

**ANZ PREMIUM CARD
OVERSEAS TRAVEL
INSURANCE**

**SUPPLEMENTARY POLICY WORDING
EFFECTIVE 2 MAY 2022**



This document is a Supplementary Policy Wording that updates and amends the ANZ Premium Card Overseas Travel Insurance Policy Wording (referred to in this document as the "Policy Wording").

This Supplementary Policy Wording is effective for travel commenced on and after 2 May 2022.

ANZ PREMIUM CARD OVERSEAS TRAVEL INSURANCE

SUPPLEMENTARY POLICY WORDING

You must read this Supplementary Policy Wording together with the Policy Wording, **your** Certificate of Insurance if **we** have issued **you** with one, and any other document **we** tell **you** forms part of **your** policy. The terms, conditions, limits, sub-limits and exclusions set out in the Policy Wording apply, unless stated otherwise in this Supplementary Policy Wording.

Words and phrases which appear in bold type in this Supplementary Policy Wording have the meanings stated in the “**Definitions**” section of the Policy Wording. Headings, where appearing, are for reference only and do not affect interpretation.

This **policy** is issued and managed by AWP Services New Zealand Limited trading as **Allianz Partners**, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622 and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia), (“Hollard”), Level 26, 188 Quay Street, Auckland 1010. No member of ANZ Bank New Zealand Limited and its related companies, or any other person guarantees Allianz Partners, Hollard or any of the products issued by them.

CHANGES TO THE POLICY WORDING

General Policy Exclusions

The following General Exclusion is added for epidemic and pandemic diseases:

We will not pay under any section of this **policy** for any claim arising directly or indirectly out of:

18. an actual or likely epidemic or pandemic, or the threat of an epidemic or pandemic, except as set out in this Supplementary Policy wording.

Refer to www.who.int for further information on epidemics and pandemics.

SECTION 1A: OVERSEAS MEDICAL EXPENSES

The following sections have been deleted and replaced with the following clauses to include cover for epidemic or pandemic diseases (including Covid-19):

1. Medical Expenses

We will reimburse **you** for medical expenses incurred outside of New Zealand for the treatment of an **injury** or **sickness** (including an epidemic or pandemic disease such as Covid-19) suffered by **you** when engaged in **travel** during a **period of insurance**.

2. Continuing treatment in New Zealand

We will also pay continuing **medical expenses** incurred after **you** return to New Zealand following a period of overseas **travel**, provided that the **medical expenses** related to a condition which first manifested itself during the overseas **travel** (including an epidemic or pandemic disease such as Covid-19), and for which medical treatment was first received during such **travel**. The maximum amount payable is \$10,000.

SECTION 1B: ADDITIONAL EXPENSES

1. Loss of deposits:

In this section, an additional covered reason (d) is added:

We will reimburse **you**:

The non-refundable unused portion of **travel** or accommodation arrangements paid for in advance by **you** following cancellation, alteration or non-completion of the **travel** due to:

(d) **You** or **your travelling** companion being diagnosed with an epidemic or a pandemic disease (including Covid-19), or, if **you** or **your travelling** companion have been ordered into mandatory quarantine or isolation by the New Zealand Government based on their suspicion that **you** have been exposed to an epidemic or pandemic disease (including Covid-19).

2. Interruption or cancellation of travel:

In this section, an additional covered reason (e) is added:

We will reimburse you:

The expenses reasonably and necessarily incurred in addition to those already budgeted for or likely to be incurred during the **travel** but less any refund on unused prepaid **travel** and accommodation arrangements, as a result of:

(e) **You** or **your travelling** companion being diagnosed with an epidemic or a pandemic disease (including Covid-19), or, if **you** or **your travelling** companion have been ordered into mandatory quarantine or isolation by the New Zealand Government or the local Government at **your** destination based on their suspicion that **you** have been exposed to an epidemic or pandemic disease (including Covid-19) and **you** cannot commence or continue **your** travel.

3. Accompanying person

This section has been deleted and replaced with the following to include cover for epidemic and pandemic diseases (including Covid-19):

We will reimburse you:

The reasonable extra **travel** and accommodation expenses, incurred upon medical advice and with **our** written agreement, for one person to **travel** to, remain with or accompany **you** back to New Zealand, as a result of **you** suffering an **injury** or **sickness** travel (including an epidemic or pandemic disease such as Covid-19) during the **travel**.

4. Other benefits and expenses

The following sections have been deleted and replaced with the following to include cover for epidemic and pandemic diseases (including Covid-19):

We will pay you:

(a) In hospital cash

A cash benefit for each completed 24 hour period **you** are **hospitalised** overseas as an in-patient due to **injury** or **sickness** (including an epidemic or pandemic disease such as Covid-19).

(b) Funeral expenses

The reasonable cost of returning **your** remains to New Zealand or the reasonable funeral and related costs if the body is buried or cremated at the place of death in the event **you** die (including of epidemic or pandemic disease such as Covid-19) during the **travel**.

ADDITIONAL EXCLUSIONS ADDED

The following additional exclusions have been added and apply to claims under sections **1A: Overseas Medical Expenses** and **1B: Additional Expenses**:

We will not pay your claim if:

(i) **your** claim arises from any lockdowns, stay-at-home orders, changes in government alert levels, quarantine or mandatory isolation that applies generally, or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are **travelling** to, from, or through; or

(ii) **you** commenced **your travel** against the New Zealand government's advice or local government advice at your overseas destination.

