

Policy Wording Endorsement

Applies to policies issued on or after 3 February 2021

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:

- International Comprehensive and Domestic Travel Insurance policy wording, with effective date 26 June 2017.

This endorsement applies to all policies issued on or after 3 February 2021.

Terms defined in the policy wording have the same meaning where used in this endorsement.

Not all benefits apply to all plans. Cover is subject to the section benefit limits, sub limits, conditions and exclusions on the plan You have chosen. Your plan is shown on Your Certificate of Insurance. Please call Cover-More on 0800 500 925 if you have any questions.

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 at the time You entered the country or part of the country. (This exclusion only applies if the advice was issued due to the presence of COVID-19). 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.

31. 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).

Cover under this policy is extended to include claims arising from COVID-19 in the circumstances following under the policy Sections listed in this endorsement.

Please note:

- The listed COVID-19 benefits only apply to single trip travel only.
- Some benefits only apply if You are travelling in Australia and New Zealand.
- 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.
- Cruise Travel: Some benefits do not apply to claims involving travel on a multi-night cruise.

Benefits that apply to International Comprehensive Plan only

SECTION 1: Overseas Medical and Dental Expenses

1. If You become sick

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.

3. Emergency expenses

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).

4. 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.

Replace point 7 and 8, and insert this additional wording:

We will not pay for:

7. (except for Section 1.1) 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 under the International Comprehensive plan Section 1.1, 1.3 and 1.4.

8. on the International Comprehensive Plan and the International Essentials Plan, Inbound area, medical treatment, dental treatment or ambulance transportation which is provided in Fiji, Vanuatu or Samoa. This exclusion will not apply for a claim related to COVID-19 under the International Comprehensive plan.
9. any claims caused by or arising from cruise travel which are directly or indirectly related to COVID-19.

SECTION 2: Emergency Accommodation and Transport

1. 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

- **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. You must obtain and provide Us with written evidence from the qualified medical practitioner and receipts.

Replace point 2 and insert this additional wording:

We will not pay for:

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. This exclusion will not apply for a claim related to COVID-19.
3. 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.
4. any claims caused by or arising from cruise travel which are directly or indirectly related to COVID-19.

Benefits that apply to International Comprehensive Plan and Domestic Plan only

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:

- **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).

- **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 non-travelling 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).

- **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.

Benefits that apply to travel in Australia and New Zealand only, when purchasing the International Comprehensive Plan or Domestic Plan

SECTION 2: Emergency Accommodation and Transport

3. Other circumstances

Insert this additional wording:

Other circumstances related to 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 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 close 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.

- **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.

- **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:

- **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 close 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).

- **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.

- **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.

- **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 9: Travel Delay

Replace point 2 and insert this wording:

We will not pay for:

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. This exclusion will not apply for a claim related to COVID-19.
3. claims directly or indirectly arising due to COVID-19 when You are travelling to any country other than New Zealand or Australia.
4. any claims caused by or arising from cruise travel which are directly or indirectly related to COVID-19.

SECTION 11: Special Events

Replace point 2 and insert this wording:

We will not pay for:

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. This exclusion will not apply for a claim related to COVID-19.
3. claims directly or indirectly arising due to COVID-19 when You are travelling to any country other than New Zealand or Australia.
4. any claims caused by or arising from cruise travel which are directly or indirectly related to COVID-19.

Travel Insurance

International Comprehensive
(Single Trip or Annual Multi-Trip)

International Essentials

Domestic

New Zealand



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Welcome

We know travel and we know it's about having an amazing experience, enjoying yourself even when you are hundreds of kilometres away from home. We are as enthusiastic about travel as you, but we know things don't always go to plan.

If the unexpected happens, you can relax and take comfort in knowing that should something go wrong, we have an experienced team available to help you, no matter what time of the day.

About this cover

This policy is available to:

- residents of New Zealand.
- residents of Fiji, Vanuatu or Samoa who are travelling to and within New Zealand only, on the Comprehensive Single Trip Plan. Please refer to the heading "Residents Fiji, Vanuatu or Samoa" in the Policy Conditions section of this document as additional terms will apply to Your policy.

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.

The purpose of the policy wording document

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

The policy wording document details:

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

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

Contact us

Customer Service

Call 0800 500 925

The cover

Benefits table

Below is a summary of the benefits We provide and their maximum limits. Please refer to the Policy Wording from page 17 for full details on the cover provided.

Policy benefits	
1*	Overseas Medical and Dental Expenses - Overseas Dental Expenses \$2,000 Health related emergency accommodation and transport
2*	Emergency Accommodation and Transport
3*	Amendment or Cancellation Costs
4*	Luggage and Personal Effects
5	Travel Documents
6	Delayed Luggage Allowance
7	Money
8	Rental Car Insurance Excess
9*	Travel Delay
10	Resumption of Journey
11	Special Events
12*	Hospital Incidentals
13*	Loss of Income
14*	Disability
15*	Accidental Death
16	Personal Liability

~Medical and dental cover and related expenses will not exceed 12 months from the onset of the illness or injury.

^Maximum liability collectively for Sections 13, 14 and 15 is \$25,000 on the International Comprehensive Plan.

*Sub-limits apply. Refer to the Policy Wording pages 17-43.

	International Comprehensive Plan	International Essentials Plan	Domestic Plan
	Single Trip or Annual Multi-Trip	Single Trip	Single Trip
	Limit per adult	Limit per adult	Limit per adult
	\$Unlimited~	\$Unlimited~	-
	\$50,000	\$50,000	\$50,000
	\$Unlimited	\$Unlimited	\$Unlimited
	\$5,000	\$5,000	\$5,000
	\$5,000	-	-
	\$250	\$250	-
	\$250	-	-
	\$3,000	\$3,000	\$3,000
	\$2,000	\$2,000	-
	\$3,000	-	\$3,000
	\$5,000	-	-
	\$5,000	-	-
	\$10,400^	-	-
	\$25,000^	-	-
	\$25,000^	-	\$25,000
	\$5,000,000	\$5,000,000	\$5,000,000

Policy inclusions and options

Single Trip or Annual Multi Trip

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

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

Areas of travel

Where You travel will influence Your premium.

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

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

Note: If 20% or more of any Journey will be spent in the Americas or Antarctica You must nominate the area that includes these countries as the main destination.

Policy excess

The excess will be shown on Your Certificate of Insurance and only applies in the event of a claim.

An excess of \$100 applies to the Domestic Plan. Other excess amounts may be available.

Your belongings

When You're at Home, You look after Your belongings.

When You travel it should be no different. Unfortunately, many claims We see for loss or theft are caused by people being careless with their belongings. If You do not take good care of Your belongings We may not be able to pay Your claim. Not all belongings are covered by the policy.

What does this mean?

- Keep Valuables with You rather than checking them in with the Transport Provider unless security regulations prevented You from checking in the Valuables.
- Do not leave Valuables in a motor vehicle at any time.

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

- A maximum limit of \$2,000 applies to any other items left during the day in the boot of a locked motor vehicle. Also, don't leave items in a motor vehicle overnight as they are not covered.
- Report any loss or theft to the police within 24 hours as an original police report is required for any claim involving loss or theft.
- Additionally, We require the relevant report from the related party. For example, an Airline Property Irregularity Report (P.I.R.) is also required if Your items were lost or stolen when travelling with an airline.

Luggage item limits

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

	Cameras and video cameras	Laptop and tablet computers (including iPads)	Mobile phones and smart phones	Other items
All Plans	\$3,000	\$3,000	\$1,000	\$750

Activities included in Your cover

Your policy includes cover for participation in any of the following activities whilst on Your Journey:

- abseiling
- archery
- ballooning
- bungee jumping
- flying fox
- horse riding
- jet boating
- jet skiing
- kayaking
- paragliding
- parasailing
- snorkelling
- surfing
- trekking
- white water rafting
- working holidays

Participation in all activities is subject to the ordinary terms of cover and in particular General Exclusions 25-28 on page 46 and Section 16 Personal Liability exclusion 3 on page 43.

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 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 250cc 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 16 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

Participation in these activities is included in Your policy during Your Journey however, 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.

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 by contacting Cover-More by phone on 0800 500 925 (+64 (0) 9 300 8597) prior to the expiry date shown on Your original Certificate of Insurance. It is not an extension of the previous policy.

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

Note: Restrictions on duration may apply.

Money back guarantee

If You cancel this policy for any reason within the cooling off period which is within 14 days of the date of purchase, We will give You Your money back.

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

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

If You wish to cancel Your policy and receive a full refund, please call Cover-More on 0800 500 925 within the cooling off period.

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 Your or any other person's Existing Medical Condition or pregnancy.

“Existing Medical Condition” means a disease, illness, medical or dental condition or physical defect that at the time the policy was issued 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;
- d) is
 - (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
 - (ii) under investigation;
 - (iii) pending diagnosis;
 - (iv) pending test results; or
- e) is pregnancy or is connected with a current pregnancy or participation in a medically assisted fertility treatment program e.g. using assisted fertility treatment including hormone therapies or IVF.

“Relevant Time” in respect of:

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

If You are unsure whether You have an Existing Medical Condition, please call Cover-More on 0800 500 925 for assistance.

Travel and the health of other people in New Zealand or Australia (non-traveller)

When booking a trip and buying travel insurance please carefully consider the health of loved ones not travelling with You who live in New Zealand or Australia.

We can only consider claims by You arising from the health or death of a Relative or Your business partner who live in New Zealand or Australia and are not travelling with You if at the time the policy was issued that person was less than 85 years of age and:

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

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

Pregnancy

The following restrictions apply to all pregnancies and any claim arising from pregnancy:

- No cover is available for pregnancy.
- No cover is provided for childbirth or the health of a newborn child, irrespective of the stage of pregnancy at which the child is born.

Expectant mothers should therefore consider whether they travel and buy this policy, particularly if travelling beyond the 20th week of pregnancy.

For assistance, please call Cover-More on 0800 500 925.

24 hour emergency assistance

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

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

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

Certain services are subject to Your claim being approved.

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

When You call, please have the following information:

- Your policy number; and
- A phone number to call You back on.

Please call DIRECT and TOLL FREE from:

USA 1866 893 6504

Canada 1866 773 9317

UK 0808 234 1523

Australia 1800 252 800

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

From all other countries or if Your are experiencing difficulties with one of the numbers above, please use the following numbers:

Call: +64 (0) 9 300 8593

Fax: +61 (0) 2 9954 6250

Claims

How to make a claim

You have two choices:

Complete an online claim

Visit <https://claims.covermore.co.nz/travelclaims> and follow the prompts; or

Download and print a claim form

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

Add receipts and other supporting documents.

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

Submit the claim online or post it

Upload Your scanned documents and submit the claim online; or

Post the completed claim form and original supporting documents to:

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

Email: claimsprocessing@covermore.co.nz

For further assistance

Call: 0800 500 925 or +64 (0) 9 300 8597.

How long will my claim take?

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

Important information

Who is the insurer?

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

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

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

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

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

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

Who is Cover-More?

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

Change of terms and conditions

From time to time and where permitted by law, We may change parts of the Policy Wording document. We will issue You with an endorsement or other document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of reasonable person deciding whether to buy this insurance, may be found on virginaustralia.covermore.co.nz.

You can obtain a paper copy of any updated information without charge by calling 0800 500 925.

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 the policy.

We respect Your privacy

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

- evaluating Your 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 virginaustralia@covermore.co.nz.

Data sharing consent

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

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

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

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

Zurich New Zealand's contact details are:

Mail: Zurich New Zealand

PO Box 497, Shortland Street, Auckland 1140

Information about other products

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

The Fair Insurance Code

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

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

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

Resolving complaints

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

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

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

You can contact the IFSO by:

Mail: Insurance & Financial Services Ombudsman
PO Box 10-845 Wellington 6143 NEW ZEALAND

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

Fax: +64 (04) 499 7614

Website: www.ifso.org.nz

Email: info@ifso.org.nz

Policy Wording

The benefits described in this policy wording should be read in conjunction with The cover (pages 4-8), Travel and health (page 9), Your duty of disclosure (page 14), Words with special meaning (pages 17-20), Policy conditions (pages 21-24) and General exclusions (pages 44-46).

THIS 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.

It is a condition of this policy that:

- You are not aware of any circumstance which is likely to give rise to a claim;
- You are a resident of New Zealand; or a resident of Fiji, Vanuatu or Samoa travelling to and within 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.
- If You purchase an Annual Multi-Trip Policy, cover will only extend to a Journey that involves travel to a destination which is more than 250 km from Home and a maximum trip duration applies as shown on Your Certificate of Insurance.

Words with special meaning

In this policy the following words have the following meanings:

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

“You”, “Your”, “Yourself” means the people listed on the Certificate of Insurance and includes Accompanied Children. Where more than one person is listed 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 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.

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

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

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

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

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

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

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

“Existing Medical Condition” means a disease, illness, medical or dental condition or physical defect that at the time the policy was issued 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;
- d) is
 - (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
 - (ii) under investigation;
 - (iii) pending diagnosis;

- (iv) pending test results; or
- e) is pregnancy or is connected with a current pregnancy or participation in a medically assisted fertility treatment program e.g. using assisted fertility treatment including hormone therapies or IVF.

“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.

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

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

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

“Period Of Insurance” means:

- a) In respect of Single Trip Policies from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the time You complete the Journey or the travel end date shown on Your Certificate of Insurance (whichever is the earlier).
- b) In respect of Annual Multi-Trip Policies from the time You commence each Journey or the travel start date shown on Your Certificate of Insurance (whichever occurs last) until the earliest of the following times:
 - (i) the time that You complete the Journey;
 - (ii) the expiry of the maximum insured duration per Journey (this maximum duration is shown on Your Certificate of Insurance); or
 - (iii) 12 months from the travel start date shown on Your Certificate of Insurance.

Cover under Section 3 begins from the time the policy is issued. The dates on Your Certificate of Insurance can only be changed with Our consent. In respect of Section 10, cover is suspended while You are in New Zealand and will recommence once You resume the Journey, subject to the original expiry date.

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

“Professional” means undertaking any activity for which financial payment (an appearance fee, wage, salary or prize money in excess of \$1,000) is received or eligible to be received from another person or party.

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

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

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

“Relevant Time” in respect of:

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

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

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

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

“Unattended” means:

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

“Valuables” means articles made of or containing gold, silver or precious metals; binoculars; jewellery; mobile phones; photographic, audio, video, tablet computer, computer and 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. This policy has a \$100 excess on the International Plans and \$100 on the Domestic Plan. Other excess amounts may be available at the time of purchase.

The excess applies to any claim arising from a separate event in respect of Sections 1, 2, 3, 4, 5, 10 and 11 of the policy only. The excess is the amount shown on Your Certificate of Insurance.

2. Limits of liability

The limits of Our liability for each Section of the policy are the amounts shown in the Benefits table (pages 3-4) except:

- a) on the Domestic Plan where the maximum liability collectively shall not exceed in total the sum insured stated under the policy plan for Sections 1.3, 1.4, 2 and 3;
- b) the maximum liability collectively for Sections 13, 14 and 15 shall not exceed \$25,000 on the International Comprehensive Plan; or
- c) where We have notified You in writing of different limits.

3. Cooling Off Period/Refund Of Amount Payable

You have the right to cancel the policy by notifying the providing agent who issued this policy in writing within 14 days of the date the policy was issued to You (cooling off period). Provided the circumstances specified in paragraphs a) or b) below do not apply, You are entitled, during the cooling off period, to a complete refund of the amount You have paid for the policy. You are not entitled to a complete refund if, during the cooling off period, You:

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

We will not refund any of the Amount Payable if notified outside the cooling off period.

4. 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.

5. 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.

6. You must help Us to make any recoveries

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

7. 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.

8. 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.

9. 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 Virgin Australia Group, the emergency assistance network, Cover-More or Us.

10. 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 physically able to travel Home by the quickest and most direct route. The Period Of Insurance will not be extended for any other reason.

11. Automatic reinstatement of sums insured

If You purchase an Annual Multi-Trip Policy, except for Section 16 Personal Liability, the sums insured under the other Sections of the policy are automatically reinstated on completion of each Journey.

12. 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 advisers, 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 for repatriation expenses.

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

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

14. Residents of Fiji, Vanuatu or Samoa travelling to and within New Zealand – Inbound area

This policy condition applies if You have paid the International Comprehensive Single Trip Plan, Inbound area, Amount Payable. In this policy wording (other than in Policy Conditions 5, 7 and 8, the second bullet point on page 17, and references to the insurer):

- a) the word “New Zealand” should be replaced with Fiji, Vanuatu or Samoa; and
- b) the word “overseas” should be interpreted to mean a place outside Fiji, Vanuatu or Samoa.

15. 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: Overseas Medical and Dental Expenses

1. If You become sick

(Applies to the International Comprehensive Plan and the International Essentials Plan only)

“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.

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 or dentist. Cover will not exceed a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease. In these circumstances We will also pay the reasonable Additional cost of medically required transportation.

2. Dental expenses

(Applies to the International Comprehensive Plan and the International Essentials Plan only)

If during the Period Of Insurance You require emergency dental treatment for the relief of sudden and acute pain to sound and natural teeth We will pay the usual and customary cost of emergency dental treatment which is provided outside New Zealand by or on the advice of a qualified dentist. Cover will not exceed a maximum of 12 months from the date of onset. The maximum amount We will pay in total will not exceed \$2,000.

3. Emergency expenses

“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.

“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.

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

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

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.
- d) up to \$500 for the reasonable expenses incurred in returning a hired motor vehicle to the nearest depot provided that, on the written advice of the treating medical practitioner, You are unfit to drive it.

4. If You die

We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to New Zealand if You die during the Period Of Insurance. In either event the maximum amount We will pay in total will not exceed \$15,000.

The maximum benefit limit for this section is:

International Comprehensive Plan	\$Unlimited
International Essentials Plan	\$Unlimited
Domestic Plan	\$50,000^

^Combined limit of Sections 1.2-1.4, 2.1, 2.3 and 3.

For approved claims under this Section and Sections 2 and 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:

1. medical treatment, dental treatment or ambulance transportation which is provided in New Zealand.
2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue; involving the use of precious metals; or involving cosmetic dentistry.

3. the continuation or follow-up of treatment (including medication and ongoing immunisations) started prior to Your Journey.
4. routine medical or dental treatment or prenatal visits.
5. medical treatment, dental treatment or ambulance transportation which is provided in Your country of residence.
6. any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.
7. (except for Section 1.1) 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.
8. on the International Comprehensive Plan and the International Essentials Plan, Inbound area, medical treatment, dental treatment or ambulance transportation which is provided in Fiji, Vanuatu or Samoa.

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 2: Emergency Accommodation and Transport

“**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.

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

1. If Your Relative or business partner becomes sick

We will pay reasonable Additional transport expenses if You are required to return to Your Home due to the sudden Disabling Injury, Sickness or Disease or death of a Relative or business partner in New Zealand or Australia.

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

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

3. Other circumstances

We will pay Your reasonable Additional hotel accommodation and Additional transport expenses incurred on the Journey due to an unforeseeable circumstance outside Your control and resulting from:

- a) disruption of Your scheduled transport because of riot, strike or civil commotion occurring after the commencement of the Journey provided You act reasonably in avoiding Additional costs;

- b) loss of passport or travel documents except involving government confiscation or articles sent through the mail;
- c) a quarantine regulation You unknowingly breach;
- d) a natural disaster;
- e) a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling;
- f) Your scheduled transport being delayed due to severe weather conditions.

The maximum benefit limit for this section is:

International Comprehensive Plan	\$50,000
International Essentials Plan	\$50,000
Domestic Plan	\$50,000 [^]

[^]Combined limit of Sections 1.2-1.4, 2.1, 2.3 and 3.

For approved claims under this Section and Sections 1 and 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:

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 – page 44-46.

Policy Conditions – pages 21-24.

SECTION 3: Amendment or Cancellation Costs

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

1. You have to rearrange Your Journey prior to leaving Home, We will pay the reasonable cost of doing so (We will not pay more for rearranging Your Journey than the cancellation costs which would have been incurred had the Journey been cancelled).
2. You have to cancel the Journey (where You cannot rearrange it) We will pay You:
 - a) the non-refundable unused portion of all travel costs prepaid in advance including the travel agent's commission (the travel agent's commission is limited to the lesser of \$1,500 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.

The maximum benefit limit for this section is:

International Comprehensive Plan	\$Unlimited
International Essentials Plan	\$Unlimited
Domestic Plan	\$Unlimited

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 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 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 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 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, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator.
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.

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 4: Luggage and Personal Effects

“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.

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

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 item. 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:

	Cameras and video cameras	Laptop and tablet computers (including iPads)	Mobile phones and smart phones	Other items
All Plans	\$3,000	\$3,000	\$1,000	\$750

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:

International Comprehensive Plan	\$5,000
International Essentials Plan	\$5,000
Domestic Plan	\$5,000

We will not pay for:

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

All cases of loss or theft must be confirmed in writing by the police and the Transport Provider 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 checking in the Valuables.
3. items left Unattended in any motor vehicle unless stored in the boot and forced entry is gained.
4. items left Unattended in any motor vehicle overnight (even if in the boot).
5. Valuables left Unattended in any motor vehicle at any time (even if in the boot).
6. any amount exceeding \$200 per item and \$2,000 in total for all items left Unattended in any motor vehicle.
7. items left Unattended in a Public Place.
8. bicycles of any description.
9. sporting equipment whilst in use.
10. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
11. surfboards or waterborne craft of any description. This exclusion does not apply if the item is lost, stolen or damaged while in the custody of a Transport Provider.
12. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles; or to 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. the loss, theft or damage to, or of, electronic data, software or any other intangible asset.
16. negotiable instruments or any items described in Section 7 Money.
17. bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.
18. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 5: Travel Documents

(Applies to the International Comprehensive Plan only)

“Unattended” means:

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

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

We will pay You for 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:

International Comprehensive Plan	\$5,000
International Essentials Plan	-
Domestic Plan	-

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 the Transport Provider at the time of making the report and a written report obtained.

2. items left Unattended in any motor vehicle unless stored in the boot and forced entry is gained.
3. items left Unattended in any motor vehicle between 10 pm and 6 am (even if in the boot).
4. any amount exceeding \$2,000 in total for all items left Unattended in any motor vehicle.
5. items left Unattended in a Public Place.
6. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
7. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
8. negotiable instruments or any items described in Section 7 Money.

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 6: Delayed luggage allowance

(Applies to the International Comprehensive Plan and the International Essentials Plan only)

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

If all Your luggage is delayed by a Transport Provider during the Journey for more than 12 hours We will pay You up to \$250 for essential emergency items of clothing and toiletries You purchase whilst on Your Journey.

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.

The maximum benefit limit for this section is:

International Comprehensive Plan	\$250
International Essentials Plan	\$250
Domestic Plan	-

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 the Transport Provider at the time of making the report and a written report obtained.

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 7: Money

(Applies to the International Comprehensive Plan only)

We will reimburse You up to \$250 for cash, bank or currency notes, postal or money orders accidentally lost or stolen from Your person.

The maximum benefit limit for this section is:

International Comprehensive Plan	\$250
International Essentials Plan	-
Domestic Plan	-

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 the Transport Provider 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.

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 8: Rental Car Insurance Excess

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

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:

International Comprehensive Plan	\$3,000
International Essentials Plan	\$3,000
Domestic Plan	\$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.
4. claims arising from the damage to or theft of a motorcycle/moped.

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 9: Travel Delay

(Applies to the International Comprehensive Plan and the International Essentials Plan only)

“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.

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 hotel accommodation and meal expenses. We will also reimburse up to these limits again for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

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

The maximum benefit limit for this section is:

International Comprehensive Plan	\$2,000
International Essentials Plan	\$2,000
Domestic Plan	-

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 – page 44-46.

Policy Conditions – pages 21-24.

SECTION 10: Resumption of Journey

(Applies to the International Comprehensive Plan and the Domestic Plan only)

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

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

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

The maximum benefit limit for this section is:

International Comprehensive Plan	\$3,000
International Essentials Plan	-
Domestic Plan	\$3,000

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 11: Special Events

(Applies to the International Comprehensive Plan only)

If due to an unforeseeable circumstance outside Your control Your Journey would otherwise be delayed resulting in You being unable to arrive in time to attend a wedding, funeral, prepaid conference, prepaid travel/tour arrangements, 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:

International Comprehensive Plan	\$5,000
International Essentials Plan	-
Domestic Plan	-

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 – page 44-46.

Policy Conditions – pages 21-24.

SECTION 12: Hospital Incidentals

(Applies to the International Comprehensive Plan only)

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

The maximum benefit limit for this section is:

International Comprehensive Plan	\$5,000
International Essentials Plan	-
Domestic Plan	-

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 13: Loss of Income

(Applies to the International Comprehensive Plan only)

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in You losing income because You are unable to return to Your usual place of employment in New Zealand, We will pay You up to \$1733.33 per month for Your monthly net of income tax wage, but not in respect of the first 30 days after You originally planned to resume Your work in New Zealand. The benefit is only payable if Your disability occurs within 30 days of the accident.

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

Cover for loss of income is limited to six months.

The maximum benefit limit for this section is:

International Comprehensive Plan	\$10,400 [^]
International Essentials Plan	-
Domestic Plan	-

[^]Maximum liability collectively for Sections 13, 14 and 15 is \$25,000 on the international Comprehensive Plan.

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 14: Disability

(Applies to the International Comprehensive Plan only)

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

The maximum limit in respect of Accompanied Children is \$5,000 for each child.

The maximum benefit limit for this section is:

International Comprehensive Plan	\$25,000 [^]
International Essentials Plan	-
Domestic Plan	-

[^]Maximum liability collectively for Sections 13, 14 and 15 is \$25,000 on the international Comprehensive Plan.

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 15: Accidental Death

(Applies to the International Comprehensive Plan and the Domestic Plan only)

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your death, We will pay Your estate the amount shown in the plan purchased provided Your death occurs within one year of the accident.

Our limit in respect of Accompanied Children is \$5,000 for each child.

The maximum benefit limit for this section is:

International Comprehensive Plan	\$25,000 [^]
International Essentials Plan	-
Domestic Plan	\$25,000 [^]

[^]Maximum liability collectively for Sections 13, 14 and 15 is \$25,000 on the international Comprehensive Plan.

Also refer to: General Exclusions – page 44-46.

Policy Conditions – pages 21-24.

SECTION 16: Personal liability

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

The maximum benefit limit for this section is:

International Comprehensive Plan	\$5,000,000
International Essentials Plan	\$5,000,000
Domestic Plan	\$5,000,000

Also refer to: General Exclusions – page 45-47.

Policy Conditions – pages 24-27.

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 – page 44-46.

Policy Conditions – pages 21-24.

General Exclusions

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

We will not pay for:

1. claims for costs or expenses incurred outside the Period Of Insurance.
2. claims involving consequential loss of any kind including, but not limited to, loss of enjoyment or any financial loss not specifically covered in the policy.
3. claims directly or indirectly arising from loss, theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily injury might happen.
4. claims involving air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company.
5. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
6. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
7. claims arising from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
8. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
9. 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.
10. claims arising from any government intervention, prohibition, regulation or restriction or court order.

11. claims directly or indirectly arising from circumstances You knew of, or a reasonable person in Your circumstances would know or foresee, at the time the policy was issued, that could lead to the Journey being delayed, abandoned or cancelled.
12. 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.
13. claims in respect of travel booked or undertaken after Your Terminal Illness was diagnosed.
14. claims directly or indirectly arising from the illness, injury, death or hospitalisation of any person aged 85 years and over not listed on Your Certificate of Insurance, regardless of the country they live in.
15. claims arising directly or indirectly from, or exacerbated by, any Existing Medical Condition of You or Your travelling companion.
16. claims directly or indirectly arising from pregnancy of You, Your travelling companion, a Relative or any other person.
17. 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.
18. 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.

19. 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.
20. claims directly or indirectly arising from or exacerbated by the health of a Relative or Your business partner who are not travelling, unless that person lives in New Zealand or Australia and at the time the policy was issued that person was less than 85 years of age and:
 - a) had not been hospitalised in the previous 2 years for a condition that was directly or indirectly arising from or related to the condition that caused the claim;
 - b) did not reside in a nursing home or require similar home care assistance;
 - c) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
 - d) did not have a drug or alcohol addiction; and
 - e) did not have a Terminal Illness.
21. claims directly or indirectly arising from, or exacerbated by the health of any other person not listed in general exclusion 20.
22. 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.
23. losses for which insurance or the payment is prohibited by law.
24. 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.

25. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
26. 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 ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
27. claims involving participation by You (during the Journey) in riding a four wheel motorcycle such as a quad bike or ATV (All Terrain Vehicle) even as a pillion passenger.
28. 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 250cc; or
 - d) whilst in control of a motorcycle or moped or as a passenger You are not wearing a helmet.

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