

# Travel Insurance

## Rental Car Insurance Excess & Luggage

New Zealand



Policy Wording

Effective 1 June 2017

# Table of contents

Welcome.....	2
About this cover.....	2
The purpose of the policy wording document.....	2
Contact us .....	2
The cover .....	3
Benefits table .....	3
Policy excess .....	3
Comprehensive cover .....	3
Money back guarantee .....	3
24 hour emergency assistance.....	3
Claims.....	4
Important information.....	4
Who is the insurer?.....	4
Who is Cover-More?.....	5
Change of terms and conditions.....	5
Your duty of disclosure .....	5
We respect Your privacy.....	5
Data sharing consent .....	5
Information about other products .....	6
The Fair Insurance Code .....	6
Resolving complaints .....	6
Policy Wording.....	6
Words with special meaning.....	6
Policy Conditions.....	7
The Benefits.....	8
General Exclusions.....	9

# 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. That's why we've created this Rental Car insurance excess and luggage policy. If the unexpected happens, this straightforward domestic policy is designed to cover the excess You become liable to pay following the theft or damage of Your Rental Car or the loss, theft or damage of Your luggage and personal effects.

## About this cover

This policy is available to residents of New Zealand.

Plan A is available to travellers aged 22 to 75 years of age at the time of issue of the policy.

Plan B is available to travellers aged 18 to 75 years of age at the time of issue of the policy.

This policy covers one Journey (as defined) and must be purchased before You collect the Rental Car. If You wish to have cover for a subsequent Journey, You need to purchase a separate policy.

## 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;
- 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 and Claims

**Call:** 0800 500 925

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

# The cover

## Benefits table

Below is a summary of the benefits We provide and their maximum limits.

Policy benefits		Plan A Per person	Plan B Per person
1	Rental Car Insurance Excess	\$4,000	\$1,500
2	Luggage and Personal Effects	\$1,500	\$1,500
	Excess	\$Nil	\$500

Please read the Policy Wording carefully to understand what this policy covers. Importantly, please note that exclusions, conditions, limits and sub-limits apply.

### Policy excess

Refer to the benefits table above. Your excess will be shown on Your Certificate of Insurance.

### Comprehensive cover

Comprehensive travel insurance plans are available online or over the phone.

For a quote or more information, please call 0800 500 925.

### 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.

## 24 hour emergency assistance

We hope You have a great trip but should something go wrong, We're here to help.

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

When You call, please have the following information:

- Your policy number
- a phone number to call You back on.

Contact Emergency Assistance on:

**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](http://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](mailto: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/content/zurich\\_nz/about\\_us/financial-strength](http://www.zurich.co.nz/content/zurich_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](http://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 a reasonable person deciding whether to buy this insurance, may be found on [virginaustralia.covermore.co.nz](http://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](mailto: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](http://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](mailto:enquiries@covermore.co.nz). You will be put in contact with someone who can help resolve Your complaint.
- Visit [covermore.co.nz](http://covermore.co.nz) for details of Our complaints process.

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

You can contact the IFSO by:

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

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

Fax: +64 (04) 499 7614

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

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

## Policy Wording

The benefits described in this policy wording should be read in conjunction with Your duty of disclosure (page 5), Words with special meaning (page 6), Policy conditions (page 7) and General exclusions (page 9).

### **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; and
- You are aged 22 to 75 years of age (Plan A) or 18 to 75 years of age (Plan B) at the time of issue of the policy.

### **Words with special meanings**

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. 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.

**“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.

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

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

**“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 Home and ceasing at the time You return Home.

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

**“Period Of Insurance”** means from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the time You complete the Journey or the travel end date shown on Your Certificate of Insurance (whichever is the earlier).

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

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

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

**“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.

**“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. There is no excess on Plan A. The excess on Plan B is \$500.

The excess applies to any claim arising from a separate event on Section 1. 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 (page 3).

### 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 or responsible Transport Provider and a written report must be obtained at that time.
- b) You must take all reasonable steps to prevent or minimise a claim.
- c) You must not make any offer, promise of payment or admit any liability without Our written consent.
- d) You must advise Us of any claim or occurrence which may give rise to a claim as soon as possible and within 60 days of the return date shown on Your Certificate of Insurance by sending a completed claim form.

e) You must at Your own expense, supply any documents in support of Your claim which We may request, such as original police reports, receipts, valuations, repair quotes and/or medical certificates and You must co-operate fully in the assessment or investigation of Your claim.

f) Where You are a registered entity You may be entitled to an input tax credit for Your Amount Payable and/or for things covered by this policy. You must disclose these entitlements to Us if You make a claim under Your policy.

g) 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 limits of liability). However, We will reduce any claim payment by any input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this policy.

### 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 unforeseen circumstance outside Your control, Your Period Of Insurance will be extended until You are physically able to return the Rental Car to a licensed motor vehicle rental company by the quickest and most direct route. The Period Of Insurance will not be extended for any other reason.

### 11. 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: 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.

The maximum benefit limit for this section is

Plan A	\$4,000
Plan B	\$1,500

We will not pay for:

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

Also refer to: General Exclusions – page 9.

Policy Conditions – page 7.

### SECTION 2: Luggage and Personal Effects

“**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.

“**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.

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 \$500.

The maximum benefit limit for this section is

Plan A	\$1,500
Plan B	\$1,500

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 keeping the Valuables with You.
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. drones (including attached and unattached accessories) whilst in use.
10. sporting equipment whilst in use.
11. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
12. 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.
13. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles; lenses in cameras and video cameras; laptop and tablet computers; or binoculars.
14. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
15. electrical or mechanical breakdown.
16. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
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.
19. cash, bank or currency notes, postal or money orders.

Also refer to: General Exclusions – page 9.

Policy Conditions – page 7.



## 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 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.
6. 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.
7. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
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, 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 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.
12. claims directly or indirectly arising from Your anxiety, depression or mental or nervous disorders.
13. 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.
14. losses for which insurance or the payment of the benefits is prohibited by law.
15. 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.
16. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
17. 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.
18. 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.
19. 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.

a trusted partner of  australia

**Contact us**  
Customer Service and Claims  
0800 500 925