

# ANZ Travel Protector

POLICY DOCUMENT

# It is important to give you the choice and flexibility in travel insurance that best suits your needs.

## We offer the following policy features:

- Unlimited Medical cover
- Emergency Assistance provided 24 hours/7 days by Allianz Global Assistance with a worldwide network of companies
- Cover for Frequent Flyer points or equivalent airfare
- Replacement cover on baggage items less than 2 years old
- Free cover for dependent children under 21 years
- Rental vehicle excess cover
- Recreational sports covered free of charge:
  - Leisure skiing and snowboarding
  - Scuba diving (with PADI or NAUI qualification)
  - Hot air ballooning
  - Parasailing and paragliding
  - Bungee jumping
  - White-water rafting in grade 4 or less rivers.
- Excess Buyout option
- Increased cover for Specified High Value Items
- Civil Unrest in the Pacific Islands
- Terrorism cover
- Automatic free cover for some Pre-existing medical conditions.

## Introduction

This document is our ANZ Travel Protector policy wording, which provides a wide range of benefits and superior cover.

ANZ Travel Protector is underwritten by Allianz Australia Insurance Limited and distributed through ANZ Bank New Zealand Limited. No member of ANZ Bank New Zealand Limited and its related companies or any other person guarantees Allianz Australia Insurance Limited and its subsidiaries or any of the products issued by them.

This policy is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand Level 1, 152 Fanshawe Street, Auckland 1010 and administered by Allianz Global Assistance New Zealand Limited, 12-14 Northcroft St, Takapuna Auckland (referred to as "us", "we" or "our"). Emergency assistance is provided by Allianz Global Assistance.

## What we will pay

In consideration of the payment of the premium, we agree to indemnify you in the manner and to the extent set out in this document.

This document, the Policy Certificate, application form and any written confirmation issued by us extending or limiting cover form your insurance contract.

We will pay claims up to the Maximum Benefit amounts shown in the Schedule of Benefits on page 3. The policy limits apply per insured person and are stated in New Zealand Dollars.

Please read this policy wording carefully and note the exclusions in each section and also the general conditions and exclusions at the end of the policy wording to ensure that you understand the cover provided by us.

If you need any clarification on your cover or the policy wording please contact our Customer Service Centre on Toll Free 0800 833 123.

## Insured

The 'insured person' under this insurance policy is the person or persons named in the Policy Certificate who have paid the required premium.

Dependent children under 21 years of age or grandchildren under 21 years of age plus up to one other non-related dependant child under 21 years of age travelling with an insured person are covered free of charge. Their policy benefits will be shared within the travelling insured person's policy limits.

In this document, the insured person is also referred to as 'you' or 'your'.

## Period of insurance

Your policy commences once a Policy Certificate has been issued to you and the required premium is paid and continues until the expiry date shown on your Policy Certificate or until you return to your normal place of residence, whichever is the earlier date.

If your Policy Certificate details you have paid a frequent flyer premium your policy is activated at the commencement of each Journey undertaken in the period of insurance. The number of Journeys per annum is unlimited but cover under this policy for each Journey is covered up to a maximum of 60 days.

## Important notice for Travellers

You may be required to complete and forward to us our Travel Risk Assessment Form and you will not be able to proceed with a phone based assessment of your pre-existing medical conditions with our Medical Hotline. If this form needs to be completed you will be provided with this form when your policy or quote has been issued.

Your completed Travel Risk Assessment form will be reviewed by us prior to acceptance of the policy based on an assessment of your medical condition(s), age, the duration of the journey, the proposed start date of any travel and the destination(s) being travelled to. Our written confirmation of acceptance of your policy (in addition to any Policy Certificate issued) is a pre-requisite in respect of any claim. On review of this Travel Risk Assessment Form, we will confirm whether the policy is accepted or provide you with a full refund.

## Excess

An excess, as stated in your Policy Certificate, will be deducted from our settlement if you make a claim (unless a higher excess has been imposed on your cover by us and confirmed to you in writing). The excess applies under this policy to each separate event giving rise to a claim. There will be no excess charged if you have purchased and paid the additional premium for a No Excess policy. This will be shown on your Policy Certificate.

## Important claims information

If during your Journey you are to be hospitalised, require evacuation or repatriation services, need to make alternative travel or accommodation arrangements or have lost your baggage or money, please notify us as soon as possible.

All claims must be notified as soon as possible and in any event no later than 30 days after the completion of the Journey. If you do not contact us this may affect the acceptance or payment of your claim.

We provide our customers with easy access to our 24 hour emergency assistance service. A single call will put you directly in touch with a doctor or travel specialist who will be able to assist you and confirm cover available under your policy. You will be advised of any steps you will need to follow in claiming under your policy. You can call collect from anywhere in the world for emergency medical and travel assistance or use one of our toll free numbers:

|   |                |
|---|----------------|
| Within New Zealand                              | 0800 486 686   |
| Australia Toll Free                             | 1 800 554 114  |
| UK Toll Free                                    | 0500 893 893   |
| USA Toll Free                                   | 1 800 326 1543 |
| Reverse charge call through telephone operator: | +64 9 486 6868 |

If your baggage, personal effects or money are stolen, you must notify the local police or local government authority within 24 hours and you must obtain a copy of their incident report. Any loss or damage to personal baggage whilst in the custody of the carriers (e.g. an airline or bus company) must be notified to them immediately and a property irregularity report obtained.

You must provide us with all reports, receipts, doctor's certificates, information and proof we reasonably require to help substantiate any claim.

## Pre-existing medical conditions

It is important to understand that Pre-existing medical conditions may not be covered under your policy. Certain Pre-existing medical conditions are covered automatically within certain criteria. Cover for conditions outside of those listed on page 6 may be available following application to and acceptance by our Medical Hotline.

Our Medical Hotline can be contacted on 0800 88 66 20.

## Contents

|  |    |
|--|----|
| Important claims information                       | 3  |
| Pre-existing medical conditions                    | 3  |
| Schedule of benefits                               | 4  |
| 1. Cancellation and travel disruption benefits     | 5  |
| 2. Medical benefits                                | 7  |
| 3. Life benefits                                   | 9  |
| 4. Baggage and personal effects and money benefits | 10 |
| 5. Personal liability benefits                     | 12 |
| 6. General terms                                   | 13 |
| General conditions – applying to all sections      | 13 |
| General exclusions – applying to all sections      | 14 |

## Schedule of benefits

You will be eligible for each Policy Benefit up to the Maximum Benefit shown in the table subject to the terms and conditions of this document.

| Policy Benefit   | Maximum Benefit  |
|--|------------------|
| <b>Cancellation/Travel Disruption Benefits</b>   |                  |
| Loss of Deposits due to cancellation   | Unlimited        |
| Cancellation of fully paid for Journey   | Unlimited        |
| Curtailement of Travel   | Unlimited        |
| Missed Connection  | \$15,000         |
| Travel Delay   | \$15,000         |
| Frequent Flyer Points  | \$5,000          |
| Costs of Resumption of Travel  | \$10,000         |
| Strikes and Hijacks  | \$10,000         |
| Evacuation – Civil Unrest in Pacific Islands   | \$1,500          |
| Additional Expenses as a result of Terrorism   | \$3,000          |
| <b>Medical Benefits</b>  |                  |
| Medical Treatment during Your Journey  | Unlimited        |
| Medical Repatriation to NZ (excluding Terrorism)   | Unlimited        |
| Medical Repatriation to NZ (as a result of Terrorism)                                      | \$250,000        |
| Follow on Medical Treatment in NZ  | \$2,000          |
| Emergency Dental Treatment – pain relief   | \$1,000          |
| Emergency Dental Treatment – relating to Injury  | \$3,000          |
| Incidental Hospital Expenses   | \$4,000          |
| Accompanying Person Costs  | Reasonable Costs |
| Search & Rescue – Natural Disaster   | \$20,000         |
| <b>Life Benefits</b>   |                  |
| Funeral Expenses   | \$25,000         |
| Accidental Death or Permanent Disablement (excluding Terrorism)                            | \$50,000         |
| Accidental Death or Permanent Disablement (as a result of Terrorism)                       | \$25,000         |
| <b>Baggage, Personal Effects and Money Benefits</b>  |                  |
| Personal Baggage - Total Limit   | \$30,000         |
| General Item Limit   | \$1,500          |
| Special Item Limit for Items where the primary use is a portable computer, video or camera | \$2,500          |
| Emergency Baggage  | \$1,500          |
| Replacement of Travel Documents  | \$3,000          |
| Personal Money   | \$500            |
| Additional Expenses as a result of Terrorism   | \$3,000          |
| <b>Personal Liability Benefits</b>   |                  |
| Rental Vehicle Excess  | \$6,000          |
| Personal Liability   | \$2,500,000      |
| Defence costs – including wrongful arrest  | \$10,000         |

## 1. Cancellation and travel disruption benefits

You are eligible for each Cancellation/Travel Disruption Benefit up to the maximum shown in the Schedule of Benefits.

You must advise us as soon as you are aware of any health or other circumstances that are likely to result in cancellation or curtailment of your Journey. If you wish to continue with your travel arrangements, we are not obligated to cover this change in your health or circumstances.

### 1a. Loss of deposits

If prior to payment of the final amount payable for your Journey you must cancel or amend your travel arrangements due to any unforeseeable circumstance beyond your control we will pay up to the Maximum Benefit for your irrecoverable travel and accommodation deposits or expenses, which have been paid in advance.

In respect of a cancellation fee charged by your travel agent, provided the travel agent has disclosed their cancellation fees to you in writing at the time of making your travel arrangements, we will also pay you up to a maximum of 10% of your total travel costs (that were paid through the travel agent) or \$500 per adult, whichever is the lesser.

### 1b. Cancellation of fully paid for Journey

If following full payment of your Journey you must cancel or amend your travel arrangements due to any unforeseeable circumstance beyond your control we will pay up to the Maximum Benefit for your irrecoverable travel and accommodation expenses, which have been paid in advance.

If you lodge a claim under Section 1d. or 1e. of the policy then a claim cannot also be lodged under Section 1b.

### 1c. Curtailment

If you cannot complete your Journey due to an unforeseeable circumstance beyond your control and have to return to your Country of Origin earlier than planned we will pay up to the Maximum Benefit for reasonable additional travel and accommodation expenses (necessarily and actually incurred by you in order to return to your Country of Origin) which are additional to your planned itinerary providing you already hold a pre-paid return ticket. The amount claimable will be less any amounts refundable on unused travel vouchers or tickets.

### 1d. Missed connection

If your scheduled public transport service is cancelled or curtailed due to riot, strike or civil commotion, natural disaster or severe weather conditions, or you miss your connecting scheduled public transport service due to any unforeseeable circumstance beyond your control we will pay up to the Maximum Benefit the additional necessary and reasonable travel and accommodation expenses, appropriate to the Journey being undertaken that you incur to arrange alternative transport to enable you to maintain your original travel itinerary, provided that:

- a) there was no warning that the cancellation may occur;
- b) you have made reasonable efforts to avoid any additional expenses; and

- c) refunds on unused tickets or travel vouchers have been applied for.

If the purpose of your trip is to attend a wedding or conference, we will pay the reasonable alternative travel costs to your planned destination if the conference or wedding cannot be delayed solely due to your late arrival.

The amount claimable under this section will be less any amounts refundable for unused tickets or vouchers.

### 1e. Travel delay

If the departure of the scheduled public transport in which you have arranged to travel is delayed for at least 12 hours from the time specified due to any unforeseeable circumstance beyond your control we will pay up to the Maximum Benefit for the reasonable additional travel costs to reach your ticketed destination, meal and accommodation expenses necessarily incurred due to the delay which are not recoverable from any other source.

Written proof of delay from the transport provider must be submitted together with receipts for the extra costs incurred.

### 1f. Frequent flyer points

If an airline ticket has been purchased using Frequent Flyer or a similar Air Points rewards system and the airline ticket is cancelled due to any unforeseen circumstances beyond your control as covered by your policy, we will pay up to the Maximum Benefit, the retail price for that ticket at the time it was issued. This cover is provided only in the event that the loss of points cannot be recovered from any other source. If the air points company charges a reinstatement fee then this cost will be claimable under your policy.

### 1g. Resumption of travel

If you are forced to return to your Country of Origin due to the serious Injury, illness, disease or death of a Close Relative, we will pay up to the Maximum Benefit, the reasonable transport costs actually incurred by you to resume your pre-booked travel plans as per your original itinerary, provided that:

- a) the serious Injury, illness, disease or death of a Close Relative occurred after your departure from your Country of Origin and was not caused by a Pre-existing medical condition;
- b) the Journey was at least 14 days;
- c) you had been away for less than 50% of the duration of your Journey;
- d) you have not made a claim under Section 1c. Curtailment; and
- e) you held a return ticket at the time the event which has caused you to return to your Country of Origin occurred.

### 1h. Strikes and Hijacks

We will pay up to the Maximum Benefit for irrecoverable additional travel and accommodation costs due to cancellation or curtailment of public transport services as a result of a strike or hijack.

## 1i. Evacuation – Civil unrest Pacific Islands

In the event that you are in the Pacific Islands and for your safety you must evacuate for any reason not covered under any other section of this policy we will pay up to the Maximum Benefit in additional expenses incurred.

## 1j. Additional expenses as a result of an Act of Terrorism

Sections 1a. to 1i. are extended to provide cover for the reasonable additional costs incurred when you or your travel arrangements are affected directly or in connection with any Act of Terrorism. Provided that any payment for an Act of Terrorism will be limited to a maximum of NZ\$3,000 per insured person per period of insurance.

## Exclusions – applying to Section 1

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

1. your disinclination to travel, personal wishes, financial circumstances or business reasons;
2. failure to check in at the correct departure time or claims resulting from you being a standby passenger;
3. the serious injury, illness, disease or death of any person who is not:
  - i. You; or
  - ii. A person travelling with you on your Journey on whose state of health the Journey depends; or
  - iii. A Close Relative
4. your Pre-existing medical condition(s) or those of any other person on whose state of health the Journey depends unless the condition/s are described as being covered under this policy or accepted by us in writing;
5. any Pre-existing medical condition suffered by a Close Relative or any complications directly attributable to those conditions;
6. any circumstances likely to lead to the cancellation or curtailment of the Journey that you are aware of (including strikes or strike notices) that were present at the time you purchased this insurance;
7. self inflicted illness or injury, suicide, depression, anxiety, nervous disorders, mental illness, voluntary abortion, influence of alcohol or drugs, your criminal activities, or any AIDS, HIV or sexually transmitted disease related conditions (unless cover for these conditions has been applied for and approved by us);
8. the receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of any airline, transport provider, tour operator, travel agent, or wholesaler;
9. as a result of you or your travelling companion not having the appropriate passport, entry visa or work permit documentation required by any foreign government or foreign power;
10. your travel plans being affected when travel is prevented or limited by legislation, government or court order;
11. the inability of a tour operator or wholesaler to complete arrangements for a group tour due to a deficiency in the number of persons required to commence or complete any part of the tour;
12. costs charged by or payable to a supplier resulting from rescheduling or cancelling of travel arrangements by that supplier;
13. your curtailment or your cancellation for medical reasons unless on written medical advice;
14. the inability or negligence of a tour operator, charter airline or wholesaler to complete your travel arrangements;
15. costs paid in advance that exceed the recommended retail value of any concert or sporting event ticket that is scheduled to take place during your Journey;
16. claims under Section 1a. or 1b. for any unforeseeable circumstance occurring before or within 7 days of purchasing your policy, unless the policy was purchased at the same time as your travel arrangements were made.

## 2. Medical benefits

You are eligible for each Medical Benefit up to the maximum shown in the Schedule of Benefits.

### Important information concerning pre-existing medical conditions

There is limited cover for Pre-existing medical conditions under the ANZ Travel Protector Policy.

A Pre-existing medical condition means any physical defect, infirmity, existing or recurring illness, Injury or disability of which you, or the person due to whom you are claiming, are aware of or for which you, or the person due to whom you are claiming have had or received a medical examination, consultation, treatment, investigation and/or medication in the 6 months prior to the date your policy is issued.

Some Pre-existing medical conditions are covered automatically. If you have a pre-existing medical condition which falls outside the automatic acceptance criteria detailed below, the condition should be disclosed to us, whether or not you are seeking cover for the condition. This is because the condition may affect the terms and availability of cover. If you do not disclose the condition to us, there is a risk that no claims will be payable under the Policy.

### (i) Pre-existing medical conditions that are not covered

Some medical conditions cannot be covered under this policy, these include but are not limited to any medical condition:

- where you are travelling against advice from a registered medical practitioner;
- where you are travelling or one of the reasons you are travelling is to obtain medical treatment;
- which is terminal;
- for which surgery is planned or for which you are on a waiting list;
- involving ongoing and variable pain (including back pain) for which you are receiving regular treatment or medication;
- that is an ongoing symptomatic condition for which you have had investigations and have not yet had a diagnosis.

### (ii) Pre-existing medical conditions that are not covered automatically

You are not automatically covered in respect of a medical condition if the condition you are receiving treatment or advice for or taking medication relates to:

- Your heart (excluding hypertension) – if you are under specialist review or care;
- your brain;
- a transplanted organ;
- thinning of the bones (osteoporosis);
- a lung condition, due to which you are permanently limited by shortness of breath or diagnosed as cystic fibrosis;
- cancer;
- blood or lung clots;
- insulin dependent diabetes;
- major allergic reactions;

- back problems if you have had spinal surgery; and/or
- sexually transmitted diseases, AIDS, HIV or related conditions.

Even if you do not seek cover for these pre-existing medical conditions, they must be disclosed to us to avoid non-disclosure issues arising under the Policy. If we choose to provide cover related to the above medical conditions an additional premium will be charged and a written confirmation extending cover will be issued by us.

### (iii) Pre-existing medical conditions that are automatically covered

If your Pre-existing medical condition falls within the terms detailed below then you are automatically covered for the condition. You do not need to contact us for approval if:

- a) you are under the age of 70 years; and
- b) the duration of your Journey is less than 2 months; and
- c) your Pre-existing medical condition is stable and well controlled and your treatment (including medication) has not changed in the last 12 months; and
- d) your condition is not an ongoing or chronic condition for which you have received treatment at a hospital in the last 5 years; and
- e) you have not had surgery or hospital treatment for the medical condition in the past 12 months; and
- f) the Pre-existing medical condition is not detailed in (i) or (ii) above as either a Pre-existing medical condition that you need to contact us about or which cannot be covered under this policy.

If your condition does not meet the above criteria please contact the Medical Hotline on 0800 886 620 to disclose the medical condition, even if you do not require cover for this condition, as this may affect the terms and availability of insurance cover generally. If cover is sought and approved, you will be required to pay an additional premium and written confirmation will be forwarded to you. If you are in any doubt as to whether a medical condition is covered please call the Medical Hotline.

## 2a. Overseas medical expenses

You are covered for reasonable and customary overseas hospital, medical, surgical, nursing home charges or other remedial attention or treatment given or prescribed by a registered medical practitioner including medical repatriation expenses, incurred as a result of an illness, Injury or disease which occurred on your Journey. This benefit only applies in excess of any amounts you are entitled to from any reciprocal arrangements between your usual country of residence and the country in which the charges or expenses were incurred and in excess of any amounts that are recoverable by or on behalf of you from any other source.

Please note that New Zealand has reciprocal health arrangements with Australia and the United Kingdom and you will be required to seek treatment in these countries from their public health system.

We will also pay reasonable incidental expenses incurred by you related to your Injury or illness including emergency telephone calls and taxi fares up to an amount of NZ\$100 per person. Receipts must be provided.

In all cases:

1. We will only pay costs incurred within 12 months of the illness or Injury;
2. You, or someone acting on your behalf, must wherever possible contact Allianz Global Assistance prior to treatment or hospitalisation. Failure to obtain our prior approval before any hospitalisation or treatment may result in your medical expenses claim being declined;
3. We have the option of returning you to your Country of Origin for further treatment if you are medically fit to travel and we will cover the costs for your repatriation. If you decline to return we will not pay for any ongoing overseas medical expenses;
4. If you choose not to return to your Country of Origin on or prior to the expiry date shown on your Policy Certificate, we will not pay for any ongoing medical expenses, including medication, that you incur after the expiry date in connection with any Injury, illness or disease that occurred during the period of insurance;
5. Follow on medical expenses in New Zealand – on your repatriation or return to New Zealand we will pay up to NZ\$2,000 per insured person for continuing follow on treatment provided these expenses are necessarily and reasonably incurred within a 12-month period following the date of the illness or Injury. The cover provided excludes dental expenses as these are covered under Section 2c. Emergency dental expenses;
6. The cover provided under this section will be extended to cover reasonable costs incurred to treat you and/or return you to your Country of Origin upon diagnosis of any psychosomatic, psychological or psychiatric disorder or anxiety or depression up to a maximum policy limit of NZ\$10,000 – unless this condition existed prior to your departure from your Country of Origin.

## 2b. Terrorism overseas medical expenses

Section 2a. is extended to provide cover for overseas medical expenses and repatriation costs incurred directly from or in connection with any Act of Terrorism subject to the Maximum Benefit.

## 2c. Emergency dental expenses

Emergency Dental Treatment - Pain Relief Only

We will reimburse you for emergency dental expenses up to the Maximum Benefit to relieve sudden and acute dental pain first manifesting itself during the Journey, provided:

1. the treatment is to a sound natural tooth. Sound natural teeth does not include dentures or any tooth which has a filling or been subject to restoration work, capping or crowning; and
2. you have been to a dentist in the last 24 months as part of your routine dental maintenance and received all recommended treatment.

### Emergency Dental Treatment as a result of an Injury

We will pay for dental expenses up to the Maximum Benefit for emergency treatment as a result of an Injury to sound natural teeth during the Journey.

## 2d. Incidental hospital expenses

If you are confined to a hospital overseas as a result of an Injury, illness or disease we will pay you NZ\$150 for each 24 hour period you are hospitalised providing the period of confinement exceeds at least 48 hours and limited to the Maximum Benefit per insured person. This cover is for reimbursement of incidental non-medical expenses.

## 2e. Accompanying person

We will pay the necessary overseas travel and accommodation expenses of one relative or friend who on the advice of our registered medical practitioner, travels to or remains with you and accompanies you because of the severity of any Injury, illness or disease suffered. You must contact us for approval before any expense is incurred.

## 2f. Search and Rescue – Natural Disaster

We will pay up to NZ\$20,000 towards the costs of a private search if you are declared missing following a natural disaster, during the period of insurance. Provided that:

- a) one of your close family members requests the search;
- b) the search is approved by local authorities; and
- c) the search commences within 72 hours of the official notification that you are missing.

## Exclusions – applying to Section 2

1. We will not pay claims directly or indirectly caused by or arising out of:
  - a) Pre-existing medical conditions that are not described as being covered under this policy or confirmed as being covered by us in writing prior to the commencement of your Journey;
  - b) active participation in:
    - i. competitive snow and ice sports, but not leisure skiing and snow-boarding on-piste on a regular ski field;
    - ii. diving using breathing apparatus if you do not hold a NAUI or PADI diving ticket;
    - iii. flying hang or tow gliding, microlite flying, parachuting, sky diving and other aerial activities other than the following:
      - hot air ballooning;
      - paragliding;
      - parasailing;
      - bungee jumping; or
      - as a fare-paying passenger in a power driven aircraft licensed to carry passengers flown by a pilot licensed to carry passengers;
    - iv. mountain and rock climbing;
    - v. professional sport;
    - vi. individual and team sport competitions;
    - vii. contact sports;
    - viii. racing of any kind (other than on foot) including training;
    - ix. ocean yachting or boating 25 nautical miles or more from the mainland;



- x. white water rafting, white water kayaking or black water rafting in grade 5 or more rivers;
  - xi. pot holing;
  - xii. rodeo activities;
  - xiii. hunting;
  - xiv. any activity at an altitude above 2500 metres;
  - xv. any activity in remote areas except as part of an organised tour group;
  - xvi. extreme versions of any sport.
- c) depression, anxiety, psychological, mental, nervous or stress disorders, unless cover is provided under Section 2a. Overseas medical expenses;
  - d) Acquired Immune Deficiency Syndrome or Human Immunodeficiency Virus or any variant or their complications, unless applied for and approved by us in writing;
  - e) the use of alcohol or drugs not prescribed or not used as prescribed by a registered medical practitioner;
  - f) you engaging in any activity associating with prostitution or any illegal or criminal act;
  - g) sexually transmitted diseases; or
  - h) any complications arising from a medical condition where you are travelling against medical advice.
2. We will not pay any medical expenses relating to hospitalisation or surgical treatment where our prior approval has not been sought and obtained, unless notification is not possible.
  3. Cover will cease under this section if you fail to follow our requirements as per Section 2a.
  4. We will not pay any medical expenses incurred for continuing treatment including medication which commenced prior to taking out this insurance.
  5. We will not pay for private medical treatment when public treatment is available.
  6. We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:
    - a) the extraction of wisdom teeth unless these have become impacted;
    - b) dental expenses incurred in your Country of Origin;
    - c) normal dental health maintenance, or any treatment resulting from a lack of regular dental health maintenance or hygiene including dentures, fillings, root canals, polishing and scaling, replacement due to the loss of dental bridges, restoration work, caps or crowns;
    - d) precious metal cost or pins and fittings, titanium implants in relation to dental treatment.

### 3. Life benefits

You are eligible for each Life Benefit up to the maximum shown in the Schedule of Benefits.

#### 3a. Funeral expenses

Where your death occurs we will pay up to the Maximum Benefit for the reasonable funeral and cremation or burial expenses in the area where death occurred, or for the costs of returning your body or ashes to your Country of Origin excluding funeral and interment costs.

#### 3b. Accidental death or permanent disablement

If during the period of insurance you sustain an Injury which within 12 months of such Injury results in your death we will pay to your estate the Maximum Benefit as stated in the Schedule of Benefits.

Alternatively, if due to an Injury during the period of insurance you are permanently disabled, we will pay you the Maximum Benefit. Permanent disablement means an Injury which within 12 months of the accident results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, loss of hearing or speech.

#### 3c. Accidental death or permanent disablement as a result of Terrorism

Section 3b. is extended to provide cover where death or permanent disablement results directly from or in connection with any Act of Terrorism. Provided that any payment under this section will be limited to a maximum of NZ\$25,000 per insured person per period of insurance.

### Exclusions – applying to Section 3

1. We will not pay for Funeral Expenses under Section 3a., where death occurs as a result of Pre-existing medical conditions that are not described as being covered under this policy or confirmed as being covered by us in writing prior to the commencement of your Journey.
2. We will not pay claims arising from:
  - a) Acts of Terrorism under Section 3b.;
  - b) manual or hazardous work;
  - c) deliberate exposure to danger unless in the attempt to save a human life;
  - d) disease, illness or any natural causes (under Section 3b. and 3c.);
  - e) accidental death or permanent disability or injury incurred as a result of your participation in:
    - i. competitive snow and ice sports, but not leisure skiing and snow-boarding on-piste on a regular ski field;
    - ii. diving using breathing apparatus if you do not hold a NAUI or PADI diving ticket;
    - iii. flying hang or tow gliding, microlite flying, parachuting, sky diving and other aerial activities other than the following:
      - hot air ballooning;
      - paragliding;

- parasailing;
  - bungee jumping; or
  - as a fare-paying passenger in a power driven aircraft licensed to carry passengers flown by a pilot licensed to carry passengers;
- iv. mountain and rock climbing;
  - v. professional sport;
  - vi. individual and team sport competitions;
  - vii. contact sports;
  - viii. racing of any kind (other than on foot) including training;
  - ix. ocean yachting or boating 25 nautical miles or more from the mainland;
  - x. white water rafting, white water kayaking or black water rafting in grade 5 or more rivers;
  - xi. pot holing;
  - xii. rodeo activities;
  - xiii. hunting;
  - xiv. any activity at an altitude above 2500 metres;
  - xv. any activity in remote areas except as part of an organised tour group;
  - xvi. extreme versions of any sport;
- f. the accidental death or permanent disablement of persons under the age of 16 years.
3. If you fail to follow our requirements under Section 2, anywhere such failure causes or contributes to a claim under Section 3, no claim benefit under Section 3 shall be payable.

## 4. Baggage and personal effects and money benefits

You are eligible for each Baggage, Personal Effects and Money Benefit up to the maximum shown in the Schedule of Benefits.

If your baggage or personal effects are stolen you must notify the local police or local government authority within 24 hours and you must obtain a copy of their incident report. Any loss or damage to personal baggage whilst in the custody of the carriers (airline, bus company etc) must be notified to them immediately and a property irregularity report obtained. You must take all reasonable precautions to protect the property insured by this policy and to prevent any claim arising.

### 4a. Personal baggage

We will pay up to the Maximum Benefits for accidental loss or damage to your personal baggage which has been taken or purchased on your Journey. The loss or damage must occur in the course of the Journey and during the period of insurance.

At our discretion we may elect to repair or replace the property or we will pay the Present Day Value of the lost or damaged item in cash, after making an allowance for depreciation and wear and tear. Proof of purchase and ownership will be required to support any claim over \$500.

The special item limit for camera and video equipment includes attached or unattached lenses or accessories.

#### Items Under 2 years of age

For items that are less than 2 years old Present Day Value means the lesser of the purchase price or the replacement price of the item(s).

#### Items Over 2 years of age

If an item is more than 2 years old Present Day Value is calculated by applying a minimum of 20% depreciation per annum (from the date of purchase) to the purchase price or current replacement price of the item. Depreciation may be measured by using the current second hand value of the lost or damaged item.

#### Items where the age of the item cannot be determined

If you cannot establish the purchase date of any item Present Day Value is calculated by applying a minimum of 50% depreciation (which may be increased further based upon our assessment of the age of the item) to the lesser of the purchase price or current replacement price of the item.

## 4b. Emergency baggage

If your baggage is temporarily lost in transit, and is not restored to you within 12 hours of the discovery of the loss, we will reimburse you for the emergency purchase of essential replacement items. We will reimburse you up to NZ\$500 after the first 12 hours. If the baggage is still missing after a further 48 hours then an additional amount of NZ\$500 is claimable. After a further 72 hours then a further amount of NZ\$500 is also claimable if you are still deprived of your luggage.

Receipts of purchases must be produced to support any claim.

This section does not apply if your baggage is temporarily lost when you are returning to your normal place of residence.

Please note that where the mislaid luggage is not found and a claim is made under Section 4a., the costs of the items purchased under this policy section will be deducted from the claim amount paid under Section 4a.

## 4c. Specified high value items

If you wish to include items of baggage or personal effects that have a Present Day Value more than the applicable policy limit per item, you can specify them. You will be required to provide a receipt of purchase and/or valuation certificate for each specified item in the event of a claim and pay an additional premium prior to the commencement of your policy. Total Limit per item is NZ\$10,000 with an overall total limit for all specified items of NZ\$20,000 per insured person.

## 4d. Travel documents

We will pay up to the Maximum Policy Benefit per insured person for the cost of replacing your personal travel documents including passports and entry visas, credit cards and travellers cheques carried with you on your Journey arising out of accidental loss or theft, and the cost of subsequent unauthorised use by other persons, provided that you have observed all terms and conditions as set down by the issuing authority and you cannot recover your loss from any other source.

As soon as the loss is discovered you must notify the police and the issuing authority to ensure that the appropriate cancellation measures are taken.

## 4e. Personal money

We will pay up to the Maximum Policy Benefit for the accidental loss or theft from your person or from a locked safe or from your accommodation when you are present in the room of cash, coupons or vouchers taken on your Journey for personal use.

## 4f. Additional expenses as a result of an Act of Terrorism

Sections 4a. to 4e. are extended to provide cover for the reasonable additional costs incurred when your travel arrangements or your belongings are affected directly or in connection with any Act of Terrorism. Provided that any payment for an Act of Terrorism will be limited to a maximum of NZ\$3,000 per insured person.

## Exclusions – applying to Section 4

1. We will not pay for loss or damage to:
  - a) household furniture (other than soft goods);
  - b) fragile or brittle articles unless damage is caused by fire or accident to the conveyance in which they are being carried;
  - c) tools of trade, bicycles, skis/snowboards and/or bindings, surfboards, windsurfers or similar water equipment other than when they are damaged in transit on a licensed commercial transporter or resulting from fire in or burglary from locked accommodation premises;
  - d) any other sporting equipment whilst in use;
  - e) stock or samples of any kind related to business or trade;
  - f) personal baggage sent in advance or articles mailed, sent or shipped by freight or cargo separately;
  - g) personal baggage left unattended by you or your travelling companion in a public place. This includes where an item is at a distance from you that you cannot prevent it from being taken;
  - h) personal baggage left in a motor vehicle unless stored in a locked luggage compartment of the motor vehicle and forced entry is gained. If there is no lockable luggage compartment in the motor vehicle the items must be unable to be seen from outside the locked vehicle;
  - i) travel documents not reported within 24 hours to the police or the issuer of any credit card or travellers cheque(s) or travel documents where you have not complied with the conditions under which they have been issued and done everything to minimise the loss;
  - j) jewellery - except when at the time of the loss or damage the item is being worn by you, or was in your bedroom while you are present in the same room, or in a locked safe;
  - k) any electronic device caused by the malfunction of that device;
  - l) any electronic data or software.
2. We will not pay for loss or damage arising from:
  - a) delay, detention or confiscation by Customs Officers or other officials; or
  - b) scratching, denting, grazing, staining, wear and tear, rot, mould, mildew, rust, corrosion, the action of insects or vermin, or clothing and personal effects being cleaned, dyed, altered or repaired.
3. We will not pay for loss of personal money except when at the time of the loss or damage the money was on your person, or was in your bedroom while you are present in the same room, or in a locked safe.

## 5. Personal liability benefits

You are eligible for each Personal Liability Benefit up to the maximum shown in the Schedule of Benefits.

### 5a. Rental vehicle excess

You are covered for the insurance excess you are required to pay, as a result of loss or damage to a rental vehicle you have hired, up to the Maximum Benefit, provided that:

- a) you were the driver of the vehicle at the time of the accident or if the vehicle was not being driven it was under your custody and control when stolen or damaged;
- b) you have observed all local driving license rules and regulations;
- c) your vehicle was rented from a licensed rental agency;
- d) you have not breached your rental vehicle hire contract;
- e) the excess is not recoverable from any other source; and
- f) you have made a claim with the motor vehicle's insurer which has been accepted, or would have been accepted except for the application of the excess.

### 5b. Personal liability

We will indemnify you up to the Maximum Benefit for all sums that you become legally liable to pay as direct compensation consequent on:

- a) accidental Injury, death or illness to persons; or
- b) accidental loss or damage to tangible property;

occurring during the course of your Journey and during the period of insurance.

In respect of a claim to which the above indemnity applies we will pay any costs of litigation legally recovered by any claimant from you and all other costs and expenses incurred with our written consent.

## 5c. Defence Costs – including wrongful arrest

We will pay for defence costs incurred by you with our consent in defending claims made against you including such costs incurred which are the direct result of your false arrest or wrongful detention by any government or government agency up to the Maximum Benefit.

### Exclusions – applying to Section 5

1. We will not be liable in respect of your legal liability for Injury or damage caused by or arising in connection with:
  - a) land or buildings owned, or held in trust by you or in your custody and control;
  - b) your business or occupation;
  - c) the ownership or use of any land or building, aircraft or aerial device other than model aircraft;
  - d) mechanically propelled vehicles; or
  - e) watercraft other than a rowboat, surfboard, sailboard, body board, water-ski or model boat.
2. We will not pay claims arising from:
  - a) damage to property belonging to you or any employee or member of your family or under your or their control;
  - b) Injury, death or illness to you, your employee or members of your family;
  - c) damage to any structure or land due to vibration or to the withdrawal or weakening of support;
  - d) fines, penalties and punitive, exemplary, aggravated or liquidated damages imposed upon or awarded against you;
  - e) your liability under a contract;
  - f) your unlawful, malicious, deliberate or intentional acts; or
  - g) transmission of any communicable disease.

## 6. General Terms

Each section of this policy is subject to all the terms and exclusions of the relevant section, and all the general terms of this section.

### Definitions used in this policy

When the words below are used in this insurance policy they shall have the meanings detailed below.

#### 1. Act of Terrorism

means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism also includes any act that is verified or recognised by the local Government as an act of terrorism.

#### 2. Close Relative

means spouse, de facto partner, civil union partner, parent, step parent, son, daughter, brother, sister, half or step brother or sister, fiancé(e), grandparent, great grandparent or grandchild of either the insured person, spouse or partner providing the close relative is living in your Country of Origin.

#### 3. Country of Origin

means the country in which you principally resided prior to applying for cover.

#### 4. Injury

means an external or internal bodily injury caused solely and directly by violent, accidental, external and visible means.

#### 5. Journey

means from when you leave your normal place of residence in your Country of Origin until you return to your normal place of residence in your Country of Origin, or for one way travellers the expiry date as shown on your Certificate of Insurance. If you have paid a frequent flyer policy premium the number of journeys per annum is unlimited but each journey is limited to a maximum of 60 days.

#### 6. Pre-existing medical condition

means any physical defect, infirmity, existing or recurring illness, Injury or disability of which you, or the person due to whom you are claiming, are aware or for which you, or the person due to whom you are claiming have had or received a medical examination, consultation, treatment, investigation and/or medication in the 6 months prior to the date your policy is issued.

#### 7. Public Place

means any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.

## General conditions – applying to all sections

1. You must tell us everything that may be material to our decision to issue or alter this policy, including the disclosure of any pre-existing medical conditions that are not automatically covered in section 2(iii) whether or not cover is required for these conditions.
2. You must tell us of any changes to any circumstances relevant to this policy as soon as you know about them.
3. We may at our own expense take proceedings in your name to recover compensation, damages or otherwise from any third party for loss or damage covered under this policy. Any amount recovered will belong to us.
4. This policy will not provide cover for any loss or expense covered under any other insurance policy, compensation scheme or legislation. You must first seek settlement of your cost under that policy or scheme. We will then only consider payment of any difference between the amount settled and the payment you would have been entitled to under this insurance. (This condition does not apply to claims under Sections 3b. Accidental Death or Permanent Disablement or 3c. Accidental Death or Permanent Disablement as a result of Terrorism.)
5. You must provide us with all receipts, certificates, information and proof we reasonably require to help substantiate your claim. This will include a doctor's certificate or letter if your trip was curtailed or cancelled due to illness or Injury and you must provide at your own expense any medical certificate or report that we may require to consider any claim further. A medical report and blood test will also need to be provided if you have been drugged involuntarily.
6. All statements made by you or on your behalf either in the application or otherwise in support of this policy or any claim must be correct in all respects. If any claim under this policy is supported by any incorrect information or statement or is in any respect fraudulent then your claim is not payable and this entire policy automatically terminates from the date that the incorrect statement or fraudulent claim was made to us.
7. You must not make any offer, promise or payment regarding admission or liability for any loss.
8. No claim will be payable where any person entitled to indemnity under this policy breaches any policy terms and conditions.
9. Where this policy is in joint names, then this policy is a joint policy. This means that if one insured person does or fails to do anything so that there is no cover there will be no cover for any insured person, not just the insured person responsible.
10. You must advise us if you are permanently migrating from your Country of Origin or applying for permanent residence in a country when on your Journey. The period of insurance will expire 21 days after your arrival in the country where you will be permanently migrating to or applying for permanent residence.
11. You must comply with all our requests relating to your claim including providing all co-operation, information and assistance requested.
12. You must at all times act in a prudent manner and take all reasonable steps to prevent loss and minimise any claim made under your policy.

13. You must immediately consult and follow the advice of a registered medical practitioner if you have suffered an Injury or illness.

## General exclusions – applying to all sections

- A. This policy does not cover any loss, damage, liability, death or incapacity directly or indirectly caused by or arising from:
1. war, invasion, act of foreign enemy, warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power. (In respect of civil unrest only, this exclusion does not apply to Section 1i. Evacuation – Civil Unrest Pacific Islands);
  2. Acts of Terrorism (refer to “General Terms” for full details) - unless cover is otherwise provided under individual sections of this policy. If we allege that by reason of this clause, any loss or damage, cost or expense is not covered by this insurance the burden of proving the contrary will be upon the insured;
  3. nuclear weapons material;
  4. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. (For the purpose of this exclusion, combustion includes any self sustaining process of nuclear fission);
  5. your deliberate or reckless acts or your criminal activities;
  6. any person lawfully in your accommodation premises;
  7. active participation in:
    - i. competitive snow and ice sports, but not leisure skiing and snow-boarding on-piste on a regular ski field;
    - ii. diving using breathing apparatus if you do not hold a NAUI or PADI diving ticket;
    - iii. flying hang or tow gliding, microlite flying, parachuting, sky diving and other aerial activities other than the following:
      - hot air ballooning;
      - paragliding;
      - parasailing;
      - bungee jumping; or
      - as a fare-paying passenger in a power driven aircraft licensed to carry passengers flown by a pilot licensed to carry passengers;
    - iv. mountain and rock climbing;
    - v. professional sport;
    - vi. individual and team sport competitions;
    - vii. contact sports;
    - viii. racing of any kind (other than on foot) including training;
    - ix. ocean yachting or boating 25 nautical miles or more from the mainland;
    - x. white water rafting, white water kayaking or black water rafting in grade 5 or more rivers;
    - xi. pot holing;
    - xii. rodeo activities;
    - xiii. hunting;
    - xiv. any activity at an altitude above 2500 metres;

- xv. any activity in remote areas except as part of an organised tour group;
- xvi. extreme versions of any sport.

8. any travel within New Zealand unless this forms part of your international Journey;
  9. the New Zealand Government’s recommendation that travel not be taken to any country, territory or region, if the warning has been issued prior to the purchase of this insurance, whether this relates to essential or non-essential travel or both;
  10. occupations involving unusual or dangerous work;
  11. medical treatment where you are travelling to obtain the medical treatment;
  12. elective or cosmetic surgery;
  13. pregnancy or childbirth (except for unforeseen medical complications or emergencies within the first 20 weeks/140 days of your pregnancy). There is no cover for a child born overseas unless, after birth, cover is applied for and we agree in writing to include the child in this cover.
- B. This policy does not cover any consequential loss, loss of enjoyment or loss of income.

### cancelling this policy

You may cancel this policy at any time prior to your departure by returning the Policy Certificate to your issuing agent. If no claim has been made or is pending we will pro-rata refund your premium between the date of purchase and policy expiry date less an administration fee of NZ\$40.00.

You may cancel this policy after your departure by writing to our office and returning your Policy Certificate. If no claim has been made or is pending a premium refund will be calculated by deducting the set premium applicable for the duration used on your Journey less the administration fee of \$40.00 for early cancellation.

We may cancel this policy in the following circumstances only, by giving you 14 days prior notice by email sent to your last known email address supplied to us:

- a) If you fail to comply with your duty of utmost good faith;
- b) If you fail to comply with a provision of this policy, including a provision relating to the payment of the premium;
- c) If you make a fraudulent claim under this policy.

### Reinstatement of amounts of insurance

In the event of a loss for which a claim is payable under this policy, and in the absence of written notice by us or you to the contrary, the amount of insurance cancelled by such a loss will be automatically reinstated from the date of loss. You undertake to pay such a pro-rata premium at the rate applicable to the item concerned as may be required for reinstatement.

### Free extension of the period of cover

If there is a delay outside of your control:

1. where you are required to suspend your Journey on the advice of a registered medical practitioner; or
2. to any vehicle, vessel or aircraft in which you are travelling as a ticket holding passenger which results in your homeward Journey not being completed during the period of insurance;

this policy is extended by up to 6 months to allow you to complete your Journey by the next available and convenient transportation.

### Jurisdiction and Choice of Law

This policy is governed by and construed in accordance with the laws of New Zealand and you agree to submit to the exclusive jurisdiction of the courts of New Zealand. You agree that it is your intention that this Jurisdiction and Choice of Law clause applies.

### Fair Insurance Code

Allianz supports the principles of the Fair Insurance Code. The purpose of this Code is to increase the standards of practice and service within the insurance industry. Brochures on the Code are available from our office.

### Dispute Resolution Process

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Australia Insurance Limited or its representatives, please call 0800 833 123 or put the complaint in writing and send it to The Dispute Resolution Department, Allianz Global Assistance, PO Box 33313, Takapuna, Auckland 0622, New Zealand and AGA will attempt to resolve the matter in accordance with its Internal Dispute Resolutions process.

A dispute can be referred to the Financial Services Complaints Ltd (FSCL), subject to its terms of references. The FSCL provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FSCL are:

Financial Services Complaints Ltd (FSCL)  
 Free phone: 0800 347 257  
 Telephone: +64 (04) 472 3725  
 Fax: +64 (04) 472 3728  
 Post: PO Box 5967, Lambton Quay, Wellington 6145,  
 New Zealand  
 Email: info@fscl.org.nz

### Privacy Notice

To arrange and manage your travel insurance, we (in this Privacy Notice "we", "our" and "us" includes ANZ Bank New Zealand Limited, Allianz Australia Insurance Limited, Allianz Global Assistance New Zealand Limited, and AGA Assistance Australia Pty Ltd and their authorised agents) collect personal information from you and others (including those authorised by you such as your doctors, hospitals, and persons whom we consider necessary).

Any personal information provided to us is used by us and our agents to evaluate and arrange your travel insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties and for any other purpose with your consent.

Your personal information may be disclosed to (and received from) third parties in New Zealand or overseas involved in the above process, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service

providers, transportation providers, legal and other professional advisers, your agents and travelling companions, and our related and group companies.

The use and disclosure of your personal information will be provided to third parties for the primary purposes stated above. The personal information (but not sensitive information) may also be used for a secondary purpose but only if you would reasonably expect us to use that information for such secondary purpose.

When you give personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their information to us;
- of the types of third parties to whom the information may be provided;
- of the relevant purposes we and the third parties we will disclose it to, will use it for; and
- of how they can access it.

We rely on you to have obtained their consent on these matters. If you have not done or will not do these things, you must tell us or our agents before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your dependants under 16 years.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

### Money back guarantee

If you are not completely satisfied with the extent of cover provided by this policy just return it to any ANZ branch within 48 hours of its receipt and if you have not had a claim in the meantime or commenced your travel your money will be refunded in full.

### Privacy Act and the Insurance Claims Register (ICR)

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Limited (ICR Ltd), PO Box 474, Wellington.

This policy is issued to you on the condition that you authorise us to place details of any claims made against this policy on the database of ICR Ltd, where they will be retained and be available for other insurance companies to inspect. You also authorise us to obtain from ICR Ltd personal information about you that is (in our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of the Privacy Act 1993.

