

Policy Wording Endorsement

Applies to policies issued on or after 09 December 2020

This endorsement provides cover for the specific events related to COVID-19 listed in this endorsement.

This endorsement:

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

and should be read together with the following:

- Air New Zealand Worldwide Travel Insurance policy wording, with effective date 30 November 2018.

This endorsement applies to all policies issued on or after 09 December 2020.

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

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

The Policy Wording is amended as follows:

General Exclusions

Please refer to the General Exclusions section

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

We will not pay for:

29. claims directly or indirectly arising from or caused by COVID-19, submitted under Your annual multi-trip policy.
30. claims directly or indirectly arising from COVID-19 if the country or part of the country You travelled to was subject to "Do not travel" advice on the SafeTravel.govt.nz website. This exclusion does not apply if Your trip destination is New Zealand or Australia, but only to the extent of the benefits described in the endorsement attached to this policy wording.

- claims directly or indirectly arising from or caused by a public health authority directing You into a period of quarantine or self-isolation which is mandatory for travellers related to cross area, border, region or territory travel. (This exclusion applies regardless of You being diagnosed with COVID-19 or having come into close contact with a person diagnosed with COVID-19).

The policy wording is amended to include the following events related to COVID-19:

Words with special meaning

Insert this additional wording:

“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. (Note: This definition now applies to any reference of ‘natural disaster’ under Section 2: Additional Expenses).

Benefits that apply to all destinations

SECTION 1: Medical and dental expenses

Insert this additional wording:

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

We will not pay for:

- any claims caused by or arising from cruise travel which are directly or indirectly related to COVID-19.

SECTION 2: Additional expenses

1. If You become sick

Insert this additional wording:

Your quarantine or isolation due to COVID-19

This section is extended to include cover if during Your Journey You are quarantined overseas because You are diagnosed with COVID-19 by a qualified medical practitioner.

We will pay Your reasonable Additional accommodation expenses (room rate only) and Additional transport expenses (at the same fare class as originally booked). The benefit ceases when You are able to continue Your Journey, travel Home or on the completion of the Period Of Insurance, whichever is the earlier. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable) and receipts.

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

2. If You die

Insert this additional wording:

This section is extended to include cover if You die whilst on Your Journey and the cause of death is COVID-19.

3. If a Relative or Your business partner becomes sick

Insert this additional wording:

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

3.1 If Your non-travelling Relative or business partner residing in New Zealand or Australia becomes sick due to COVID-19

We will pay reasonable Additional transport expenses at the same fare class as originally booked if You are required to return Home because Your non-travelling Relative or business partner who resides in New Zealand or Australia is diagnosed with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening. Exclusion 2 of ‘We will not pay for claims caused by’ of this section will not apply in this event. You must obtain and provide Us with written evidence from the qualified medical practitioner and receipts.

We will not pay for:

- claims under Section 2.3 and 2.5 arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat, or perceived threat, of any of these. This exclusion will not apply for a claim related to COVID-19.
- claims directly or indirectly arising due to COVID-19 when Your non-travelling Relative or business partner resides in any country other than New Zealand or Australia.
- any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.
- any claims caused by or arising from cruise travel which are directly or indirectly related to COVID-19.

SECTION 3: Amendment or cancellation costs

Insert this additional wording:

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

4. Your illness

If You are diagnosed by a qualified medical practitioner with COVID-19 and cannot travel.

You must be certified by a qualified medical practitioner as unfit to travel prior to amending or cancelling Your Journey. Exclusion 16 of 'We will not pay for claims caused by' of this section will not apply in this event. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable).

5. The illness of Your non-travelling Relative or business partner residing in New Zealand or Australia

If You need to amend or cancel Your Journey because Your Relative or business partner who resides in New Zealand or Australia is diagnosed by a qualified medical practitioner with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening. Exclusion 16 of 'We will not pay for claims caused by' of this section will not apply in this event. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable).

6. If You are an essential health care worker whose leave is revoked

If You are deemed an essential health care worker under New Zealand's COVID-19 rules (i.e. a pharmacist, nurse, doctor, paramedic or other health care professional) and Your leave is revoked by Your employer due to COVID-19 related reasons. Exclusion 12 and 16 of 'We will not pay for claims caused by' of this section will not apply in this event. A letter or email from Your employer is required to support a claim.

We will not pay for claims caused by:

17. claims directly or indirectly arising due to COVID-19 when Your non-travelling Relative or business partner resides in any country other than New Zealand or Australia.

Additional benefits that apply only for travel in New Zealand or Australia

SECTION 2: Additional expenses

5. Other circumstances

Insert this additional wording:

Other circumstances related to COVID-19

5.1 If You have been 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

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

5.2 If the person You were due to stay with in New Zealand or Australia has COVID-19

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

5.3 If Your prepaid accommodation in New Zealand or Australia is shutdown

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

SECTION 3: Amendment or cancellation costs

Insert this additional wording:

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

7. If You have been 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

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

You must be certified by a qualified medical practitioner as unfit to travel prior to amending or cancelling Your Journey. Exclusion 16 of 'We will not pay for claims caused by' of this section will not apply in this event. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable).

8. If the person You were due to stay with in New Zealand or Australia has COVID-19

If the person You were due to stay with in New Zealand or Australia is diagnosed by a qualified medical practitioner with COVID-19 or directed by a local public health authority into a period of quarantine because they are classified as having close contact with a person diagnosed with COVID-19 and You can no longer stay with them, and this was unforeseeable at the Relevant Time, We will pay up to \$250 per night for reasonable Additional accommodation expenses (room rate only) that You incur for alternative accommodation. Exclusion 16 of 'We will not pay for claims caused by' of this section will not apply in this event. You must obtain and provide Us with written evidence from the qualified medical practitioner or relevant local authority (as applicable), evidence of Your original accommodation arrangements and receipts for the new accommodation.

9. If Your prepaid accommodation in New Zealand or Australia is shutdown

If the prepaid accommodation You had planned to stay at in New Zealand or Australia is shutdown or closed due to a COVID-19 outbreak on the premises and hygiene measures are required. Exclusion 10 and 16 of 'We will not pay for claims caused by' of this section will not apply in this event. A letter or email from the accommodation provider is required to support a claim.

10. If Your prepaid holiday activity in New Zealand or Australia is closed

If the destination activity venue in New Zealand or Australia (e.g. ski venue, theme park or cooking school) is closed due to COVID-19 You can claim a refund on the unused, prepaid, non-refundable tickets. Exclusion 16 of 'We will not pay for claims caused by' of this section will not apply in this event. A letter or email from the operator is required to support a claim.

SECTION 8: Travel delay

Insert this wording:

We will not pay:

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

Travel warning or travel ban

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

Worldwide Travel Insurance Policy Wording

Effective 30 November 2018

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.

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Part 1: About this cover

Available to residents of New Zealand aged 59 years or less. Amongst other things this policy:

- **excludes cover for Existing Medical Conditions of You or any other person**
- **excludes cover for known pregnancy and Terminal Illness of You or any other person.**

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.

If You have any questions please contact us - see page 11 for details.

Part 2: Benefits table and excess

Below is a summary of the benefits We provide and their maximum limits (in New Zealand Dollars). An excess of \$100 applies to this policy.

Please refer to the Policy Wording section for full details of the cover provided. Please read the entire document carefully to understand what this policy covers. Importantly, please note that conditions, exclusions, limits and sub-limits apply.

Policy benefits		Worldwide Plan Maximum benefit limits (per adult)	Summary of the benefits
1	Overseas medical and dental expenses <i>Dental sub-limits apply</i>	\$Unlimited* - Dental due to Injury \$2,000 - Dental due to sudden and acute pain \$500	Cover for hospital, medical, surgical, nursing, ambulance and emergency dental expenses. Cover will not exceed 12 months from onset. *Continued medical and dental expenses cover is limited to \$500 each for medical or dental treatment provided in NZ.
2	Additional expenses Cover for repatriation of remains or overseas funeral costs	\$20,000 \$10,000	Cover for Additional accommodation and transportation expenses as a result of certain events including sickness, loss of travel documents and strikes. Sub-limits apply.
3	Amendment or cancellation costs	\$20,000	Cover if the Journey has to be rearranged or cancelled due to an unforeseeable circumstance outside Your control, e.g. illness, accident, extreme weather conditions or redundancy.
4	Luggage and personal effects	\$10,000	Cover for loss, theft or damage to Your luggage. Item limits apply.
5	Delayed luggage allowance	\$500	Cover for the cost of essential emergency purchases overseas if all Your luggage is delayed by a Transport Provider for more than 12 hours.
6	Money	\$250	Cover for cash which is lost or stolen from Your person or from a secure locked safe.
7	Rental Car insurance excess	\$3,000	Cover for the excess You become liable to pay as a result of damage to, or theft of, a Rental Car.
8	Travel delay	\$1,000	Cover for Additional accommodation expenses if Your scheduled transport is delayed for more than 6 hours.
9	Special events	\$2,000	Cover for Additional costs to get You to a wedding, funeral, prepaid conference, 25th or 50th wedding anniversary or sporting event if You would miss it due to unforeseeable circumstances outside Your control.
10	Hospital incidentals	\$1,000	Cover for the cost of miscellaneous expenses up to \$50 per night if You are hospitalised overseas for at least 48 hours.
11	Accidental death	\$10,000	Benefit payable (to Your estate) if You die due to an Injury sustained during Your Journey.
12	Personal liability	\$1,000,000	Cover for legal liability if Your negligent act causes Injury or damage to property of other persons.

Cooling off period

You can cancel this policy for any reason within 15 working days (i.e. Monday to Friday excluding public holidays where You are) of the date of purchase by contacting Air New Zealand. Air New Zealand, on Our behalf, will give You Your money back if You:

- a) have not made a claim/are not making a claim at the time of cancelling this policy and
- b) have not departed on Your Journey.

The amount You paid for this insurance will not be refunded if notified outside the cooling off period.

Contact Us

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

Part 3: 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. Our team of doctors, nurses, case managers and travel agents provide the following services to all policyholders:

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

Certain services are subject to Your claim being approved.

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

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

Please call DIRECT and TOLL FREE from:

USA/Canada 1855 306 9807 **UK** 0800 151 0144
NZ 0800 167 011

Charges apply if calling from a pay phone or mobile phone.

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

Call direct: +61 (2) 8907 5597
Fax: +61 (2) 9954 6250

To make a claim

Complete an online claim by visiting claims.covermore.co.nz and follow the prompts or download, print and complete a claim form from airnewzealand.co.nz/travel-insurance and submit it with supporting documents within 60 days of the completion of Your Journey.

Should You require assistance please call Cover-More on 0800 500 248 (+64 9 308 2122) or email airnz-claims@covermore.co.nz.

How long will the claim take?

We aim to process claims as quickly as possible. You will hear from Us within 10 working days from the time We receive Your claim.

Part 4: Policy inclusions

Information regarding activities

This policy automatically includes:

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

Your participation in any of the activities listed is subject to the terms of cover and in particular General exclusion 22 and Section 12 Personal liability exclusions 3 and 4.

Motorcycle/moped riding

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

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

Note: No cover will apply under Section 7 Rental Car insurance excess or Section 12 Personal Liability. This means You are responsible to pay costs associated with damage to the motorcycle, moped or property or injury to another person.

Snow skiing, snowboarding and snowmobiling

If You wish to participate in these activities during Your Journey You will only be covered if You are skiing or snowboarding On-Piste, You are not racing and You are not participating in a Professional capacity.

There is no cover for these activities

Riding a four wheel motor cycle such as a quad bike or ATV (All-Terrain Vehicle) even as a pillion passenger.

Note: For more information on other activities not covered under the ordinary terms of cover, refer to General exclusions 22-25.

Extending Your Journey

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

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

Part 5: Travel and health

Existing Medical Conditions

If You have an Existing Medical Condition You may purchase a policy however, there is no cover under this policy for any claim arising as a result of or exacerbated by Yours or any other person's Existing Medical Condition.

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

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

“Relevant Time” 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.

Pregnancy

If You are aware of the pregnancy at the Relevant Time there is no cover for claims arising directly or indirectly from pregnancy.

For pregnancy You first become aware of after the Relevant Time, the following restrictions apply:

- No cover is available if there have been complications with this pregnancy or any previous pregnancy.
- No cover is available for a multiple pregnancy e.g. twins or triplets.
- No cover is available if the pregnancy was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
- Cover is only provided for serious, unexpected pregnancy complications that occur up until the 24th week of pregnancy i.e. up to 23 weeks, 6 days. Gestational age is measured in weeks and days and is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.

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

Part 6: Important information

Who is the insurer?

The insurer of this product is Zurich Australian Insurance Limited (ACN 000 296 640, an overseas registered company incorporated in Australia) (ZAIL), trading as Zurich New Zealand This insurance is administered and managed by Cover-More (NZ) Limited.

Who is Cover-More?

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

Change of terms and conditions

From time to time and where permitted by law, We may change parts of the Policy Wording document. We will issue You with an endorsement or other document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance, may be found on insurance.airnewzealand.co.nz. You can obtain a paper copy of updated information without charge by calling 0800 500 248.

Your duty of disclosure

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

What You must tell Us

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

However, Your duty does not require You to disclose anything:

- that reduces the risk to be undertaken by Us;
- that is generally well known;
- that We know or, in the ordinary course of Our business, ought to know; or
- in respect of which We have waived Your duty.

If You do not tell Us

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

Your general duty applies to changes

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

Who needs to tell Us

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

We respect Your privacy

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

- evaluating Your application;
- evaluating any request for a change to any insurance provided;
- providing, administering, and managing the insurance services following acceptance of an application; and

- investigating and if covered, managing claims made in relation to any insurance You have with Us or other companies within the same group.

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

Data sharing consent

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

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

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

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

Zurich New Zealand's contact details are:

Mail: Zurich New Zealand
PO Box 497, Shortland Street, Auckland 1140

Information about other products

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

The Fair Insurance Code

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

- sets minimum service standards for insurance companies;
- describes the responsibilities that you You and your 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 www.icnz.org.nz.

Resolving complaints

If You think We (or one of Our representatives) have let You down in any way, please contact Cover-More in the first instance, by phone 0800 500 248, email airnz@covermore.co.nz.

Visit covermore.co.nz for details of the complaint process.

Both We and Cover-More aim to resolve Your complaint fairly and promptly. If You are not satisfied with how We or Cover-More handle Your complaint You can refer the matter to the Insurance & Financial Services Ombudsman (IFSO) an independent body, of which We are a member, whose services are free to You.

You can contact the IFSO by:

Address: PO Box 10-845 Wellington 6143

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

Website: www.ifso.nz

Email: info@ifso.nz

Part 7: Policy wording

The benefits described in this policy wording should be read in conjunction with the "Policy inclusions" (Part 4), "Travel and health" (Part 5), "Your duty of disclosure" (Part 6), "Words with special meaning" (Part 7), "Policy conditions" (Part 7) and "General exclusions" (Part 7).

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

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 the policy that:

- You are not aware of any circumstance which is likely to give rise to a claim.
- You are 59 years of age or less at the commencement date as shown on Your Certificate of Insurance.
- You are a 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.

Words with special meaning

In this policy the following words have the following meaning:

"We", "Our", "Us" means Zurich New Zealand.

"You", "Your" means the people listed as adults on the Certificate of Insurance and includes Accompanied Children. 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 under the age of 12 years.

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

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

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

"Disabling Injury, Sickness or Disease" means a disabling Injury, sickness or disease which first shows itself during the Period Of

Insurance and which requires immediate treatment by a qualified medical practitioner.

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

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

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

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

“Injury” means a bodily injury that is caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease).

“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.

“Limbs” means a hand at or above the wrist or a foot at or above the ankle.

“On-Piste” means a marked trail or slope prepared for the purpose of skiing or snowboarding within the boundary of the ski field or ski resort and used in accordance to any regulations published by the ski field or ski resort.

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

“Period Of Insurance” means from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever occurs last) until the time You complete the Journey or the travel end date shown on the Certificate of Insurance (whichever is the earlier). Cover under Section 3 begins from the time the policy is issued.

“Professional” means undertaking any activity for which You receive sponsorship, scholarships and/or financial payment (or for which You are eligible to receive) from another person or party regardless of whether or not You are a professional sports person.

“Public Place” means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

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

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

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

“Rental Car” means a rented sedan, campervan, motorhome or people mover that each does not exceed 4.5 tonnes, hatchback or station-wagon (including 4WDs) 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.

“Unattended” means You did not observe the loss/theft or at a distance from You such that You do not have a good chance of preventing any attempted theft.

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

Policy conditions

1. Excess

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

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 show in the relevant benefits table for the plan selected except 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 entity 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 point (a) or (b) below do not apply, You are entitled to a complete refund of the amount You have paid for the policy.

You are not entitled to a complete refund if, during the cooling off period, You a) make a claim under the policy or b) cancel the policy after the commencement of the Journey. We will not refund any of the Amount Payable if notified outside the cooling off period.

5. Claims

- a) The loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police and responsible Transport Provider (where applicable) and a written report must be obtained at that time.
- b) If You are admitted to hospital or You anticipate Your medical expenses and Additional Expenses are likely to exceed \$500 You must phone the emergency assistance number as soon as physically possible.

- c) You must take all reasonable steps to prevent or minimise a claim.
- d) You must not make any offer, promise of payment or admit any liability without Our written consent.
- e) You must advise Us of any claim or occurrence which may give rise to a claim as soon as possible and within 60 days of the return date shown on Your Certificate of Insurance by sending a completed claim form.
- f) You must at Your own expense, supply any documents in support of Your claim which We may request, such as an original police report, a Property Irregularity Report (P.I.R.), receipts, valuations, a repair quote, a death certificate and/or medical certificate.
- g) You must co-operate fully in the assessment or investigation of Your claim.
- h) If You make or try to make a false, exaggerated or fraudulent claim or use any false, exaggerated or fraudulent means in trying to make a claim, We will not pay Your claim, Your cover under this policy will be voided (without any return of the amount You have paid), We may report You to the appropriate authorities and You may be prosecuted.
- i) If We agree to pay a claim under Your policy We will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant policy limit).
- j) You must supply a medical certificate showing Your diagnosis for any medical expenses You wish to claim for.

6. If You are able to claim from another party

If You are able to claim against 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 or seek recovery from any other party in Your name to recover money payable under the policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

8. Claims payable in New Zealand dollars

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

9. Policy interpretation and dispute resolution

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

10. Emergency assistance

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

11. Free extension of insurance

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

12. Special conditions, limitations, excesses and amounts payable

If You in the last 5 years have:

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

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

13. Automatic reinstatement of sums insured

In the event of a claimable loss, We will automatically reinstate the sum insured in respect of Section 4.

14. Policy conditions applying to Sections 1 and 2 only

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

15. Policy conditions applying to Section 11 only

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

16. 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: Medical and dental expenses

1. Medical 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 and ambulance transportation which is provided outside New Zealand by or on the advice of a qualified medical practitioner. 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 \$500 for continued medical, surgical and hospital treatment provided You first sought treatment whilst overseas.

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

2. Emergency dental expenses

a) Due to an Injury

If during the Period Of Insurance You suffer an Injury to sound and natural teeth which requires immediate treatment outside New Zealand, We will pay up to \$2,000 towards the usual and customary cost of Your emergency overseas dental treatment which is provided by or on the advice of a qualified medical practitioner or dentist.

Upon Your return Home We will also pay up to \$500 for continued dental treatment within the first 12 months of the end of Your trip provided You first sought treatment whilst overseas.

b) Due to sudden and acute pain

If during the Period Of Insurance You suffer from sudden and acute pain to sound and natural teeth (not resulting from an Injury), We will pay up to \$500 for the usual and customary cost of emergency dental treatment which is provided by or on the advice of a qualified dentist outside of New Zealand. The treating dentist must certify in writing that the treatment is for the relief of sudden and acute pain to sound and natural teeth.

Dental cover applies for a maximum of 12 months from the date of suffering the dental Injury or sudden and acute pain.

The maximum benefit limit for this section is: \$Unlimited

We will not pay for:

1. more than \$500 for medical or dental treatment in New Zealand as specified in Section 1.1 and Section 1.2a) above.
2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue, involving the use of precious metals or cosmetic dentistry.
3. the continuation or follow-up of treatment (including medication and ongoing immunisations) started prior to Your Journey.
4. routine medical or dental treatment or prenatal visits.
5. private medical treatment in New Zealand when public care or treatment is available.
6. private medical treatment overseas where public care or treatment is available under any reciprocal health agreement between the New Zealand and foreign governments unless We agree to the private treatment

Also refer to: General exclusions and Policy conditions.

SECTION 2: Additional expenses

1. If You become sick

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

If You suffer a Disabling Injury, Sickness or Disease, We will pay the reasonable Additional accommodation (room rate only) expenses

and Additional transport expenses, at the same fare class and accommodation standard as originally booked, incurred by:

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

2. If You die

We will pay the 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 will not exceed \$10,000.

3. If a Relative or Your business partner becomes sick

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

4. Meals, internet use and phone calls

We will pay up to \$50 per day, to a maximum of \$500, towards the reasonable costs of Your additional meal expenses where they arise directly out of a claimable event covered by covered by Section 1, 2 or 3 of this policy.

We will also pay up to \$250 for Your necessary additional internet use and telephone call expenses from overseas to New Zealand where they arise directly out of a claimable event covered by this policy. Your first point of contact for assistance however, must be Our emergency assistance team.

You must provide Us with itemised receipts for the expenses incurred.

5. Other circumstances

We will pay Your reasonable Additional accommodation and Additional transport expenses incurred on the Journey resulting from:

- a) disruption of Your scheduled transport because of natural disaster, 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) You being involved in, or Your travel arrangements being cancelled or delayed by, a motor vehicle, watercraft, aircraft or train accident. You must have written confirmation of the accident from an official body in the country where the accident happened;
- e) 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; or
- f) the cost of returning Your Rental Car to the nearest depot if due to a claimable event under any section of this policy You are unable to do so during Your Period Of Insurance.

The maximum benefit limit for sub-sections 2.1, 2.3, 2.4 and 2.5 combined is: \$20,000

The maximum benefit limit for sub-section 2.2 is: \$10,000

We will not pay for:

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

Note: When claims are made under this Section for expenses that are the same as expenses claimed under Section 3, We will pay the higher of two amounts claimed, not both.

Also refer to: General exclusions and Policy conditions.

SECTION 3: Amendment or cancellation costs

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

1. You have to rearrange Your Journey prior to leaving Home, We will pay the reasonable cost of doing so (We will not pay more for rearranging Your Journey than the cancellation costs which would have been incurred had the Journey been cancelled).
2. You have to cancel the Journey (because You cannot rearrange it) We will pay You:
 - a) the non-refundable unused portion of all travel costs prepaid in advance including a travel agent's commission (the travel agent's commission is limited to the lesser of \$500 or the amount of commission the agent had earned on the prepaid refundable amount of the cancelled travel arrangements).
 - b) for frequent flyer or similar flight reward points lost following cancellation of Your airline ticket. The amount We will pay is calculated as follows:
 - (i) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket multiplied by
 - (ii) the total amount of points lost divided by
 - (iii) the total amount of points used to obtain the airline ticket.
3. Your prepaid tour is cancelled due to a lack in the number of persons required to commence the tour, We will pay the lesser of the cancellation or amendment costs of Your unused, prepaid airline tickets purchased to reach the departure point and returning from the end point of the tour as per Section 3.1 and Section 3.2 above.

The maximum benefit limit for this section is: \$20,000

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 or deciding to change Your plans.
3. any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.
4. anxiety, depression, mental illness or stress suffered by You, a Relative or another person unless referred to and diagnosed by a Registered Psychiatrist or Psychologist as a new condition (i.e. not an Existing Medical Condition) and:
 - a) You are certified as unfit to travel by the treating Registered Psychiatrist; or
 - b) the treating Registered Psychiatrist or Psychologist certifies that it was medically necessary for You to amend or cancel Your Journey to assist a Relative or another person.
5. the death, Injury, sickness or disease of any person living outside Australia or New Zealand.

6. any contractual or business obligation or Your financial situation.
7. failure by You or another person to obtain the relevant visa, passport or travel documents.
8. errors or omissions by You or another person in a booking arrangement.
9. the standards and expectations of Your prepaid travel arrangements being below or not meeting the standard expected.
10. the failure of Your travel agent, Our agent who issued this policy, any tour operator, transport or accommodation supplier or provider, person or agency to pass on monies to operators or to deliver promised services.
11. a request by a Relative.
12. a request by Your employer unless You are a member of the police force and Your leave is revoked.
13. a lack in the number of persons required to commence any tour except as specified in Section 3.3 above.
14. customs and immigration officials acting in the course of their duties or You travelling on incorrect travel documents.
15. or arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.
16. or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these.

Note: When claims are made under this Section for expenses that are the same as expenses claimed under Section 2, We will pay the higher of two amounts claimed, not both.

Also refer to: General exclusions and Policy conditions.

SECTION 4: Luggage and personal effects

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

This policy is an indemnity policy which means settlement of Your claim is based on the value of an item at the time of the loss and not on a 'new for old' or replacement cost basis. Reasonable depreciation takes into account the amount paid originally for the item, its age, wear and tear and advances in technology.

Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of \$400 for dentures or dental prosthesis or \$1,000 for any other item.

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

The maximum benefit limit for this section is: \$10,000.

We will not pay for:

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

All cases of loss or theft must be confirmed in writing by the police (and Transport Provider where applicable) at the time of making the report and a written report obtained.
2. damage, loss or theft of Valuables placed in the care of a Transport Provider unless security regulations prevented You from keeping the Valuables with You.
3. Valuables left Unattended in any motor vehicle at any time (even if in the boot).

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

Also refer to: General exclusions and Policy conditions.

SECTION 5: Delayed luggage allowance

If all Your luggage is delayed by a Transport Provider during the Journey for more than 12 hours We will pay You up to \$500 for essential emergency items of clothing and toiletries You purchase overseas.

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.

This benefit does not apply on the leg of Your Journey that brings You Home.

The maximum benefit limit for this section is: \$500

We will not pay for:

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

Also refer to: General exclusions and Policy conditions.

SECTION 6: Money

We will reimburse You for cash, bank or currency notes accidentally lost or stolen from Your person or stolen from a secure locked safe.

The maximum benefit limit for this section is: \$250

We will not pay for:

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

All cases of loss or theft must be confirmed in writing by the police (and Transport Provider where applicable) at the time of making the report and a written report obtained.
2. loss or theft of cash, bank or currency notes, postal or money orders whilst not carried on Your person or that was not in a secure locked safe.

Also refer to: General exclusions and Policy conditions.

SECTION 7: Rental Car insurance excess

This cover applies if You:

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

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

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

The maximum benefit limit for this section is: \$3,000

We will not pay for:

1. any damage or theft, arising from the operation of a Rental Car in violation of the terms of the rental agreement.
2. any damage sustained to a Rental Car while it is being driven on an unsealed surface.
3. administration costs or loss of use penalties.

Also refer to: General exclusions and Policy conditions.

SECTION 8: Travel delay

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

The maximum benefit limit for this section is: \$1,000

We will not pay for:

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

Also refer to: General exclusions and Policy conditions.

SECTION 9: Special events

If due to an unforeseeable circumstance outside of Your control Your Journey would otherwise be delayed, resulting in You being unable to arrive in time to attend a wedding, funeral, prepaid conference, 25th or

50th wedding anniversary or sporting event, which cannot be delayed due to Your late arrival, We will pay for the reasonable Additional cost of using alternative public transport to arrive at Your destination on time.

The maximum benefit limit for this section is: \$2,000

We will not pay for:

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

Also refer to: General exclusions and Policy conditions.

SECTION 10: Hospital incidentals

If You are hospitalised, We will pay You for incidentals such as phone calls and magazines. The amount We will pay is limited to \$50 for each complete 24 hour period You are hospitalised overseas as a result of a Disabling Injury, Sickness or Disease during the Period Of Insurance, provided that the period of confinement is at least 48 hours. Original receipts for these expenses must be produced in support of Your claim.

The maximum benefit limit for this section is: \$1,000

Also refer to: General exclusions and Policy conditions.

SECTION 11: Accidental death

If You are 18 years of age or over at the Relevant Time and during the Period Of Insurance You suffer an Injury resulting in Your death, We will pay Your estate the amount shown in the plan purchased provided Your death occurs within one year of the accident.

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

The maximum benefit limit for this section is: \$10,000

Also refer to: General exclusions and Policy conditions.

SECTION 12: Personal liability

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

The maximum benefit limit for this section is: \$1,000,000

We will not pay for:

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

Also refer to: General exclusions and Policy conditions.

General exclusions

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

We will not pay for:

1. claims for costs or expenses incurred outside the Period Of Insurance.
2. claims involving consequential loss of any kind including, but not limited to, loss of enjoyment or any financial loss not specifically covered in the policy.
3. claims arising from loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care or put yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily injury might happen.
4. claims involving air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company.
5. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
6. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
7. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
8. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, the accuracy of information, statements and submissions made in connection with Your insurance application or claim.
9. claims arising from any government intervention, prohibition, regulation or restriction or court order.
10. claims directly or indirectly arising from circumstances You knew of, or a reasonable person in Your circumstances would know or foresee, at the Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.
11. claims directly or indirectly arising from travel booked or undertaken by You:
 - a) even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel, whether or not You had sought medical advice;
 - b) against the advice of a medical practitioner;
 - c) to seek or obtain medical or dental advice, treatment or review; or
 - d) to participate in a clinical trial.
12. claims in respect of travel booked or undertaken after Your Terminal Illness was diagnosed.
13. claims directly or indirectly arising from, or exacerbated by Yours or any other person's Existing Medical Condition.
14. claims directly or indirectly arising from pregnancy of You or any other person:
 - a) if You are aware of the pregnancy prior to the Relevant Time;
 - b) where complications of this pregnancy or any previous pregnancy have occurred prior to this time;
 - c) where it is a multiple pregnancy e.g. twins or triplets;
 - d) where the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF;
 - e) after the start of the 24th week of pregnancy; or
 - f) where the problem arising is not an unexpected serious medical complication.
15. claims directly or indirectly arising from childbirth or the health of a newborn child whatever the proximate cause of the claim is. This exclusion applies irrespective of the stage of pregnancy at which the child is born.

Part 8: About Us and Cover-More

About Us

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.

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

As at the date of issue of this document, ZAIL has an insurer financial strength rating of A+ from Standard & Poor's (Australia) Pty Ltd. This rating shows that the company has strong financial security characteristics.

This is reviewed annually and may change from time to time, so please refer to www.zurich.co.nz/about-us/financial-strength to ensure it has not changed.

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

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

About Cover-More

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

With an office in Auckland, we cover more than 2.2 million travellers worldwide each year including in the US where we own Travelex Insurance Services.

We have our own global medical assistance team of doctors, registered nurses, psychologists, trauma counsellors and experienced case managers. And a total global workforce of more than 1000 people.

For more information visit covermoregroup.com.

Cover-More (NZ) Limited (Cover-More) administers the policy (including customer service and claims management) on Our behalf. Cover-More is a registered financial services provider (FSP 39781) and part of the Cover-More Group.

Cover-More Customer Service and Claims

e: airnz@covermore.co.nz
 p: 0800 500 248 (+ 64 (0) 9 308 2122)
 f: 09 300 7370
 Cover-More (NZ) Limited
 PO Box 105-203
 Auckland City
 Auckland 1143

16. claims directly or indirectly arising from You having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (including tattoos and piercings) during the Journey.
17. claims involving or directly or indirectly arising from Your suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, any conduct engaged in whilst under the influence or effect of alcohol or drugs, the effect of or chronic use of alcohol or drugs or the transmission of any sexually transmittable disease or virus.
18. 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.
19. losses for which insurance is prohibited by law.
20. claims arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with.
21. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
22. 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; moto cross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen; or scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
23. claims involving participation by You or Your travelling companion (during the Journey) riding a four wheel motorcycle such as a quad bike or ATV (All Terrain Vehicle) even as a pillion passenger.
24. claims involving participation by You (during the Journey) in snow skiing or snowboarding unless You are snow skiing or snowboarding On-Piste.
25. claims involving participation by You (during the Journey) in motorcycling or moped riding where:
 - a) whilst in control of a motorcycle or moped You do not hold a valid New Zealand motorcycle licence or New Zealand motor vehicle licence and a licence valid in the relevant country;
 - b) whilst You are a pillion passenger the driver does not hold a licence valid in the relevant country;
 - c) the motorcycle/moped has an engine capacity of more than 200cc; or
 - d) whilst in control of a motorcycle or moped or as a passenger You are not wearing a helmet.
26. 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.
27. claims arising from manual work in connection with a business or trade.
28. claims arising from You operating a Rental Car in violation of the rental agreement or in violations of the laws of the relevant country.