

Cover·More
TRAVEL INSURANCE

Worry less.

Travel Insurance

International
Trans-Tasman
New Zealand

Policy Wording

Effective 25 March 2026

WebJet

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Welcome

About this cover

This policy is available to citizens or residents of New Zealand.

You need to be a New Zealand citizen or resident, a person living in New Zealand with a visa allowing You to live, work or study in New Zealand.

The policy is for Single Trips only.

To buy an International plan, You must be 75 years of age or less at the time the policy is issued.

The purpose of the policy wording

The policy wording 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 carefully to ensure it provides the cover you need. If You have any questions please contact Us.

In the policy wording We detail:

- 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;
- definition 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 and the Certificate of Insurance We will give You in a safe place for future reference.

Contact us

If You have any questions regarding this policy or wish to discuss alternative cover options if this policy is not suitable please contact Us.

Customer service and claims

Call: 0800 600 725 or +64 9 301 8610

Email: webjet@covermore.com.nz

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

24 hour emergency assistance

Please call New Zealand DIRECT and TOLL FREE from:

USA 1866 309 2267 **Canada** 1866 773 9318

UK 0808 234 1526 **Australia** 1800 242 579

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

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

Call direct: +61 2 8907 5240

Fax: +61 2 9954 6250

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.

Benefits table - International trips

Below is a summary of the benefits We provide and their maximum limits. Please read this policy wording carefully to understand what this policy covers. Importantly, please note that terms, conditions, exclusions, limits and sub-limits apply.

Policy benefits		International Plan I Limit per person	Trans-Tasman Plan IB Limit per person
1	Overseas medical and dental expenses (including emergency repatriation/evacuation)		
	Overseas medical expenses	$Unlimited~	$Unlimited~
	Overseas dental expenses	$2,000	$2,000
2*	Additional expenses	$Unlimited	$Unlimited
3*	Amendment or cancellation costs	$Unlimited	$Unlimited
4*	Luggage and travel documents	$12,000	$12,000
	Phone - limit per item•	$1,000	$1,000
	Camera or video camera - limit per item•	$3,500	$3,500
	Laptop or tablet computer - limit per item•	$3,000	$3,000
	Drone (with or without camera) - limit per item•	$1,000	$1,000
	Jewellery, watch or any other item - limit per item•	$1,000	$1,000
5*	Delayed luggage allowance	$1,100	$1,100
6	Money	$200	$200
7	Rental Vehicle insurance excess	$4,000	$4,000
8*	Travel delay	$2,000	$2,000
9	Resumption of Journey	$3,000	$3,000
10	Missed connections	$3,000	$3,000
11	Special events	$2,000	$2,000
12*	Hospital incidentals	$8,000	$8,000
13*	Hijacking	$8,000	$8,000
14*	Loss of income	$9,000 (up to $1,500 per month)≠	$9,000 (up to $1,500 per month)≠
15*	Disability	$25,000*≠	$25,000*≠
16*	Accidental death	$25,000*≠	$25,000*≠
17	Personal liability	$2,500,000	$2,500,000
18*	COVID-19 Benefits	See pages 21-22 for the full details of what is and isn't covered.	
	On trip: Overseas medical expenses cover if You are diagnosed with COVID-19 overseas	✓ $Unlimited~	
	On trip: Additional expenses cover if You are diagnosed with COVID-19 on Your trip and incur Additional transport and/or accommodation expenses	✓ Up to $5,000 per policy	
	Amendment or cancellation costs cover if You or Your travelling companion are diagnosed with COVID-19 and You cannot travel	✓ Up to $10,000 per policy	

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

*Sub-limits apply. Refer to the Policy wording on pages 11-23.

≠Maximum liability collectively for Sections 14, 15 and 16 is $25,000.

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

Policy inclusions

Type of policy

Single Trip

This policy provides cover for one Journey, which starts in New Zealand.

Depending on the booking You have made on Webjet, Your cover can either be for a Return Trip or a One-way Trip.

"Return Trip" means where You have made a booking on Webjet for Your travel departing from and returning to New Zealand.

"One-way Trip" means where You have made a booking on Webjet for Your travel departing from New Zealand and You do not have a return fare booked on Webjet for Your return travel to New Zealand.

"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 earliest of the following times:

a) for a Return Trip
   (i) the time You complete the Journey
   (ii) the travel end date shown on Your Certificate of Insurance

b) for a One-way Trip
   (i) the time You complete the Journey
   (ii) according to the number of days You selected from the options available, the travel end date shown on Your Certificate of Insurance.

Cover under SECTION 3: Amendment or cancellation costs begins from the time the policy is issued however, there is no cover under SECTION 3: Amendment or cancellation costs for travel and accommodation bookings being claimed under these sections that relate to travel dates not insured by this policy i.e. prepaid travel expenses for travel dates that fall outside the Period Of Insurance.

The dates on Your Certificate of Insurance can only be changed with Our consent.

In respect of SECTION 9: Resumption of Journey, cover is suspended while You are in New Zealand and will recommence once You resume the Journey, subject to the original expiry date.

Luggage and personal effects

Your belongings

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

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

Safety of Your belongings and limits to the cover

- Don't check in Your Valuables – keep them with You as they're not covered by Us when checked-in with the transport provider (unless security regulations meant You were forced to check them in).
- Items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle between 6am and 10pm are not covered, unless they are stored in the Concealed Storage Compartment of the locked motor vehicle or towed land vehicle and forced entry was gained. A limit of $500 per item and a maximum of $2,000 in total applies.
- Don't leave items Unattended in ANY motor vehicle or towed land vehicle between 10pm and 6am, as they're not covered.
- Don't walk away from or leave Your belongings Unattended in a Public Place. They're not covered by Us.
- Report any loss or theft to the police within 7 days of when You first become aware of the incident, as a police report is required so We can validate that the incident occurred. Also, Your belongings may have been handed in and may be recovered or the police may have a chance to follow up an alleged crime.
- Additionally, We require the relevant report from the related party. For example, an Airline Property Irregularity Report (PIR) is also required if Your items were lost or stolen when travelling with an airline.
- If You are unable to provide Us with a copy of the relevant report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.

Luggage item limits automatically included in Your cover

We provide cover for any one item, set or pair of items (including attached and unattached accessories), up to the following limits, after taking into account depreciation. See page 17 for depreciation rates and an example of how a claim is worked out.

Item	International Plan Item limits	Trans-Tasman Plan Item limits
Phone	$1,000	$1,000
Smart watch	$1,000	$1,000
Camera	$3,500	$3,500
Video camera	$3,500	$3,500
Drone (with or without camera)	$1,000	$1,000
Laptop computer	$3,000	$3,000
Tablet computer	$3,000	$3,000
Artificial limb	$1,000	$1,000
Dentures (full or partial)	$1,000	$1,000
Removable dental appliance	$1,000	$1,000
Medical device	$1,000	$1,000
Jewellery	$1,000	$1,000
Watch	$1,000	$1,000
Any other item	$1,000	$1,000

Information regarding activities

Activities included in Your cover

The following activities are covered under this policy:

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

Your participation in any of the activities listed above is subject to the terms of cover. There is no cover for these activities if You are racing, or participating in a Professional capacity. There is no personal liability cover for use or ownership of waterborne craft or mechanically-propelled vehicles. Conditions apply to scuba diving. See exclusions 22-25 on page 23 and SECTION 17: Personal Liability exclusion 3 and 4 on page 20.

Motorcycle/moped riding

Riding a motorcycle (including a moped) as the driver or pillion passenger during Your Journey is included in Your policy however, You will only be covered if:

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

Note: No cover will apply under SECTION 17: 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.

Note: No cover will apply under SECTION 17: Personal liability for snowmobiling. This means You are responsible to pay costs associated with damage to the vehicle or property or injury to another person.

Extending Your Journey

If You are travelling and wish to be insured for longer than the original period shown on Your original Certificate of Insurance, You need to purchase a new policy by calling or emailing Your travel consultant or Cover-More prior to the expiry date. It is not an extension of the previous policy. Your Certificate of Insurance will be adjusted with the new dates.

Please note:

- Should a medical condition present itself before the new policy is issued, it may be considered an Existing Medical Condition under a new policy. Therefore it may not be covered by the new policy. Purchasing a longer duration up front may avoid this risk. Restrictions on duration apply. For example, the maximum overall period for Worldwide cover is 12 months in total.
- If You can't return Home on Your original date due to an unforeseeable circumstance outside Your control, the policy will automatically extend - See policy condition 9. Free extension of insurance on page 13 for details.

Cooling-off period

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

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

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

Travel and health

Existing Medical Conditions

(Of You or Your travelling companion)

International trips (Plan I or Plan IB)

These plans do not provide cover for claims which in any way relate to, or are exacerbated by, an Existing Medical Condition or related new infection. If You have an Existing Medical Condition You may purchase a policy, however, cover is limited to the Existing Medical Conditions We automatically include under this policy, subject to the criteria listed in the policy wording.

Please see "Existing Medical Conditions We Automatically Include" following.

What is an Existing Medical Condition?

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

a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.

b) Requires:
   (i) prescription medication from a qualified medical practitioner;
   (ii) regular review or check-ups;
   (iii) ongoing medication for treatment or risk factor control; or
   (iv) consultation with a specialist.

c) Has:
   (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
   (ii) required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.

d) Is:
   (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
   (ii) under investigation;
   (iii) pending diagnosis; or
   (iv) pending test results.

"Relevant Time" means the time of issue of the policy.

If You are unsure whether You have an Existing Medical Condition please contact us. See page 2 for contact details.

Existing Medical Conditions We Automatically Include

We automatically include the Existing Medical Conditions listed in the table following provided:

- all Your Existing Medical Conditions are on this list;
- You have not been hospitalised or required treatment by a medical practitioner in the last 12 months for any of the listed conditions;
- You are not under investigation for any of the listed conditions;
- You are not awaiting investigation, surgery, treatment or procedures for any of the listed conditions; and
- Your condition satisfies the criteria in the table following.

All time frames are measured in relation to the Relevant Time, unless specified otherwise.

Condition	Criteria
Acne	No additional criteria.
ADHD (Attention Deficit Hyperactivity Disorder)	No additional criteria.
Allergy	In the last 6 months, You haven't required treatment by a medical practitioner for this condition. You have no known respiratory conditions (e.g. Asthma).
Anxiety	You have not been diagnosed with Depression in the last 3 years. In the last 12 months, Your prescribed medication hasn't changed. You are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist). You have not previously been required to cancel or curtail Your travel plans due to Your Anxiety.
Asthma	You are less than 60 years of age when You purchase the policy. In the last 12 months, You haven't had an Asthma exacerbation requiring treatment by a medical practitioner. You have been a non-smoker for at least the last 18 months. You don't need prescribed oxygen outside of a hospital. You don't have a chronic lung condition or disease (whether chronic or otherwise) including Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.
Bell's Palsy	No additional criteria.
Bunions	No additional criteria.
Carpal Tunnel Syndrome	No additional criteria.
Cataracts **Glaucoma**	In the last 90 days, You haven't had an operation for this condition. You have no ongoing complications of this condition.
Coeliac Disease	No additional criteria.
Congenital Blindness	No additional criteria.
Congenital Deafness	No additional criteria.
Depression	You have not been hospitalised for this condition in the last 2 years. In the last 12 months, Your prescribed medication hasn't changed. You are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist). You have not previously been required to cancel or curtail Your travel plans due to Your Depression.

Condition	Criteria
Diabetes **Glucose Intolerance**	You were diagnosed more than 6 months ago. You haven't had any complications of this condition in the last 6 months. You have a HbA1C score of mmol/ mol 75 or less. You aren't currently undergoing any treatment for kidney, eye or nerve complications.
Ear Grommets	You don't have an ear infection.
Epilepsy	You don't have an underlying medical condition (e.g. previous head trauma, Brain Tumour or Stroke).
Gastric Reflux	Your Gastric Reflux doesn't relate to an underlying diagnosis (e.g. Hernia/Gastric Ulcer).
Goitre	No additional criteria.
Graves' Disease	No additional criteria.
Gout	No additional criteria.
Hiatus Hernia	No additional criteria.
Hip Replacement **Knee Replacement** **Shoulder Replacement** **Hip Resurfacing**	The procedure was performed more than 12 months ago and less than 10 years ago. You haven't had any post-operative complications related to that surgery. Post-operative complications include joint dislocation and infection.
Hypercholes-terolaemia **(High Cholesterol)**	You don't have a known heart or cardiovascular condition.
Hypertension **(High Blood Pressure)**	You don't have a known heart or cardiovascular condition. You don't have Diabetes (Type I or Type II). Your Hypertension is stable and managed by Your medical practitioner. In the last 12 months, Your prescribed blood pressure medication hasn't changed. You aren't suffering symptoms of Hypertension. You aren't having investigations related to blood pressure.
Migraine	No additional criteria.
Peptic Ulcer **Gastric Ulcer**	In the last 12 months, the Peptic/Gastric Ulcer has been stable.
Plantar Fasciitis	No additional criteria.
Raynaud's Disease	No additional criteria.
Skin Cancer	Your Skin Cancer isn't a Melanoma. You haven't had chemotherapy or radiotherapy for this condition. Your Skin Cancer does not require any follow up treatment e.g. chemotherapy, radiotherapy or further excision.
Stenosing Tenosynovitis **(Trigger Finger)**	No additional criteria.
Urinary Incontinence	No additional criteria.
Underactive Thyroid **Overactive Thyroid**	The cause of Your Underactive/Overactive Thyroid wasn't a tumour.

If Your Existing Medical Condition is not automatically accepted by Us or if You have any Other Existing Medical Conditions

If Your condition:

- does not meet the criteria above;
- You have one or more conditions which are not listed in the table of conditions we automatically include; or
- a combination of both the above points

there will not be any cover for Your Existing Medical Conditions.

To be clear, the conditions We automatically include only apply if You do not have other Existing Medical Conditions beyond those on this list.

To discuss other policy options that may be available please contact us. See page 2 for contact details.

Pregnancy

(Applies to all plans)

Our policy provides limited cover for pregnancy.

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

- No cover is available where complications of this pregnancy or any previous pregnancy had occurred prior to the Relevant Time.
- No cover is available if You have a multiple pregnancy e.g. twins or triplets.
- No cover is available if the pregnancy was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
- Cover is only provided for unexpected serious pregnancy complications which occur up until the 24th week of pregnancy i.e. up to 23 weeks, 6 days. Gestational age is measured in weeks and days and is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.
- Childbirth is not covered.
- Costs relating to the health or care of a newborn child are not covered, irrespective of the stage of pregnancy when the child is born.

What does this mean?

Expectant mothers should consider if Our products are right for them when travelling after 20 weeks gestation as costs for childbirth and neonatal care overseas can be expensive.

For assistance or if You wish to discuss other policy cover options, please contact us. See page 2 for contact details.

Health of other people impacting Your Travel (non-traveller)

This policy has cover if You need to change Your trip due to the health of a Relative or Your business partner who is not travelling.

What is covered?

We will pay for claims arising from the sudden Disabling Injury, Sickness or Disease or death of a Relative or Your business partner who is not travelling if, at the Relevant Time, that person:

a) in the last 12 months, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was in any way related to, or exacerbated by, the condition that gave rise to the claim;

b) was not residing in a facility such as a nursing home, an aged care facility, a residential aged care home, a high and/or low care facility, a privately owned accommodation facility or, a residential care facility);

c) was residing independently at home or in a retirement home or village, including independent living arrangements, and they did not require home care or flexible care services;

d) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;

e) did not have a drug or alcohol addiction; and

f) did not have a Terminal Illness.

What are the restrictions and limits?

If any point a)-f) cannot be met e.g. if Your non-travelling Relative was in a nursing home or did have a Terminal Illness, the maximum We will pay is $1,000 under all sections of the policy combined.

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

What isn't covered?

No payment will be made under this policy for:

- Claims related to non-travellers who aren't a Relative or Your business partner.
- Claims where You are aware of a circumstance which is likely to give rise to a claim.
- Claims which in any way relate to circumstances You knew of, or a person in Your circumstances would have reasonably known or foreseen, at the Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.

For example:

- Jim's father was hospitalised after a serious accident. After hearing the bad news, Jim cancelled his upcoming trip and received a 50% refund.

  He then bought a travel insurance policy so he could claim the rest of the money back.

  When Jim bought the policy, he had already cancelled the trip so his claim would not be covered.

For example:

- Khalida's mother had been unwell for several months and was booked to have medical tests. Khalida organised a holiday and travel insurance. Unfortunately, the test results showed her mother had a serious sickness so Khalida cancelled her holiday to spend time with her mother. Because her mother was having tests after being unwell when Khalida bought her policy, her claim would not be covered as she knew at that time, or a person in her circumstances would have reasonably known or foreseen, that she may need to cancel her trip due to her mother's health.

24 hour emergency assistance

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

When travelling, You have access to Our emergency assistance team of doctors, nurses, paramedics, case managers and travel agents 24 hours a day, 365 days a year.

Our team provides the following services to all policyholders:

- **Help to find a medical facility and monitor Your medical care**
- **Paying bills**

  Becoming ill overseas can be very expensive so those significant medical expenses can be paid by Us directly to the hospital if Your claim is approved.
- **Keeping You travelling or getting You Home**

  Our team can decide if and when it is appropriate to 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; and
- **Help to change travel plans**

  If Your travel consultant is not available to assist with rescheduling in an emergency, Our team can help.

Cover for costs under the policy benefits are subject to Your claim being approved.

You, or someone on Your behalf, should phone Our emergency assistance team as soon as possible if You require hospitalisation, if Your medical expenses will exceed $2,000 or if You want to return early.

When You call, please have the following information at hand:

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

See page 2 for contact details.

Claims

How to make a claim

Complete an online claim

Visit claims.covermore.co.nz and follow the prompts;or

Fill in a claim form

Download, print and complete a claim form from

covermore.co.nz.

Add receipts and other supporting documents

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

Submit the claim online or post it

Upload Your scanned documents and submit the claim online; or

Post or email the completed claim form and original supporting documents to:

Travel Insurance Claims Department

PO Box 105-203

Auckland City

Auckland 1143

New Zealand

Email: claimsprocessing@covermore.co.nz

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

When will I hear about the claim?

We try to process claims as quickly as possible.

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

For additional assistance please see page 2 for contact details.

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, 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 AA- from Standard & Poor’s (Australia) Pty Ltd. This rating shows that the company has very strong financial security characteristics. This is reviewed annually and may change from time to time, so please refer to https://www.zurich.co.nz/about-us/financial-strength.html 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), SD (Selective Default), D (Default), 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 and the providing entity?

Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) acts on behalf of the insurer to enter into, vary and cancel the policy and may also be appointed from time to time to assist in the management of claims and deal with complaints on behalf of the insurer in specified circumstances. For any updates on this, please refer to www.covermore.com.au/updates.

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

Your duty of disclosure

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

Answering Our questions

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

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

Examples of information You may need to disclose include:

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

Variations, extensions and reinstatements

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

If You do not tell Us something

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

When and how benefits are provided

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

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

After calculating the amount payable We will either:

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

The amount You pay for this insurance

You can obtain a quote from the providing entity. The amount We charge You for this insurance policy is the total amount of the premium that We calculate to cover the risk and any relevant government charges (such as Goods and Services Tax (GST). These amounts add up to the total amount You must pay.

Once the policy is issued Your total premium and any relevant government charges are shown on the Certificate of Insurance. If You wish to change Your policy in any way please contact us.

How various factors affect the

Amount Payable

We consider a number of factors in calculating the total Amount Payable. The following is a guide on these key factors, how they combine and how they may impact the assessment of risk and therefore Your premium.

- **Area** - higher risk areas cost more
- **Age** - higher risk age groups cost more
- **Duration** - the longer Your trip the more it usually costs.

How a claim settlement is calculated

When We pay a claim We consider a number of aspects in calculating the settlement. These include:

- the amount of loss or damage or liability;
- the excess;
- the maximum benefit limits and sub-limits;
- reasonable depreciation; and
- the terms and conditions of the policy.

The following example illustrates how We will calculate claim settlement.

- Your new video camera with an original purchase price of $3,000 is stolen from a hotel room.

The claim settlement would be calculated as follows:

- Consider the original purchase price of the video camera – $3,000 (no depreciation applies because the video camera was new).
- Consider the maximum benefit limit for Luggage and travel documents – $12,000.
- Consider the maximum item limit payable for cameras and video equipment – $3,500. This item limit applies in this case.
- Consider the excess. As the excess is $0, no excess will be deducted. This results in a claim settlement of $3,000 or We may replace the item. Our choice will have regard to the circumstances of Your claim and consider any preference You may have.

Policy wording

The benefits described in this policy wording should be read in conjunction with Policy inclusions (pages 4-5), Travel and health (pages 6-8), Duty of disclosure (page 10), Words with special meaning (pages 11-12), Policy conditions (pages 12-13) and General exclusions (pages 22-23).

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;
- If You are buying the International Plan I policy or the Trans-Tasman Plan IB policy, You are 75 years of age or under at the time of buying the policy;
- You are:
  - a citizen or resident of New Zealand; or
  - currently living in New Zealand with a visa allowing You to live, work or study in New Zealand; and
- You may be returning to Your Home at the completion of the Period Of Insurance and within 12 months of the Journey commencing.

Words with special meaning

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

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

"You", **"Your"**, **"Yourself"** means the people listed as adults on the Certificate of Insurance and includes Accompanied Children. Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed as an adult other than:

a) in the event a claim arising from the one event is made, an excess (if applicable) will only be applied once;

b) in the case of luggage item limits which shall be as per a single policy; and

c) for SECTION 18: COVID-19 Benefits, SECTION 3: Amendment or cancellation costs where the limit applies per 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 and one non-related dependent child 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 any act by a person, alone or with an organisation or foreign government, who:

a) uses or threatens force or violence;

b) aims to create public fear; or

c) aims to resist or influence a government, or has ideological, religious, ethnic or similar aims.

"Additional" means the cost of the accommodation 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.

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

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

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

"Cyber Incident" means any:

a) Cyber Act or error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

b) Cyber Act including any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

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

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

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

a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.

b) Requires:
   (i) prescription medication from a qualified medical practitioner;
   (ii) regular review or check-ups;
   (iii) ongoing medication for treatment or risk factor control; or
   (iv) consultation with a specialist.

c) Has:
   (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
   (ii) required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.

d) Is:
   (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
   (ii) under investigation;
   (iii) pending diagnosis; or
   (iv) pending test results.

"Home" means Your usual place of residence in New Zealand.

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

"International Waters" means waters outside the jurisdiction territory of any country.

"Journey" means the period commencing at the time You leave Home and ceasing at the time You return Home. On an Annual Multi-Trip policy, Your destination must be more than 100 kilometres from Home or, if less than that, Your trip must include at least one night paid accommodation staying at a registered accommodation provider.

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

"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.

"One-way Trip" means where You have made a booking on Webjet for Your travel departing from New Zealand and You do not have a return fare booked on Webjet for Your return travel to New Zealand.

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

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

"Period of Insurance" means from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the earliest of the following times:

a) for a Return Trip
   (i) the time You complete the Journey
   (ii) the travel end date shown on Your Certificate of Insurance

b) for a One-way Trip
   (i) the time You complete the Journey
   (ii) according to the number of days You selected from the options available, the travel end date shown on Your Certificate of Insurance.

Cover under SECTION 3: Amendment or cancellation costs begins from the time the policy is issued however, there is no cover under SECTION 3: Amendment or cancellation costs for travel and accommodation bookings being claimed under these sections that relate to travel dates not insured by this policy i.e. pre-paid travel expenses for travel dates that fall outside the Period Of Insurance.

The dates on Your Certificate of Insurance can only be changed with Our consent.

In respect of SECTION 9: Resumption of Journey, 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 there is no reasonable prospect of improvement.

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

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

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

"Relevant Time" means the time of issue of the policy.

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

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

"Return Trip" means where You have made a booking on Webjet for Your travel departing from and returning to New Zealand.

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

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

"Unattended" means not on Your person or within Your sight and reach.

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

Policy conditions

1. Excess

There is no excess on this policy.

2. Limits of liability

The limits of Our liability for each Section of the policy are the amounts shown in the benefits tables (see page 3) except:

a) the maximum liability collectively for Sections 13, 14 and 15, shall not exceed $20,000; or

b) where We have notified You in writing of different limits.

3. Claims

a) You must report any loss or theft of luggage, personal effects, travel documents or money to the police, the Transport Provider or accommodation provider as relevant within 7 days of You first becoming aware of the loss or theft. You should obtain a report confirming the incident to submit to Us with Your claim.

b) You must take all reasonable steps to prevent or minimise a claim.

c) You must not make any offer, promise of payment or admit any liability without Our consent. We or Our Emergency Assistance team will not unreasonably withhold or delay Our consent

d) You must advise Us of any claim or occurrence which may give rise to a claim as soon as possible and within 60 days of the return date shown on Your Certificate of Insurance by sending a completed claim form.

e) You must at Your own expense, supply any documents in support of Your claim which We may request, such as a police report, a Property Irregularity Report (PIR), receipts, valuations, a repair quote, a death certificate and/or medical certificate.

f) You must co-operate fully in the assessment or investigation of Your claim.

g) When making a claim, You are responsible for assisting Us and acting in an honest and truthful manner. If You make or try to make a false, exaggerated or fraudulent claim or use any false, exaggerated or fraudulent means in trying to make a claim, We will not pay Your claim, Your cover under this policy will be voided (without any return of the amount You have paid), We may report You to the appropriate authorities and You may be prosecuted.

h) If We agree to pay a claim under Your policy We will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant limits of liability).

i) We will be entitled, at Our expense, to have You medically examined or, in the event of death, a post-mortem examination carried out. We will give You or Your legal representative reasonable notice of the medical examination.

4. If You are able to claim from a statutory fund, compensation scheme or Transport Provider

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

5. You must help Us to make any recoveries

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

6. 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.

7. Policy interpretation

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.

8. Emergency assistance

a) Where Your claim is excluded or falls outside the policy coverage, the giving of emergency assistance will not in itself be an admission of liability.

b) The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control cannot be accepted by the providing entity, Our emergency assistance network, Cover-More or Us.

c) If Your trip involves travel to a country or part of a country the New Zealand Government on the SafeTravel.govt.nz website* has issued an "Avoid non-essential travel" or a "Do not travel" advice or warning, We may not be able to provide You with emergency assistance in that country. For example, in a case where You travel to a war zone, the airspace may be closed which may prevent Us from arranging emergency repatriation for a covered claim. This condition applies regardless of whether Your claim relates to the warning.

*Or the equivalent authority responsible in Your country of residence for setting advisories for citizens and/or residents.

9. 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 for up to a maximum period of 6 months (unless a longer period is approved by Us in writing) 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.

10. 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 Your claim is approved by Us and 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 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.

11. 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 doctor as soon as possible after suffering a disabling injury, during the Period of Insurance.

12. 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 expose Us, Our parent company or Our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, the United Kingdom, Switzerland, the United States of America or any other applicable trade or economic sanctions, law or regulation.

The benefits

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

Overseas medical expenses

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

Also includes the usual and customary cost of emergency repatriation or evacuation. In all cases the cost of evacuation or to bring You back to New Zealand will only be met if Your claim is approved by Us and it was arranged by and deemed necessary by Our emergency assistance network.

Overseas dental expenses

If during the Period of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of emergency dental treatment provided outside New Zealand by or on the advice of a qualified medical practitioner or dentist to relieve pain or temporarily restore function. For example, if You have a sore tooth and need a regular filling or if a capped front tooth breaks and a temporary cap is required. The maximum amount We will pay in total will not exceed $2,000.

Please note

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

If any costs or expenses are incurred without Our approval and before contacting Us, We will only cover any such costs or expenses or for any evacuation/repatriation or airfares if We would have approved them up to an amount We would have otherwise incurred, had contact been made and approval provided.

Overseas medical and dental expenses cover may end less than 12 months from the date of suffering the Disabling Injury, Sickness or Disease as We do not provide cover if these expenses are incurred outside the Period of Insurance. In certain circumstances The Period of Insurance will automatically extend for a period of time – see Policy condition 9. Free extension of insurance on page 13 for more information.

The maximum benefit limit for this section is:

	Dental	Medical
International Plan I	$2,000	$Unlimited
Trans-Tasman Plan IB	$2,000	$Unlimited

We will not pay for:

1. medical treatment, dental treatment or ambulance transportation provided in New Zealand.

   This exclusion does not apply to medical treatment provided while on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within New Zealand territorial waters. However, this additional benefit does not apply to any medical treatment provided on New Zealand inland waterways or while the ship is tied up in an New Zealand port.
2. dental expenses involving the use of precious metals, whitening or involving cosmetic dentistry.
3. the continuation or follow-up of treatment (including medication) started prior to Your Journey.
4. medical treatment, dental treatment or ambulance transportation provided in Your country of residence.
5. private medical or hospital treatment where public funded services or care is available, including medical or hospital treatment under any Reciprocal Health Agreement between New Zealand and the Government of any other country unless We agree to the private treatment.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 2: Additional expenses

1. If You become sick

Cover is subject to the advice of the treating qualified medical practitioner and acceptance by Our emergency assistance team. If Your claim is coverable, We or Our emergency assistance team will not unreasonably withhold or delay Our acceptance.

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

Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

We will also pay the reasonable expenses incurred in returning Your Rental Vehicle to the nearest depot if You suffer a Disabling Injury, Sickness or Disease provided that, on the written advice of the treating qualified medical practitioner, You are unfit to drive it.

We will not pay for:

1. any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

2. If You die

We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to New Zealand if:

a) You die during the Period of Insurance. In either event the maximum amount We will pay in total will not exceed $20,000; or

b) You hold a valid Schengen Visa and You die in a Schengen member state during the Period of Insurance. In either event the maximum amount We will pay in total will not exceed 30,000EUR for expenses incurred in that Schengen member state.

3. If a Relative or Your business partner not travelling with You becomes sick

We will pay reasonable Additional transport expenses at the same fare class as originally booked 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.

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

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

5. Other circumstances

We will pay Your reasonable Additional accommodation (room rate only) and Additional transport expenses at the same fare class as originally booked 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) disruption of Your scheduled transport because of a Cyber Incident provided You act reasonably in avoiding Additional costs;

c) loss of passport or travel documents except involving government confiscation or articles sent through the mail;

d) a Natural Disaster;

e) a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling;

f) Your scheduled transport being delayed for at least 12 hours due to severe weather conditions. We will pay up to $300 providing confirmation from the Transport Provider has been obtained.

Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

If You are unable to provide Us with a copy of the relevant report confirming the delay, You must provide Us with a reasonable explanation and details of the time and place the delay occurred, including any contact details You were provided with for the provider of the scheduled transport.

The maximum benefit limit for this section is:

International Plan I	$Unlimited
Trans-Tasman Plan IB	$Unlimited

We will not pay for claims (under Section 2.3) caused by:

1. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.
2. the sudden Disabling Injury, Sickness or Disease or death of a Relative or Your business partner who is not travelling, unless at the Relevant Time that person:
   a) in the last 12 months, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was in any way related to, or exacerbated by, the condition that gave rise to the claim;
   b) was not residing in a facility such as a nursing home, an aged care facility, a residential aged care home, a high and/or low care facility, a privately owned accommodation facility or, a residential care facility;
   c) was residing independently at home or in a retirement home or village, including independent living arrangements, and they did not require home care or flexible care services;
   d) was not on a waiting list for, or did not know (they needed surgery, inpatient treatment or tests at a hospital or clinic;
   e) did not have a drug or alcohol addiction; and
   f) did not have a Terminal Illness.

If any point a)-f) cannot be met e.g. if Your non-travelling Relative was in a nursing home or did have a Terminal Illness, which means Your claim would otherwise be excluded, We will pay no more than $1,000 under all Sections of the policy combined.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

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); or
2. You have to cancel the Journey (where You cannot rearrange it prior to leaving Home) We will pay You:
   a) the value of the unused portion of Your prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way;
   b) the travel agent's commission (this 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); and
   c) the value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by You following cancellation of the services paid for with those points, if You cannot recover Your loss in any other way. The amount We will pay is calculated as follows:
      (i) For frequent flyer or similar flight reward points, loyalty card points, air miles:
         - The cost of an equivalent booking as per the date the claim is processed, based on the same advance booking period as Your original booking. We will deduct any payment You made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking
      (ii) For vouchers, the purchase value of the voucher up to the current market value of an equivalent booking.

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

The maximum benefit limit for this section is:

International Plan I	$Unlimited
Trans-Tasman Plan IB	$Unlimited

We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.
2. Your or any other person's unwillingness or reluctance to proceed with the Journey or deciding to change plans.
3. You cancelling or amending Your Journey prior to being certified by a qualified medical practitioner as unfit to travel.
4. the death or sudden Disabling Injury, Sickness or Disease of a Relative or Your business partner who is not travelling, unless at the Relevant Time that person:
   a) in the last 12 months, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was in any way related to, or exacerbated by, the condition that gave rise to the claim;
   b) was not residing in a facility such as a nursing home, an aged care facility, a residential aged care home, a high and/or low care facility, a privately owned accommodation facility or, a residential care facility);
   c) was residing independently at home or in a retirement home or village, including independent living arrangements, and they did not require home care or flexible care services;

d) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic; and

e) did not have a drug or alcohol addiction.

f) did not have a Terminal Illness.

If any point a)-f) cannot be met e.g. if Your non-travelling Relative was in a nursing home or did have a Terminal Illness, which means Your claim would otherwise be excluded, We will pay no more than $1,000 under all Sections of the policy combined.

5. the health or death of any other person (not listed in point 4).
6. any contractual or business obligation or Your financial situation. This exclusion does not apply to claims where You are involuntarily made redundant from Your permanent full-time or permanent part-time employment in New Zealand and where You would not have been aware before, or at the Relevant Time, that the redundancy was to occur.
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 or 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 (including but not limited to peer to peer service such as Airbnb and Uber), person or agency to pass on monies to operators or to deliver promised services.
11. a request by Your employer, Your leave application being denied, or Your leave being revoked. This exclusion does not apply if You are a full-time member of the New Zealand Defence Force or emergency services (e.g. police, fire, ambulance paramedic) and Your leave is revoked.
12. 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. However, if a tour or river cruise, that is prepaid and overnight, is cancelled due to a lack of numbers We will pay in respect of Your other prepaid arrangements the lesser of:

    a) necessary amendment costs; or

    b) the non-refundable unused portion of costs if You cancel the trip.

    In any case the most We will pay is the lesser of $800 or Your sum insured under this section of the policy.

13. customs and immigration officials acting in the course of their duties or You travelling on incorrect travel documents.
14. an Act of Terrorism.
15. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 4: Luggage and travel documents

1. Loss, theft or damage

If during the Period of Insurance Your luggage or personal effects are lost, stolen or damaged, after deducting depreciation as shown in the depreciation table, We will pay You for the repair costs if it is practical and cost-effective to repair Your item. If it is not practical and cost-effective to repair the item and depreciation is not applicable, We will replace the item or provide You with a replacement voucher. If the above do not apply, We will pay You the monetary value of the item. When We decide what to do, We will consider the circumstances of Your claim and any preferences You may have. However, We will only pay You the monetary value of the item after applying any applicable depreciation if it is not practical or cost-effective to repair or replace the item.

If Your prescription medication is lost, stolen or damaged during Your Journey We will also pay up to $500 for medical expenses incurred outside New Zealand to replace that prescription medication.

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

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

Item limits

Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of:

Item	International Plan Item limits	Trans-Tasman Plan Item limits
Phone	$1,000	$1,000
Smart watch	$1,000	$1,000
Camera	$3,500	$3,500
Video camera	$3,500	$3,500
Drone (with or without camera)	$1,000	$1,000
Laptop computer	$3,000	$3,000
Tablet computer	$3,000	$3,000
Artificial limb	$1,000	$1,000
Dentures (full or partial)	$1,000	$1,000
Removable dental appliance	$1,000	$1,000
Medical device	$1,000	$1,000
Jewellery	$1,000	$1,000
Watch	$1,000	$1,000
Any other item	$1,000	$1,000

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

- Camera, lenses, tripods and camera accessories (attached or not)
- Smart phone and cover/case
- Matched or unmatched set of golf clubs, golf bag and buggy
- Necklace and pendant
- Charm bracelet and charms.

Depreciation table

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

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

We will reduce the value of the items because of age, wear and tear, and advances in technology according to the table following:

	Items		
Age of item and depreciation that applies	Jewellery (not watches or costume jewellery)	Communication devices, all computers, electrical devices, electronics equipment, phones, all, photographic equipment, smart watches, tablet computers	Any other items
New - 24 months	0%	0%	0%
25-36 months	0%	60%	36%
More than 36 months	0%	60%	60%

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

Claim example:

A phone purchased for $1,300 was 28 months old when it was stolen. An excess of $100 applies. A claim would be calculated as follows.

Item: Phone cost $1,300 when purchased over 2 years ago.

Depreciation: Minus $780 depreciation ($1,300 x 60%) = $520

Excess: Minus policy excess $100 (where applicable)

Total: The total in this case is $420

2. Travel document replacement

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.

3. Automatic reinstatement of sum insured

In the event that a claimable loss, or damage to Your luggage and personal effects is incurred, We will allow You one automatic reinstatement of the sum insured stated in the plan selected while on Your Journey.

The maximum benefit limit for this section is:

International Plan I	$12,000
Trans-Tasman Plan IB	$12,000

We will not pay for:

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

   All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If You are unable to provide Us with a copy of the relevant report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.
2. damage, loss or theft of Valuables placed in the care of a Transport Provider unless security regulations prevented You from keeping the Valuables with You.
3. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle between 10pm and 6am even if they were in a Concealed Storage Compartment.
4. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle between 6am and 10pm, unless they were stored in a Concealed Storage Compartment of a locked motor vehicle or towed land vehicle and forced entry was gained.
5. any amount exceeding $500 per item and $2,000 in total for all items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle.
6. items left Unattended in a Public Place.
7. loss, theft or damage to drones (including attached and unattached accessories) while in use.
8. sporting equipment (including bicycles) damaged, lost or stolen while in use.
9. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
10. surfboards or waterborne craft of any description. This exclusion does not apply if the item is lost, stolen or damaged while in the custody of a Transport Provider.
11. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles; lenses in cameras and video cameras; laptop and tablet computers; or binoculars.
12. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
13. electrical or mechanical fault or breakdown.
14. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
15. bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.
16. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.
17. items described in SECTION 6: Money.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 5: Delayed luggage allowance

On International Plan I and Trans-Tasman Plan IB: If all Your luggage is delayed by a Transport Provider during the Journey for more than 12 hours We will reimburse You up to:

- $300 per item ($1,000 in total) for underwear, socks, toiletries, non-prescription medication and change of shoes and clothing (and a bag) You bought after a 12 hour delay and before the luggage was returned to You; and
- $100 for transport to retrieve Your luggage.

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

What You must do if You want to make a claim

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

The maximum benefit limit for this section is:

International Plan I	$1,100
Trans-Tasman Plan IB	$1,100

We will not pay for:

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

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 6: Money

We will reimburse You for cash, bank or currency notes, postal or money orders accidentally lost or stolen from Your person, or stolen from a locked safe or safety deposit box, during the Period of Insurance.

The maximum benefit limit for this section is:

International Plan I	$200
Trans-Tasman Plan IB	$200

We will not pay for:

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

   All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If You are unable to provide Us with a copy of the relevant report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.
2. loss or theft of cash, bank or currency notes, postal or money orders unless carried on Your person or stored in a locked safe or safety deposit box.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 7: Rental Vehicle insurance excess

This cover applies if You:

a) hire a Rental Vehicle;

b) are the nominated driver on the Rental Vehicle agreement; and

c) have comprehensive motor vehicle insurance for the Rental Vehicle for the hire period.

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

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

The maximum benefit limit for this section is:

International Plan I	$4,000
Trans-Tasman Plan IB	$4,000

We will not pay for:

1. damage or theft, arising from the operation of a Rental Vehicle in violation of the terms of the rental agreement.
2. administration costs or loss of use penalties.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 8: Travel delay

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

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

Our reimbursement will be up to $300. We will also reimburse up to $300 again for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

You must claim from the Transport Provider first, and provide Us with confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. If You are unable to obtain confirmation from the Transport Provider, You must provide Us with a reasonable explanation and details on Your request of this information, including their contact details.

You must also provide Us with receipts for the Additional accommodation (room rate only) expenses incurred. Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

The maximum benefit limit for this section is:

International Plan I	$2,000
Trans-Tasman Plan IB	$2,000

We will not pay for claims caused by:

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

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 9: Resumption of Journey

If You are required to return Home during the Journey due to the sudden serious injury, sickness, disease or death of a Relative or Your business partner and the exclusions on Section 2.3 do not apply to Your claim under this section, 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) 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 Plan I	$3,000
Trans-Tasman Plan IB	$3,000

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 10: Missed connections

For missed connections during the Period of Insurance.

Cover applies where You have prepaid, scheduled transport or a cruise to meet Your pre-booked connection. That pre-booked connection is a flight, cruise or multi-night tour.

If within 72 hours of Your scheduled departure time, Your prepaid, scheduled transport or cruise is cancelled, delayed or rescheduled which means You won't make it in time to get Your pre-booked connection, We will pay:

- the Additional public transport costs and Additional accommodation costs You incur to arrive in time to catch the pre-booked connection less any refunds or credits from the Transport Provider. This includes flights and transport to the next port of Your cruise and any accommodation costs;
- $50 per missed meal of Your cruise; and
- up to $300 for accommodation per missed prepaid accommodation or cruise night.

We only cover You if You have allowed sufficient time for transferring to the connection. Sufficient time to Us is at least 90 minutes between connections.

The maximum benefit limit for this section is:

International Plan I	$3,000
Trans-Tasman Plan IB	$3,000

You must provide Us with confirmation from the Transport Provider of how much later than originally scheduled the transport arrived. If You are unable to obtain confirmation from the Transport Provider, You must provide Us with a reasonable explanation and details on Your request of this information, including their contact details.

We will deduct from the amount payable any amount of compensation You receive or are entitled to receive from the Transport Provider who's transport was delayed.

We will not pay for claims:

1. where the leg of transport that is initially delayed arrives at its destination less than 90 minutes later than originally scheduled.
2. where the Transport Provider provides an alternative mode of transportation without additional cost to You that would get You there in time to meet Your connection.
3. caused by an Act Of Terrorism.
4. caused by an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 11: Special events

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, 25th or 50th wedding anniversary or, a prepaid conference, concert, music festival or sporting event, which cannot be delayed due to Your late arrival, We will pay for:

1. the reasonable Additional cost of using alternative public transport to arrive at Your destination on time; and
2. the cost of the unused connection (if You have to buy a new connection) less any refund or credit You are entitled to from the supplier of that connection.

The maximum benefit limit for this section is:

International Plan I	$2,000
Trans-Tasman Plan IB	$2,000

We will not pay for claims caused by:

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

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 12: Hospital incidentals

If You are hospitalised overseas and Your claim is approved under SECTION 1: Overseas medical and dental expenses (including emergency repatriation/evacuation), We will reimburse You for incidentals 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 Plan I	$8,000
Trans-Tasman Plan IB	$8,000

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 13: Hijacking

If while on the Journey You are detained on a means of public transport due to it being hijacked by persons using violence or threat of violence We will pay You $1,000 for each 24 hour period You are forcibly detained by the hijackers.

The maximum benefit limit for this section is:

International Plan I	$8,000
Trans-Tasman Plan IB	$8,000

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 14: Loss of income

If during the Period of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in You losing income because You are unable to return to Your usual place of employment in New Zealand, We will pay You up to $1,000 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.

Cover for loss of income is limited to six months.

The maximum benefit limit for this section is:

International Plan I	$9,000*
Trans-Tasman Plan IB	$9,000*

*Maximum liability collectively for Sections 13, 14 and 15 is $25,000.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 15: Disability

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

The maximum benefit limit for this section is:

International Plan I	$25,000*
Trans-Tasman Plan IB	$25,000*

*Maximum liability collectively for Sections 13, 14 and 15 is $25,000.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 16: Accidental death

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

The maximum benefit limit for this section is:

International Plan I	$25,000*
Trans-Tasman Plan IB	$25,000*

*Maximum liability collectively for Sections 14, 15 and 16 is $25,000.

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 17: Personal Liability

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

The maximum benefit limit for this section is:

International Plan I	$2,500,000
Trans-Tasman Plan IB	$2,500,000

We will not pay for:

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

Also refer to: General exclusions - pages 22-23 and Policy conditions - pages 12-13.

SECTION 18: COVID-19 benefits

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

- This policy does not cover claims relating to government travel bans; "Do not travel" warnings; government directed border closure; denied boarding; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

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

The maximum benefit limit for this section is:

International Plan I	$Unlimited~
Trans-Tasman Plan IB	$Unlimited~

~ Cover will not exceed 12 months from onset of the illness.

- **If You are diagnosed with COVID-19**

This section is extended to include cover if You are overseas and diagnosed with COVID-19 by a qualified medical practitioner during the Period of Insurance.

We will not pay for:

- claims 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 (or one of the) reason(s) for the advice was the presence of COVID-19). This exclusion will not apply if Your trip destination is New Zealand or Australia.

SECTION 2: Additional expenses

The maximum benefit limit for this section is:

International Plan I	$Unlimited
Trans-Tasman Plan IB	$Unlimited

1. If You Become Sick (If You are diagnosed with COVID-19 on Your trip and admitted to hospital)

This section is extended to include cover if You are diagnosed with COVID-19 during the Period of Insurance and are hospitalised as a result.

Cover is for reasonable Additional accommodation expenses (room rate only) and Additional transport expenses, at the same accommodation standard and fare class as originally booked. Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

SECTION 2: Additional expenses

The maximum benefit limit for this section is:

International Plan I	$5,000
Trans-Tasman Plan IB	$5,000

1. If You Become Sick (If You are diagnosed with COVID-19)

This section is extended to include cover if You are diagnosed with COVID-19 during the Period of Insurance and certified by a qualified medical practitioner as unfit to travel.

Cover is for Additional accommodation expenses (room rate only) and Additional transport expenses, at the same accommodation standard and fare class as originally booked. Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

2. If You die (as the result of COVID-19)

This section is extended to include cover if the cause of death is COVID-19. See Section 2.2 for the benefit limit.

3. If a Relative or Your business partner not travelling with You becomes sick (as the result of COVID-19)

This section is extended to include cover 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 with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening.

You must obtain and provide Us with evidence from the qualified medical practitioner and receipts. Exclusions 1 and 2 of 'We will not pay for claims (under 2.3) caused by' on page 15 will be waived in this event.

Cover is for reasonable Additional accommodation expenses (room rate only) and Additional transport expenses, at the same accommodation standard and fare class as originally booked. Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

We will not pay for claims caused by:

- any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.
- claims if You are required to self-isolate or quarantine.
- claims arising from or caused by You being denied check-in or boarding on a Transport Provider by any authority for any reason.
- 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.
- claims 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 (or one of the) reason(s) for the advice was the presence of COVID-19). This exclusion will not apply if Your trip destination is New Zealand or Australia.

COVID-19 Benefits for SECTION 3: Amendment or cancellation costs

The maximum benefit limit for this section is:

International Plan I	Up to $10,000 per policy
Trans-Tasman Plan IB	Up to $10,000 per policy

This section is extended to include cover for the following COVID-19 related circumstances.

- **If You or Your travelling companion are diagnosed with COVID-19 prior to departure**

  This section is extended to include cover if: You cannot travel because You or Your travelling companion are diagnosed in New Zealand with COVID-19 and certified by a qualified medical practitioner as unfit to travel. Exclusion 15 of 'We will not pay for claims caused by' on page 16 will be waived in this event.

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

  This section is extended to include cover 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. Exclusions 4 and 15 of 'We will not pay for claims caused by' on page 15 will be waived in this event.

- **If You are an essential health care worker whose leave is revoked**

  This section is extended to include cover 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 and that means You can't go on Your trip.

  A letter or email from Your employer is required to support a claim. Exclusions 11 and 15 of 'We will not pay for claims caused by' on page 16 will be waived in this event.

- **If You or Your travelling companion are diagnosed with COVID-19 on Your trip**

  This section is extended to include cover if You cannot continue Your trip because You or Your travelling companion are diagnosed with COVID-19 and certified by a qualified medical practitioner as unfit to travel or are individually contacted by a local public health authority and are directed into a period of quarantine during the Period of Insurance. Exclusion 15 of 'We will not pay for claims caused by' on page 15 will be waived in this event.

We will not pay for:

- 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.
- claims 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 (or one of the) reason(s) for the advice was the presence of COVID-19). This exclusion will not apply if Your trip destination is New Zealand or Australia.

End of SECTION 18: COVID-19 benefits

General exclusions

Unless otherwise indicated these exclusions on pages 22-23 apply to all Sections of the policy. They are listed in no particular order.

We will not pay for:

1. any other loss, damage or additional expenses following on from the event for which You are claiming that is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of enjoyment.
2. claims 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.
3. 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.
4. 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.
5. claims which in any way relate to ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment.
6. claims arising from biological and/or chemical materials, substances, compounds or the like used directly for the purpose to harm or to destroy human life and/or create public fear.
7. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
8. claims arising from any unlawful act committed by You.
9. claims arising from any government intervention, prohibition, sanction, regulation or restriction or court order.
10. claims which in any way relate to circumstances You knew of, or a person in Your circumstances would have reasonably known or foreseen, at the Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.
11. claims which in any way relate to, or are exacerbated by, any physiological or psychological signs or symptoms that You were aware of or a person in Your circumstances reasonably should have been aware of at or before the Relevant Time, if You:
    a) had not yet sought a medical opinion regarding the cause;
    b) were currently under investigation to obtain a diagnosis; or
    c) were awaiting specialist opinion.
12. claims arising from travel booked or undertaken by You:
    a) even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel, whether or not You had sought medical advice;
    b) against the advice of a medical practitioner;
    c) to seek, or obtain, medical or dental advice, treatment or review; or
    d) to participate in a clinical trial.
13. claims which in any way relate to, or are exacerbated by, any Existing Medical Condition You or Your travelling companion has.

14. claims arising from pregnancy of You or any other person if You are aware of the pregnancy at the Relevant Time and:
    a) where complications of this pregnancy or any previous pregnancy had occurred prior to this time;
    b) it was a multiple pregnancy e.g. twins or triplets; or
    c) where the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
15. claims arising from:
    a) pregnancy of You or any other person after the start of the 24th week of pregnancy; or
    b) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication.
16. claims 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.
17. claims arising from You having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (e.g. tattoos and piercings) during the Journey, such as any complication, even if Your Existing Medical Condition has been approved by Us.
18. claims which in any way relate to Your wilful or self-inflicted injury or illness, suicide or attempted suicide.
19. claims which in any way relate to Your:
    a) chronic use of alcohol;
    b) substance abuse, drug abuse (whether over the counter, prescription or otherwise); or
    c) ingestion of any non-prescription drug or substance (e.g. marijuana, ecstasy, heroin).
20. claims involving, arising from or related to Your impairment due to You drinking too much alcohol:
    a) which is evidenced by the results of a blood test which show that Your blood alcohol concentration level is the equivalent of 950 micrograms of alcohol per litre of breath or above. (As a point of reference, a breath alcohol limit of 950mg/l is almost four times the legal driving limit range in New Zealand which is currently 250mg/l or 50mg of alcohol per 100ml of blood); or
    b) taking into account the following, where available:
        (i) the report of a medical practitioner or forensic expert;
        (ii) the witness report of a third party;
        (iii) Your own admission; or
        (iv) the description of events You described to Us or the treating medical professional (e.g. paramedic, nurse, doctor) as documented in their records.
21. 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.
22. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
23. claims involving participation by You or Your travelling companion (during the Journey) in hunting; racing (other than on foot); polo playing; hang gliding; rodeo riding; BASE jumping; motocross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
24. claims involving participation by You (during the Journey) in snow skiing or snowboarding unless You are snow skiing or snowboarding On-Piste.
25. claims involving participation by You (during the Journey) in motorcycling or moped riding where:
    a) the motorcycle/moped has an engine capacity of more than 250cc; or
    b) while in control of a motorcycle or moped You do not hold a valid New Zealand motorcycle rider's licence or New Zealand motor vehicle driver's licence;
    c) while You are a passenger the driver does not hold a valid licence for riding that vehicle; or
    d) while in control of the motorcycle or as a passenger You are not wearing a helmet.
26. any costs or expenses incurred if a government or public health authority mandatory quarantine or isolation order is imposed on You related to cross area, border, region or territory travel. This exclusion only applies to COVID-19 and applies regardless of You being diagnosed with COVID-19 or being directed by a local public health authority into a period of quarantine because they have classified You as having close contact with a person diagnosed with COVID-19.
27. claims arising from or caused by COVID-19, unless cover is extended as stated in SECTION 18: COVID-19 benefits.
28. claims for costs or expenses incurred outside the Period of Insurance. This exclusion does not apply to benefit Sections SECTION 4: Luggage and travel documents, SECTION 7: Rental Vehicle insurance excess, SECTION 9: Resumption of Journey and SECTION 17: Personal Liability.
29. claims directly arising from You not following an advice or warning:
    a) of a "Do not travel" advice issued by the New Zealand Government on the SafeTravel.govt.nz website (or the equivalent authority responsible in Your country of residence for setting advisories for citizens and/or residents); or
    b) published in the mass media;

    and the subject of the advice or warning is related to the nature of Your claim. This exclusion does not apply to any events which are independent or unrelated to the reason for the advice or warning.
30. claims for loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.

General information

Additional policy information

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

- are aware of the limits on the cover provided and the amounts We will pay You (including any excess that may apply);
- are aware of the "Words with special meaning" found in the Policy wording on pages 11-12;
- are aware of the Maximum benefit limits shown in the "Benefits tables" on page 3; and
- are aware of the Policy conditions and General exclusions found in the Policy wording on pages 12-23.

Change of terms and conditions

From time to time and where permitted by law, We may change parts of the policy wording. We will issue a new policy wording or a supplementary policy wording or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance, may be found on covermore.co.nz You can obtain a paper copy of any updated information without charge by calling 0800 600 725.

The Fair Insurance Code

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

• sets minimum service standards for insurance companies;

• describes the responsibilities that You and Your insurance company have to each other, and;

• encourages professionalism in the insurance industry.

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

Cancelling Your policy and refunds

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

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

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

To cancel Your cover please contact Us by calling 0800 600 725 (within New Zealand) or email webjet@covermore.com.nz.

Conduct of Others

When a claim involves a loss that is not covered by this policy due to the actions of someone insured under this policy, We may consider certain circumstances such as those following and provide assistance at Our discretion.

Examples of certain circumstances include mental illness, an act of coercion, intimidation or violence by another policyholder or person entitled to benefit under this policy. In such cases, You or any other person covered by this policy can contact Us for assistance.

This assistance may include making a payment to You or repairing or replacing an item even though there is no legal obligation to do so and subject in any case to a maximum of the applicable policy limits available.

We aim to approach each situation with sensitivity and fairness, and to act reasonably in the circumstances.

This clause does not form part of the terms and conditions, confer any contractual or other rights.

We respect Your privacy

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

Why Your personal information is collected

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

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

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

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

How Your personal information is collected

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

We collect personal information directly from You unless:

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

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

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

Who We disclose Your personal information to

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

The other parties and service providers include:

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

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

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

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

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

Complaints and disputes resolution process

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

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

Call: 0800 600 725

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

Email: webjet@covermore.com.nz

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: ifso.nz

Email: info@ifso.nz

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Cover·More
TRAVEL INSURANCE

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