECT and TOLL FREE within New Zealand: 0800 167 011

### How to make a claim

#### Submit the claim online

Visit [claims.covermore.co.nz](https://claims.covermore.co.nz)

Follow the prompts to complete Your claim and the checklist to gather the supporting documents You need to submit with it.

Upload Your scanned supporting documents when submitting the claim online, or

If You are unable to upload documents, still submit the claim online, but post the documents to Us. We will give You a claim number to note on the original supporting documents. Please note: We need original supporting documents, so if You are uploading Your documents, please hold on to them as We may request them. If You are posting them, keep a copy.

#### Download and print a claim form

You may also download, print and complete a claim form from [insurance.airnewzealand.co.nz](https://insurance.airnewzealand.co.nz).

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

We need original documents, so please keep a copy of any documents before sending them in.

Send the completed claim form and/or any additional documents to support Your claim to:

Air New Zealand Travel Claims  
C/o Cover-More Travel Insurance  
PO Box 105-203  
Auckland City, Auckland 1143  
New Zealand

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

#### For additional assistance

Call Cover More on 0800 500 248 (or +64 9 308 2122) or email: [airnz-claims@covermore.co.nz](mailto:airnz-claims@covermore.co.nz)

### When will I hear back about the claim?

We try to process claims as quickly as possible.

We may approve and settle, investigate or decline the claim or request further information. In any case, You will hear back within 10 working days from the time We receive Your claim or each time We receive further information on it.

## Part 5: Important information

### Who is the insurer?

#### Zurich Australian Insurance Limited

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

In this policy wording, ZAIL may also be expressed as 'Zurich', 'we', 'us' or 'our'. ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets.

Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, mid-sized and large companies, including multinational corporations.

### Who is Cover-More and the providing entity?

Cover-More (NZ) Limited (Cover-More) administers the policy (including customer service, medical assessments and claims management) and will usually arrange for the issue of the insurance, either directly or through the appointment of distributors or authorised representatives. Alternatively, another financial services licensee or its authorised representatives may arrange for the issue of this insurance.

The person who provides You with this policy wording is the providing entity.

### Who is Air New Zealand?

Air New Zealand Ltd, its employees and contact centre staff may arrange the issue of the insurance to You as an authorised representative of Cover-More, on behalf of the insurer.

### Your duty of disclosure

Before You enter into this contract of insurance, You have a duty of disclosure. The duty applies until (as applicable) We first enter into the policy with You, or We agree to a variation, extension or reinstatement with You.

#### Answering Our questions

When answering Our questions, you must be honest and answer any questions correctly. In all cases, if We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

It is important that You understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the contract.

Examples of information You may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal conviction subject to the Criminal Records (Clean Slate) Act 2004;
- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim; or
- any insurance claim or loss made or suffered in the past.

### Variations, extensions and reinstatements

For variations, extensions and reinstatements You have a broader duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

#### If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both. If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

### When and how benefits are provided

The benefits for which You are insured under this policy are payable:

- when an insured event occurs during the Period of Insurance causing You to suffer loss or damage or incur legal liability; and
- Your claim is accepted by Us.

After calculating the amount payable We will either:

- pay for specified Additional expenses;
- pay the person or provider to whom You are legally liable;
- pay the cash value, repair cost or arrange replacement of Your personal items (after deducting depreciation where applicable); or
- pay You.

## Part 6: Policy wording

The benefits described in this policy wording should be read in conjunction with Travel and health (page 3), our duty of disclosure (page 4), Words with special meaning (page 5), Policy conditions (pages 6) and General exclusions (page 11).

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

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

It is a condition of the policy that:

- You are not aware of any circumstance which is likely to give rise to a claim;
- Your Journey is solely in New Zealand and You will be returning to Your Home at the completion of the Period Of Insurance and within 12 months of the Journey commencing. There is no cover for Journeys undertaken outside of New Zealand.

### Words with special meaning

In this policy wording the following words have the meanings shown below. The use of the singular shall also include the use of the plural and vice versa.

**“We”, “Our”, “Us”** means Zurich Australian Insurance Limited (ZAIL) or Cover-More (NZ) Limited.

**“You”, “Your”, “Yourself”, “Covered Person”** means the person(s) named in the Air New Zealand flight booking confirmation who have purchased travel insurance and includes any Accompanied Infants.

**“Accompanied Infants”** means any child travelling with You who is under the age of two and is not allocated a seat and must be held by an accompanying adult, who is 15 years or older.

**“Act of Terrorism”** means any act by a person, alone or with an organisation or foreign government, who:

- a) uses or threatens force or violence;
- b) aims to create public fear; or
- c) aims to resist or influence a government, or has ideological, religious, ethnic or similar aims.

**“Additional”** means the cost of the accommodation (room rate only) or transport You actually use less the cost of the accommodation (room rate only) or transport You expected to use had the Journey proceeded as planned.

**“Amount Payable”** means the total amount payable for this insurance cover and the amount shown on Your Certificate of Insurance.

**“Computer System”** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the coach, airline, shipping line, cruise line or railway company that You were due to travel on.

**“Concealed Storage Compartment”** means a boot, glove box, enclosed centre console, or concealed cargo area.

**“Cyber Act”** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

**“Cyber Incident”** means any:

- a) Cyber Act or error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- b) Cyber Act including any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

**“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 or dentist.

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

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

- a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.
- b) Requires:
  - i. prescription medication from a qualified medical practitioner;
  - ii. regular review or check-ups;
  - iii. ongoing medication for treatment or risk factor control; or
  - iv. consultation with a specialist.
- c) Has:
  - i. been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
  - ii. required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.
- d) Is:
  - i. chronic or ongoing (whether chronic or otherwise) and medically documented;
  - ii. under investigation;
  - iii. pending diagnosis; or
  - iv. pending test results.

**“Home”** means Your usual place of residence in New Zealand.

**“Insolvency”** means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

**“International Waters”** means waters outside the jurisdiction territory of any country.

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

**“Natural Disaster”** means a major adverse event resulting from natural processes of the Earth; examples are bushfire, hurricane, tornado, volcanic eruption, earthquake, tsunami, falling object from space (including a meteorite), and in general any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. It does not mean an Epidemic or Pandemic.

**“On-Piste”** means on 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 with any regulations published by the ski field or ski resort.

**“One-Way Journey”** means the period commencing at the time You leave Your Home and ceasing at the time Your domestic only Air New Zealand flight arrives at the scheduled final destination in New Zealand.

**“Pandemic”** means an Epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.

**“Period of Insurance”** means the time when You are covered:

- a) For a Return Journey, Period Of Insurance means 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 Return Journey or within 24 hours of the travel end date shown on Your Certificate of Insurance (whichever is the earlier).
- b) For a One-Way Journey, Period Of Insurance means 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 One-Way Journey or the travel end date shown on Your Certificate of Insurance (whichever is the earlier).

Cover under Section 3 begins from the time the policy is issued. The dates on Your Certificate of Insurance can only be changed with Our consent.

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

**“Public Place”** means any place the public has access to, including but not limited to airports, bus terminals, buses, cruise ships, planes, stations, taxis, trains, wharves and beaches, galleries, hostels, hotels, hotel foyers and grounds, museums, private car parks, public toilets, shops, streets, restaurants and general access areas.

**“Relative”** means a person who is Your spouse, de facto; parent, parent-in-law, stepparent, guardian; grandparent; child, foster child, grandchild; brother, brother-in-law, half-brother, stepbrother, sister, sister-in-law, half-sister, stepsister; daughter, daughter-in-law, stepdaughter, son, son-in-law, stepson; fiancé, fiancée; uncle, aunt; or niece, nephew.

**“Relevant Time”** means the time of issue of the policy.

**“Rental Vehicle”** means a campervan/motorhome that does not exceed 6 tonnes, SUV, sedan, station wagon, hatchback, people mover, coupe, convertible, four-wheel drive, mini bus, moped or motorcycle rented from a licensed motor vehicle or motorcycle rental company or agency.

**“Return Journey”** means the period commencing at the time You leave Home and ceasing at the time You return Home for travel within New Zealand only.

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

**“Transport Provider”** means a properly licensed coach operator, airline, cruise line, shipping line or railway, airport transfer, taxi or rideshare company.

**“Unattended”** means not on Your person or within Your sight and reach.

**“Valuables”** means articles made of or containing gold, silver or precious metals; binoculars; jewellery; mobile phones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media); precious stones; smart phones; telescopes and watches.

## Policy conditions

### 1. Area of travel

This insurance only covers travel within New Zealand where a domestic flight (one-way or return) is booked with Air New Zealand.

### 2. Age limits

There is no age limit under this policy and cover includes Accompanied Infants. Please note that an insurance premium is not payable for any Accompanied Infant travelling with You.

### 3. Excess

The excess is the first amount of a claim which We will not pay for. It is deducted from Your claim if it is approved by Us.

The excess applies per event i.e. If You fall over and need medical treatment, and smashed Your smart phone in the fall, the excess will be deducted once.

The excess, if applicable, applies to any claim arising from a separate event in respect of Sections 2, 3, and 4 where relevant. The excess is the amount shown on Your Certificate of Insurance.

### 4. Limits of liability

The limits of Our liability for each section of the policy are the amounts show in in the relevant benefits table for the plan purchased as shown on page 2 except where We have notified You in writing of different limits.

### 5. Claims

- a) You must report any loss or theft of baggage, personal effects, travel documents or money to the police, the Transport Provider or accommodation provider as relevant within 7 days of You first becoming aware of the loss or theft. You should obtain a report confirming the incident to submit to Us with Your claim.
- b) You must take all reasonable steps to prevent or minimise a claim.
- c) You must not make any offer, promise of payment or admit any liability without Our consent.
- d) 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.
- e) You must at Your own expense, supply any documents in support of Your claim which We may request, such as a police report, a Property Irregularity Report (PIR), receipts, valuations, a repair quote, a death certificate and/or medical certificate.
- f) You must co-operate fully in the assessment or investigation of Your claim.
- g) When making a claim, You are responsible for assisting Us and acting in an honest and truthful manner. If You make or try to make a false, exaggerated or fraudulent claim or use any false, exaggerated or fraudulent means in trying to make a claim, We will not pay Your claim, Your cover under this policy will be voided (without any return of the amount You have paid), We may report You to the appropriate authorities and You may be prosecuted.
- h) If We agree to pay a claim under Your policy We will base any claim payment on the GST inclusive costs (up to the relevant limits of liability).
- i) We will be entitled, at Our expense, to have You medically examined or, in the event of death, a post-mortem examination carried out. We will give You or Your legal representative reasonable notice of the medical examination.

**6. If You are able to claim from another party**

If You are able to claim against a household insurer, private health fund, Transport Provider, hotel, 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 remaining amount.

**7. You must help Us to make any recoveries**

We have the right to recover from any other party in Your name, 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.

**9. Policy interpretation and dispute resolution**

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

**10. Emergency assistance**

- a) Where Your claim is excluded or falls outside the policy coverage, the giving of emergency assistance will not in itself be an admission of liability.
- b) Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control cannot be accepted by Our emergency assistance, Air New Zealand, Cover-More or Us.

**11. Free extension of insurance**

Where Your Return or One-Way Journey is necessarily extended due to an unforeseeable circumstance outside Your control, Your Period Of Insurance will be extended until You are physically able, by the quickest and most direct route to:

- a) return Home on a Return Journey, or
- b) reach Your end destination as shown on Your Air New Zealand, New Zealand flight ticket on a One-Way Journey.

The Period of Insurance will not be extended for any other reason.

Cover cannot be extended:

- where You have not advised Us of any circumstances that have given (or may give) rise to a claim under Your original policy.

**12. Special conditions, limitations, excesses and Amounts Payable**

If in the last 12 months You have:

- i. made 3 or more travel insurance claims;
- ii. had insurance declined or cancelled or had a renewal refused or claim rejected; or
- iii. been in prison or had any criminal conviction (other than driving offences)

cover must be separately applied for and accepted by Us, and it may be subject to special conditions, limitations, excesses and amounts payable. We will notify You in writing of these before We issue the policy.

**13. Sanctions regulation**

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

**The benefits**

**SECTION 1: Emergency medical and dental expenses (including emergency repatriation/evacuation)**

**What is covered:**

If during the Period of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of emergency medical, emergency dental treatment and ambulance transportation which is provided in New Zealand by or on the advice of a qualified medical practitioner.

The maximum we will pay per claimable event for an emergency medical or emergency dental consultation is \$200 per event.

**Please note**

Cover applies only during Your Period of Insurance.

We do not provide cover for expenses that are incurred outside the Period of Insurance. In certain circumstances The Period of Insurance will automatically extend for a period of time – see Policy condition 11 Free extension of insurance on page 7 for more information.

The maximum benefit limit for this section and its sub-sections is:

Domestic Essentials Travel Insurance	
Emergency medical and dental expenses.	\$1,500
Emergency medical or emergency dental consultation: Maximum limit per event is \$200	

**We will not pay for:**

1. more than \$1,500 for emergency medical and emergency dental treatment which is provided in New Zealand.
2. dental expenses involving the use of precious metals, whitening or involving cosmetic dentistry.
3. the continuation or follow-up of treatment (including medication and ongoing immunisations) started prior to Your Journey.
4. routine medical or dental treatment or prenatal visits.
5. private medical or hospital treatment in New Zealand where public funded services or care is available unless We agree to the private treatment.
6. alternative and complementary healthcare including, without limitation, acupuncture, chiropractic care, magnetic therapy, spiritual healing, homeopathy, naturopathy, osteopathy and massage therapy.

**Also refer to: General exclusions – page 11-12. Policy conditions – page 6-7.**

## SECTION 2: Additional expenses

### What is covered:

- For a **Return Journey**, We will pay up to \$3,000 for the reasonable Additional accommodation (room rate only) and transport expenses incurred if You are on Your Return Journey and You must re-arrange Your Return Journey because of unforeseeable circumstances outside Your control and Your Home is more than 50 kilometres from the airport you are departing from.
- For a **One-Way Journey**, We will pay up to \$1,000 for the reasonable Additional accommodation (room rate only) and transport expenses incurred if You are on Your One-Way Journey and You must re-arrange Your One-Way Journey because of unforeseeable circumstances outside Your control and Your Home is more than 50 kilometres from the airport you are departing from.

The maximum benefit limit for this section is:

Domestic Essentials Travel Insurance Additional expenses	
Return Journey Maximum limit per Covered Person	One-Way Journey Maximum limit per Covered Person
\$3,000	\$1,000

**Note:** For approved claims under this Section and Section 3 for the same or similar Additional expenses or prepaid travel costs over the same period, We pay the higher of the two amounts claimed, not both.

### We will not pay for claims caused by:

- any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.
- an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.
- Transport Provider caused cancellations, delays or rescheduling other than when caused by mechanical failure or strike.

**Also refer to: General exclusions – page 11-12.**

**Policy conditions – page 6-7.**

## SECTION 3: Amendment or cancellation costs

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

### What is covered:

- For a **Return Journey**, We will pay up to \$5,000 of the nonrefundable costs of Your unused prepaid Air New Zealand flight(s) in this booking, prepaid accommodation, prepaid Rental Vehicle, prepaid airport transfers, prepaid parking, prepaid tours, prepaid activities to be used during Your Return Journey if You must cancel Your Return Journey due to unforeseeable circumstances outside Your control; or  
We will alternatively pay the reasonable cost if You have to rearrange Your Return Journey prior to leaving Home due to unforeseeable circumstances outside your control. We will not pay more for rearranging Your Return Journey than the cancellation costs which would have been incurred had the Return Journey been cancelled.
- For a **One-Way Journey**, We will pay up to \$2,000 of the nonrefundable costs of Your unused prepaid Air New Zealand flight(s) in this booking as well as prepaid accommodation, prepaid Rental Vehicle, prepaid airport transfers, prepaid parking, prepaid tours and prepaid activities to facilitate Your One-Way Journey if You must cancel Your One-Way Journey due to unforeseeable circumstances outside Your control.

We will alternatively pay the reasonable cost if You have to rearrange Your One-Way Journey prior to leaving Home due to unforeseeable circumstances outside your control. We will not pay more for rearranging Your One-Way Journey than the cancellation costs which would have been incurred had the One-Way Journey been cancelled.

### 3. If Your medical appointment is rescheduled

This section is extended to include cover if You are booked to attend a medical appointment with registered healthcare provider and Your medical appointment is rescheduled by the healthcare provider and the new dates of your medical appointment result in you having to amend or cancel your travel arrangements.

A letter or email from Your registered healthcare provider is required to support a claim.

General exclusion 5 'We will not pay for claims caused by' on page 11 will be waived in this event.

### 4. If You are an emergency services or essential health care worker whose leave is revoked

This section is extended to include cover if You are deemed an emergency services or an essential health care worker and Your leave is revoked by Your employer due to emergency work related reasons and that means You can't go on Your trip.

A letter or email from Your employer is required to support a claim.

General exclusion 4 'We will not pay for claims caused by' on page 11 will be waived in this event.

The maximum benefit limit for this section is:

Domestic Essentials Insurance Amendment or cancellation costs	
Return Journey Maximum limit per Covered Person	One-Way Journey Maximum limit per Covered Person
\$5,000	\$2,000

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

The proportion of any trip costs for a travelling companion not insured on this policy is not claimable. This applies even if the trip was paid for by someone insured on this policy.

### We will not pay for claims caused by:

- Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.
- Your or any other person's unwillingness or reluctance to proceed with the Journey or deciding to change plans.
- You cancelling or amending Your Journey prior to being certified by a qualified medical practitioner as unfit to travel.
- any contractual or business obligation or Your financial situation.  
This exclusion does not apply to claims where You are involuntarily made redundant from Your permanent full-time or permanent part-time employment in New Zealand and where You would not have been aware before, or at the Relevant Time, that the redundancy was to occur.
- failure by You or another person to obtain the relevant health or travel documents.
- errors or omissions by You or another person in a booking arrangement.
- the standards or expectations of Your prepaid travel arrangements being below or not meeting the standard expected.
- the failure of Your travel agent, Our agent who issued this policy, any tour operator, transport or accommodation supplier or provider (including but not limited to peer to peer service such as Airbnb and Uber), person or agency to pass on monies to operators or to deliver promised services.



9. a request by Your employer, Your leave application being denied, or Your leave being revoked. This exclusion does not apply if You are a full-time member of the New Zealand Defence Force or emergency services (e.g. police, fire, ambulance, paramedic) and Your leave is revoked.
10. 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.
11. customs and immigration officials acting in the course of their duties or You travelling on incorrect travel documents.
12. an Act of Terrorism.
13. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.

**Also refer to: General exclusions – page 11-12.  
Policy conditions – page 6-7.**

## SECTION 4: Baggage and travel documents

### 1. Loss, theft or damage

If during the Period of Insurance Your baggage or personal effects are lost, stolen or damaged, after deducting depreciation, We will repair the item if it is practical and economic to do so. If it is not practical and economic to repair the item and depreciation is not applicable, We will replace the item or provide You with a replacement voucher if the item is available from Our usual suppliers. If the above do not apply, We will pay You the monetary value of the item.

If Your claim for loss or theft can be approved but Your items are found in the meantime and can be posted to You, We will instead pay up to \$100 for postage costs.

It is Your responsibility to provide Us with evidence to support Your claim for an item. This is 'proof of ownership'.

- We will accept the original or a copy of a purchase receipt, invoice and/or bank statement showing the purchase, the date of the purchase and the amount paid.
- We may consider valuation certificates (issued prior to the Relevant Time) and ATM receipts with accompanying bank statement of purchases.
- We will not accept photographs, packaging or instruction manuals as proof of ownership.

### Depreciation

This policy operates on an indemnity basis which means settlement of Your claim is based on the value of an item at the time of the loss.

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

We will reduce the value of the items because of age, wear and tear, and advances in technology.

Depreciation will not be deducted from items less than 2 years old at the time of loss. Items greater than 2 years old will have a percentage amount deducted.

### Item limits

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:

Domestic Essentials Travel Insurance Baggage item limits	
Item limit*	\$500

\*Item limit applies for any one item, set or pair of items including attached and unattached accessories.

The following are examples of items considered as one item for the purpose of this insurance (an item limit will apply):

- Camera, lenses, tripods and camera accessories (attached or not)

- Smart phone and cover/case
- Matched or unmatched set of golf clubs, golf bag and buggy
- Necklace and pendant
- Charm bracelet and charms.

### 2. Travel document replacement

We will pay You up to \$500 towards the cost of replacing travel documents and credit cards lost or stolen on the Journey. We will also pay 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.

The maximum benefit limit for this section is:

Domestic Essentials Travel Insurance		
4.1	Loss, theft, damage of baggage and personal effects Maximum item limit is \$500	\$1,500
4.2	Travel document replacement	\$500

### Safety of Your belongings

- Don't check in Your Valuables – keep them with You as they're not covered by Us when checked in with the Transport Provider (unless security regulations meant You were forced to check them in).
- Items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours are not covered, unless they are stored in the Concealed Storage Compartment of the locked motor vehicle or towed land vehicle and forced entry was gained. A limit of \$500 per item and a maximum of \$1,500 in total applies.
- Don't leave items Unattended in any motor vehicle or towed land vehicle overnight, as they're not covered.
- Don't walk away from or leave Your belongings Unattended in a Public Place. They're not covered by Us if left Unattended in a Public Place.
- Report any loss or theft to the police within 7 days of when You first become aware of the incident. A police report is required so We can validate that the incident occurred. Also, Your belongings may have been handed in and may be recovered or the police may have a chance to follow up an alleged crime.
- Additionally, We require the relevant report from the related party. For example, an airline Property Irregularity Report (PIR) is also required if Your items were lost or stolen when travelling with an airline.
- If You are unable to provide Us with a copy of the relevant report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.

### We will not pay for:

1. loss or theft that is not reported to the:
  - a) police or security personnel;
  - b) responsible Transport Provider (if Your items are lost or stolen while travelling with a Transport Provider); or
  - c) accommodation provider.

All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If You are unable to provide Us with a copy of the relevant report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.
2. damage, loss or theft of Valuables placed in the care of a Transport Provider unless security regulations prevented You from keeping the Valuables with You.
3. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle overnight between 10pm and 6am even if they were in a Concealed Storage Compartment.

4. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours, unless they were stored in a Concealed Storage Compartment of a locked motor vehicle or towed land vehicle and forced entry was gained.
5. any amount exceeding \$500 per item and \$1,500 in total for all items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle.
6. items left Unattended in a Public Place.
7. loss, theft or damage to drones (including attached and unattached accessories) while in use.
8. sporting equipment (including bicycles) damaged, lost or stolen while in use.
9. items sent under the provisions of any freight contract or any baggage forwarded in advance or which is unaccompanied. This exclusion for unaccompanied items will be waived if Your claim for lost stolen items can be approved but Your items are found in the meantime and can be posted to You.
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; lenses in cameras and video cameras; laptop and tablet 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 fault or breakdown.
14. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
15. money, bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.
16. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.
17. gold or precious metals, precious unset or uncut gemstones.
18. trade items, trade samples or Your tools of trade or profession.

**Also refer to: General exclusions – page 11-12.  
Policy conditions – page 6-7.**

### SECTION 5: Delayed baggage allowance

If all Your checked baggage is delayed by a Transport Provider for more than 12 hours during Your Journey in New Zealand, We will reimburse You up to:

- \$500 for underwear, socks, toiletries, non-prescription medication and change of shoes and clothing (and a bag) You bought due to Your baggage being delayed for a minimum of 12 hours and before Your baggage was returned to You; and
- \$100 for transport to retrieve Your baggage.

The original receipts for the items and confirmation of the length of delay from the Transport Provider must be produced in support of Your claim.

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

### What You must do if You want to make a claim

- Notify Your Transport Provider or their handling agents of the situation as soon as possible after arriving at the destination. The quicker You report the fact Your baggage has been delayed, the better chance the Transport Provider has of finding it and reuniting it with You promptly.
- Obtain a report from them as soon as possible to give to Us with Your claim so We have evidence of what happened.
- Get receipts for the essential items You bought to tide You over. You need to give Us the receipts proving the amount You spent buying essential items while Your baggage was delayed for more than 12 hours before it was returned to You. We need receipts so We can reimburse You.

The maximum benefit limit for this section is:

Domestic Essentials Travel Insurance	
Delayed baggage allowance	\$500
Transport allowance for baggage retrieval	\$100

### We will not pay for:

1. any delay that is not reported to the responsible Transport Provider. All reports must be confirmed in writing by the Transport Provider at the time of making the report. If You are unable to provide Us with a copy of the Transport Provider's report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.

**Also refer to: General exclusions – page 11-12.  
Policy conditions – page 6-7.**

### SECTION 6: Rental Vehicle insurance excess

This cover applies if You:

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

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

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

The word "Rental Vehicle" should be interpreted to include motorcycle or moped.

**Please note:** refer to Motorcycle/moped riding cover on page 2 as eligibility conditions apply.

The maximum benefit limit for this section is:

Domestic Essentials Travel Insurance	
Rental Vehicle insurance excess	\$6,000

### We will not pay for:

1. damage or theft, arising from the operation of a Rental Vehicle in violation of the terms of the rental agreement.
2. administration costs or loss of use penalties.
3. any damages, compensation and legal expenses for which You become liable due to the use of a Rental Vehicle, causing bodily injury (including death) of another person, or loss or damage to property other than Your Rental Vehicle.

**Also refer to: General exclusions – page 11-12.  
Policy conditions – page 6-7.**

## SECTION 7: Travel delay

If Your prebooked, prepaid transport is temporarily delayed during the Journey for at least 6 hours due to an unforeseeable circumstance outside Your control (including a Cyber Incident),

We will reimburse You:

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

Our reimbursement will be up to \$400. We will also reimburse up to \$400 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 confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. If You are unable to obtain confirmation from the Transport Provider, You must provide Us with a reasonable explanation and details on Your request of this information, including their contact details.

You must also provide Us with receipts for the Additional accommodation (room rate only) and Additional transportation expenses incurred.

The maximum benefit limit for this section is:

Domestic Essentials Travel Insurance	
Travel Delay	\$1,000

### We will not pay claims:

1. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.

**Also refer to: General exclusions – page 11-12.**

**Policy conditions – page 6-7.**

## SECTION 8: Missed connections

For missed connections during the Period of Insurance.

Cover applies where You have prepaid, scheduled transport to meet Your pre-booked connection. That pre-booked connection is a flight, or a multi-day tour or activity (such as rail tour, cycle trail or Great Walk).

If within 24 hours of Your scheduled departure time, Your prepaid, scheduled transport is cancelled, delayed or rescheduled which means You won't make it in time to get Your pre-booked connection,

We will pay:

1. the Additional public transport and accommodation costs You incur to arrive in time to catch the pre-booked connection or to catch up with Your scheduled itinerary (if You are unable to arrive in time), less any refunds or credits from the scheduled Transport Provider;
2. \$50 per day for meals; and
3. up to \$300 for accommodation per missed prepaid accommodation.

We only cover You if You have allowed sufficient time for transferring to the connection. Sufficient time to Us is the minimum connection time as stated by the port or airport between connections.

The maximum benefit limit for this section is:

Domestic Essentials Travel Insurance	
Missed connections	\$1,000

You must claim from the Transport Provider first, and provide Us with confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them.

If You are unable to obtain confirmation from the Transport Provider, You must provide Us with a reasonable explanation and details on Your request of this information, including their contact details.

You must also provide Us with receipts for the Additional accommodation (room rate only) expenses incurred.

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

### We will not pay for claims:

1. where the leg of transport that is initially delayed arrives at its destination less than the stated minimum connection time later than originally scheduled.
2. where the Transport Provider provides an alternative mode of transportation without additional cost to You that would get You there in time to meet Your connection or to catch up with Your scheduled itinerary.
3. Transport Provider caused cancellations, delays or rescheduling other than when caused by mechanical failure or strike.
4. caused by an Act of Terrorism.
5. caused by an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.

**Also refer to: General exclusions – page 11-12.**

**Policy conditions – page 6-7.**

## General exclusions

Unless otherwise indicated these exclusions on page 11-12 apply to all Sections of the policy. They are listed in no particular order.

### We will not pay for:

1. costs incurred outside of New Zealand including the costs to amend or rearrange Your international flights.
2. failure to check in according to the time stated on Your air ticket or itinerary.
3. costs incurred for meals and other incidentals if Your pre-booked transport including Your Air New Zealand flight(s) is temporarily delayed or is cancelled, except where claims are approved under SECTION 8: Missed connections.
4. any contractual or business obligation or Your financial situation. This exclusion does not apply to claims where You are involuntarily made redundant from Your permanent full-time or permanent part-time employment in New Zealand and where You would not have been aware before, or at the Relevant Time, that the redundancy was to occur.
5. the re-scheduling or cancellation of any appointment, meeting, consultation or court hearing. This exclusion does not apply to medical appointments for a medical condition/s that meets the criteria for an Existing Medical Condition.
6. costs where Air New Zealand or any transport provider provides an alternative mode of transportation without additional cost to you.
7. any other loss, damage or additional expenses following on from the event for which You are claiming that is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of enjoyment.
8. 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.
9. 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.
10. claims directly or indirectly arising from or caused by an Act Of Terrorism, including the threat or perceived threat, of an Act Of Terrorism.
11. claims which are in any way related to ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment.

12. claims arising from biological and/or chemical materials, substances, compounds or the like used directly for the purpose to harm or to destroy human life and/or create public fear.
13. claims arising from any unlawful act committed by You.
14. claims arising from any government intervention, prohibition, sanction, regulation or restriction or court order.
15. claims which in any way relate to circumstances You knew of, or a person in Your circumstances would have reasonably known or foreseen, at the Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.
16. claims which in any way relate to, or are exacerbated by, any physiological or psychological signs or symptoms that You were aware of or a person in Your circumstances reasonably should have been aware of at or before the Relevant Time, if You:
  - a) had not yet sought a medical opinion regarding the cause;
  - b) were currently under investigation to obtain a diagnosis; or
  - c) were awaiting specialist opinion.
17. claims arising from travel booked or undertaken by You:
  - a) even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel, whether or not You had sought medical advice;
  - b) against the advice of a medical practitioner;
  - c) to seek, or obtain, medical or dental advice, treatment or review (unless the medical appointment is for a medical condition/s that meets the criteria for an Existing Medical Condition); or
  - d) to participate in a clinical trial.
18. claims directly or indirectly arising from, or exacerbated by, any medical condition you were aware of when the policy was issued that could give rise to a claim.
19. claims which in any way relate to Your wilful or self-inflicted injury or illness, suicide or attempted suicide.
20. claims which in any way relate to Your:
  - a) chronic use of alcohol;
  - b) substance abuse, drug abuse (whether over the counter, prescription or otherwise); or
  - c) ingestion of any non-prescription drug or substance (e.g. marijuana, ecstasy, heroin).
21. claims involving, arising from or related to Your impairment due to You drinking too much alcohol:
  - a) which is evidenced by the results of a blood test which show that Your blood alcohol concentration level is the equivalent of 950 micrograms of alcohol per litre of breath or above. (As a point of reference, a breath alcohol limit of 950mg/l is almost four times the legal driving limit range in New Zealand which is currently 250mg/l or 50mg of alcohol per 100ml of blood); or
  - b) taking into account the following, where available:
    - i. the report of a medical practitioner or forensic expert;
    - ii. the witness report of a third party;
    - iii. Your own admission; or
    - iv. the description of events You described to Us or the treating medical professional (e.g. paramedic, nurse, doctor) as documented in their records.
22. claims arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car/ vehicle rental agency, airport taxi or transfers provider, activities provider, parking provider 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.
23. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
24. claims involving participation by You (during the Journey) in riding a motorcycle with an engine capacity greater than 250cc for any purpose.
25. claims involving participation by You (during the Journey) in snow skiing, snowboarding or snowmobiling where you fail to adhere to the conditions outlined on page 2.
26. Claims arising from events or any expenses incurred outside the Period of Insurance. This exclusion does not apply to SECTION 4: Baggage and Travel Documents, SECTION 7: Rental Vehicle Insurance Excess
27. claims directly or indirectly arising from or caused by COVID-19, including the threat or perceived threat, of COVID-19.
28. any costs or expenses incurred if a government or public health authority mandatory quarantine or isolation order is imposed on You related to cross area, border, region or territory travel. This exclusion only applies to COVID-19 and applies regardless of You being diagnosed with COVID-19 or being directed by a local public health authority into a period of quarantine because they have classified You as having close contact with a person diagnosed with COVID-19.

## Part 7: General Information

### Additional policy information

The insurance We offer You is set out in the policy wording. It is important that You are aware of the:

- limits on the cover provided and the amounts We will pay You (including any excess that applies);
- “Words with special meaning” found in the policy wording on page 5;
- maximum benefit limits shown in the relevant “Benefits tables” on page 2; and
- “Policy conditions” and “General exclusions” found in the policy wording on pages 6-12

### Change of terms and conditions

From time to time and where permitted by law, We may change parts of the policy wording. We will issue a new policy wording or a supplementary policy wording or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance, may be found on [insurance.airnewzealand.co.nz](https://www.airnewzealand.co.nz/insurance)

You can obtain a paper copy of any updated information without charge by calling 0800 500 248.

### The Fair Insurance Code

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

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

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

## Cancelling Your policy and refunds

If You cancel Your policy within a cooling-off period of 21 calendar days after You are issued Your Certificate of Insurance, You will be given a full refund of the premium You paid, provided You have not started Your Journey or You do not want to make a claim.

After this period You can still cancel Your policy. We will refund to You a proportion of the premium for the unexpired period of cover (less any non-refundable government charges and taxes that We have paid and are not recoverable).

You are not entitled to a refund if You have started Your Journey, You want to make a claim, or exercise any other right under Your cover.

To cancel Your cover please contact the issuing agent. Alternatively, You may contact Cover-More by calling 0800 500 248 (within New Zealand) or by emailing [airnz@covermore.co.nz](mailto:airnz@covermore.co.nz)

## We respect Your privacy

In this Privacy Notice the use of "We", "Our" or "Us" means Cover-More and the insurer, unless specified otherwise.

### Why Your personal information is collected

We collect Your personal information (including sensitive information) for the purposes of:

- identifying You and conducting necessary checks;
- determining what services or products we can provide to You and/or others;
- issuing, managing and administering services and products provided to You and/or others including claims investigation, handling and payment; and
- improving services and products e.g. training and development of representatives, product and service research, data analysis and business strategy development.

Cover-More also collects Your personal information for the purpose of providing special offers of other services and products that might be of interest to You.

Laws authorising or requiring us to collect information may apply when you seek cover, obtain cover or make a claim, such as the United Nations Act 1946 (NZ), Terrorism Suppression Act 2002 (NZ) and Goods and Services Tax Act 1985 (NZ), and may include other financial services, crime prevention, trade sanctions and tax laws.

### How Your personal information is collected

We may collect Your personal information through websites from data You, or Your agent or broker, input directly or through cookies and other web analytic tools, via email, by fax, by telephone or in writing.

We collect personal information directly from You unless:

- You have consented to collection from someone else;
- it is unreasonable or impracticable for us to do so; or
- the law permits us to collect from someone else.

We also collect additional personal information from other third parties to provide You with our services and products.

If You provide personal information to us about another person You must only do so with their consent and agree to make them aware of this Privacy Notice.

### Who we disclose Your personal information to

We may disclose Your personal information to other parties and service providers for the purposes noted above.

The other parties and service providers include:

- insurers and reinsurers;
- medical providers, travel providers and Your travel consultant;
- our lawyers and other professional advisers;
- our related companies and other representatives or contractors who we have hired to provide services or to monitor the services provided by us or our agents, our products or operations; and/or
- other parties we may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Cover-More Privacy Policy and the insurer's Privacy Statement. The contractual arrangements that we have in place with these parties and service providers generally include an obligation for them to comply with New Zealand privacy laws.

We may need to disclose personal information about You to other parties and service providers, some of whom may be located in overseas countries. Who they are may change from time to time.

Generally these recipients will be located in the overseas countries You travelled to over the duration of Your policy and Your claim. These recipients would usually be service providers such as medical providers, providers of travel related services, investigators, assessors and facilitators or our related entities that carry out services on our behalf in relation to Your policy and Your claim. Further details of these types of recipients are set out in the Cover-More Privacy Policy and the insurer's Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the Privacy Act. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in New Zealand. By acquiring the services and products from us You agree that You may not be able to seek redress under the Act, or from us and/or from the recipients in overseas countries, or to the extent permitted by law.

You and any other traveller included on the policy consent to these uses and disclosures unless You tell Cover-More, using the contact details following.

### Your choices

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the use and disclosure of Your personal information set out in this Privacy Notice at any stage, we may not be able to provide our services or products or manage and administer services and products to You and/or others.

If You wish to withdraw Your consent including for things such as receiving information on products and offers or Your consultant/ agent/ broker receiving personal information about Your policy and coverage, please call Cover-More on 0800 500 248.

### More information

For more information about how Your personal information is collected, used or disclosed, how to access or seek correction to Your personal information or how to make a complaint and how such a complaint will be handled, please contact Us or refer to the relevant website: [covermore.co.nz/privacy-policy](http://covermore.co.nz/privacy-policy)

### Contact us

Customer Service

Cover-More (NZ) Limited

Mail: PO Box 105-203 Auckland City Auckland 1143

Email: [airnz@covermore.co.nz](mailto:airnz@covermore.co.nz)

Phone: 0800 500 248

## Complaints and disputes resolution process

Cover-More are committed to resolving any complaint or dispute fairly.

If You have a complaint about an insurance product We issued or the service You have received (from us or one of our representatives), please contact Us. We will put You in contact with someone who can help to resolve the complaint. You can talk over the phone, email or write:

Call: Cover-More on 0800 500 248

Mail: PO Box 105-203, Auckland City, Auckland, 1143, New Zealand

Email: [airnz@covermore.co.nz](mailto:airnz@covermore.co.nz)

Visit [covermore.co.nz](http://covermore.co.nz) for details of Our complaints process.

We aim to resolve Your complaint fairly and promptly.

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

You can contact the IFSO by:

Mail: Insurance & Financial Services Ombudsman

PO Box 10-845 Wellington 6143 NEW ZEALAND

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

Fax: +64 (04) 499 7614

Website: [ifso.nz](http://ifso.nz)

Email: [info@ifso.nz](mailto:info@ifso.nz)