



# TRAVEL INSURANCE

Combined Financial Services Statement and Policy Wording  
Effective 8 December 2023

# Content

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## ABOUT US

About 1Cover	01
About Your 1Cover NZ Travel Policy	01
Coronavirus (COVID) Information	03
Table Of Benefits	04

## POLICY WORDING

Buying The Policy	05
What You're Covered For	16
Making A Claim	78

## DEFINITIONS

Definitions	81
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## FINANCIAL SERVICES STATEMENT

About Us	88
Remuneration & Associates	88
Professional Indemnity Insurance	89
Complaints Procedures	90

# ABOUT US





# About 1Cover

## Your Insurer

The **Insurer** of this **Policy** is HDI Global Specialty SE – New Zealand, which is licensed to carry on insurance business in New Zealand in accordance with the Insurance (Prudential Supervision) Act 2010. It is registered as a financial service provider on the Financial Service Providers Register (FSP 774050).

HDI Global Specialty SE is registered in Germany with registration number HRB 211924 authorised by Bundesanstalt für Finanzdienstleistungen ("BaFin"). It is authorised to carry on insurance business in Germany Insurance Supervisory Act ("Versicherungsaufsichtsgesetz"). It is a member of the Talanx Group

## Insurance Rating Information

Standard and Poor's has assigned to HDI Global Specialty SE the financial strength of 'A+' (Outlook Stable) as of 21 November 2022.

Rating	Description	Rating	Description
AAA	Extremely Strong	CCC	Very Weak
AA	Very Strong	CC	Extremely Weak
A	Strong	R	Regulatory Supervision
BBB	Good	SD	Selective Default
BB	Marginal	D	Default
B	Weak	NR	Not Rated

The 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. The rating scale above is in summary form. A full description of this rating scale can be obtained from [www.standardandpoors.com](http://www.standardandpoors.com).





## About 1Cover

1Cover NZ Ltd, Company No 1588084, FSP472306 (a NZ company) arranges this insurance as an Appointed Representative of Coffre-Fort Pty Ltd, ABN 66 125 358 518 AFS Licence No. 472457. 1Cover is authorised by Coffre-Fort to distribute and issue travel insurance policies. The information provided is only intended as a guide about the travel insurance product.

Coffre-Fort acts as the underwriting agent of the **insurer** under a binding authority from the **insurer**, which means it can issue, vary, renew or cancel your insurance on their behalf and handle and settle any claims you make. Coffre-Fort and 1Cover act on behalf of the **insurer** and not on your behalf.

## Emergency Assistance

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

## About Your 1Cover NZ Travel Policy

**Your Policy** is a contract of insurance between **You** and **Us** that consists of this Policy Wording, your latest **Certificate of Insurance** and any special terms and conditions we've sent **You** that confirm any addition to or variation of Your Policy, including a letter from **Us** confirming or declining cover for **Your Pre-existing Medical Condition(s)**. Be sure to read them carefully and keep them in a safe place!

## Your Duty of Disclosure

Before **You** enter this insurance with **Us**, **You** have a Duty of Disclosure. This means that if **We** ask **You** questions that are relevant to **Our** decision whether to insure **You** and on what terms, **You** must tell us anything that **You** know and that a reasonable person in the circumstance would include in answering the questions.

**You** and everyone insured under your **Policy** (and listed in the Certificate of Insurance must comply with this duty. Please make sure **You** explain the duty to anyone else insured under **Your Policy**.

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



## Important Coronavirus (COVID-19) Information

Cover under this **Policy** is extended to include overseas medical claims arising from a positive diagnosis of the Coronavirus (meaning COVID-19 or SARS-COV-2 or any mutation or variation of these) by a qualified medical practitioner while on **Your Journey** Cover is extended under the following Sections of **Your Policy**:

[Section 1: Emergency Medical Assistance](#)

[Section 2: Overseas Emergency Medical & Hospital Expenses](#)

[Section 4: Hospital Cash Allowance](#)

[General Exclusion 13](#) applies in all other circumstances and Sections of the **policy**.

This **Policy** will not cover claims:

- Where circumstances existed that **You** knew or should reasonably have known of at the time **You** either bought the **Policy** or booked your travel, that may affect your travel or give rise to a claim under the **Policy**.  
See [General Exclusion 4](#) and [General Exclusion 22](#).
- If **Your** claim is associated with travel to countries for which a 'Do Not Travel' warning has been issued by the Ministry of Foreign Affairs & Trade (see [www.safetravel.govt.nz](http://www.safetravel.govt.nz)) or there are circumstances that a reasonable person in **Your** position should be aware of that may affect **Your** travel.  
See [General Exclusion 14](#).
- For costs or expenses that **You** incur due to mandatory quarantine, lockdown, curfew, or isolation orders, or if the government bans travel before or during **Your** trip.  
See [General Exclusion 15](#).



# Table Of Benefits

POLICY SECTION & BENEFITS		Excess Applies	Comprehensive/Frequent Traveller	Essentials	Medical Only	Domestic/Frequent Traveller Domestic	Already Overseas
			PER ADULT	PER ADULT	PER ADULT	PER ADULT	PER ADULT
MEDICAL							
1	Overseas Emergency Medical Assistance^	No	Unlimited	Unlimited	Unlimited	X	Unlimited
2	Overseas Emergency Medical & Hospital Expenses^^	Yes	Unlimited	Unlimited	Unlimited	X	Unlimited
2A	<i>Includes Dental Expenses (per adult)^</i>	Yes	\$1,000	\$500	\$500	X	\$500
3	Resumption Of Journey^*	No	\$3,000	X	X	X	\$3,000
4	Hospital Cash Allowance^^	No	\$5,000	X	X	X	\$5,000
5	Accidental Death*	No	\$25,000	X	X	\$25,000	\$25,000
6	Permanent Disability^^	No	\$25,000	X	X	X	\$25,000
7	Loss of Income^^	No	\$10,400	X	X	X	\$10,400
LUGGAGE							
8	Credit Card Fraud & Replacement^	Yes	\$5,000	\$1,000	X	X	\$5,000
8A	<i>Includes Travel Documents &amp; Traveller's Cheques^</i>	Yes	Yes	X	X	X	Yes
9	Theft Of Cash^#	No	\$250	X	X	X	\$250
10	Luggage & Personal Effects*	Yes	\$15,000	\$5,000	X	\$15,000	\$15,000
11	Luggage & Personal Effects Delay Expenses^	No	\$250	X	X	X	\$250
CANCELLATION							
12	Additional Accommodation & Travel Expenses*	Yes	\$50,000	X	X	\$2,000	\$50,000
12A	<i>Includes Family Emergency*</i>	Yes	Yes	X	X	Yes	Yes
12B	<i>Includes Emergency Companion Cover*</i>	Yes	Yes	X	X	Yes	Yes
13	Cancellation Fees & Lost Deposits*	Yes	Unlimited	\$2,500	X	Unlimited	Unlimited
14	Disruption Of Journey*	No	\$2,000	X	X	\$2,000	\$2,000
15	Alternative Transport Expenses^	Yes	\$5,000	X	X	X	\$5,000
ANCILLARY							
16	Personal Liability#	Yes	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million
17	Domestic Pets^^	Yes	\$500	X	X	X	\$500
18	Domestic Services^^	Yes	\$500	X	X	X	\$500
19	Rental Vehicle Insurance Excess##	Yes	\$5,000	X	X	\$5,000	\$5,000
CRUISE PACK ADD ON							
20	Pre Paid Shore Excursions Cancellation^^	Yes	\$1,000	X	X	\$1,000	\$1,000
21	Missed Cruise Departure^^	Yes	\$2,500	X	X	\$2,500	\$2,500
22	Cabin Confinement/Loss of Enjoyment^^*	No	\$1,500	X	X	\$1,500	\$1,500
23	Missed Port Cover^^	Yes	\$750	X	X	\$750	\$750
24	Formal attire cover^^*	Yes	\$1,500	X	X	\$1,500	\$1,500
25	Formal Attire Delay Allowance^^	No	\$250	X	X	\$250	\$250
WINTER SPORTS ADD ON							
26	Emergency Rescue^^	Yes	Unlimited	X	X	Unlimited	Unlimited
27	Ski Pack^^	Yes	\$750	X	X	\$750	\$750
29	Domestic Services	Yes	\$500	X	X	X	X
28	Piste Closure^^*	Yes	\$1,000	X	X	\$1,000	\$1,000
29	Bad Weather & Avalanche Closure^^	Yes	\$750	X	X	\$750	\$750
30	Winter Sports Equipment Hire^^	Yes	\$1,500	X	X	\$1,500	\$1,500
31	Winter Sports Equipment Excess^^*	Yes	\$1,750	X	X	\$1,750	\$1,750
RENTAL VEHICLE INSURANCE EXCESS ADD ON^^#			\$5,000 - \$8,000	X	X	\$5,000 - \$8,000	X

Unless otherwise specified in the Policy Wording:

Sections 12, 12A,12B, 13 and 14 - if You claim for the same or similar cancelled services/facilities or alternative arrangements under sections 12, 12A,12B,13 and 14 **We** will only pay the higher of the two amounts, not both. Benefit limits are per adult traveller. For accompanying dependants, the **Policy** benefits are shared with the adult traveller.

# Limits are per policy regardless of the number of persons the claim relate to.

^^ You only have this cover for these sections if the relevant pack has been purchased.

\* Sub-limits apply

^ You do not have cover under these sections while travelling in New Zealand.



# POLICY WORDING

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## Policy Wording

This Policy Wording explains:

- How to buy the **Policy** – [click here](#)
- What the **Policy** covers – [click here](#)
- How to make a claim under the **Policy** – [click here](#)

You should read the Policy Wording before buying the **Policy** because You are responsible for ensuring that the insurance cover **You** select, is suitable for your needs.

Any updates to this Policy Wording, will be available at [www.1cover.co.nz/policydetails/](http://www.1cover.co.nz/policydetails/) . We will email You if any important changes happen while your **Policy** is in force.

## How To Buy The Policy

This Travel Insurance is only available to buy via **Our** website at [www.1cover.co.nz](http://www.1cover.co.nz) or by contacting **Our** [customer service team](#). **Policies** can also be purchased over the phone by arranging a call back through our online chat or emailing customer service. Before buying the **Policy**, You should consider:

- The different levels of cover available – [click here](#)
- Whether You are eligible for cover – [click here](#)
- How frequently You travel – [click here](#)
- Whether You need any extra optional cover – [click here](#)
- The level of **excess** that You prefer – [click here](#)
- The cost of the policy – [click here](#)
- The terms of cancelling your policy – [click here](#)



## The Different Plans and Levels of Cover Available

**You** need to consider who will be covered and choose the level of cover **You** need to suit **Your** travel plans.

You can choose from 7 plans with differing benefits and levels of cover.

Plans Available	What's included
Comprehensive	Sections 1 to 19.
Essentials	Sections 1, 2, 2A, 8, 10, 13 and 16.
Medical Only	Sections 1, 2, 2A and 16.
Domestic	Sections 5, 10, 12, 12A, 12B, 13, 14, 16 and 19.
Already Overseas	Sections 1 to 19.
International Frequent Traveller	Sections 1 to 19.
Domestic Frequent Traveller	Sections 5, 10, 12, 12A, 12B, 13, 14, 16 and 19.

## Whether You Are Eligible for Cover

Cover is only available if **You** fulfil the following requirements at the time of purchase:

- **You** currently reside in New Zealand; and
- **Your** trip starts and ends in New Zealand; and
- **You** satisfy the age limits that apply to the chosen plan; and



### Comprehensive | Essentials | Medical Only | Domestic

These plans are appropriate for **New Zealand Residents** whose **journey** has not yet commenced. In addition to meeting the eligibility criteria on Page 6 above, We can only provide cover under these plans if:

- **You** purchase the **Policy** before leaving **Your Departure Point**; and
- **Your** itinerary matches the travel dates and destinations shown on **Your Certificate of Insurance**.

### Already Overseas

The Already Overseas plan is appropriate for **New Zealand Residents** who are already **Overseas** and need travel insurance cover because they have either forgotten to purchase before they left New Zealand or, their existing travel insurance policy has expired.

Please read our conditions of purchase carefully. **We** can only provide cover if you satisfy the following conditions at the time of purchase:

- You are aged 64 or under; and
- You have a permanent residential address in New Zealand and will be returning to resume residence in New Zealand at the end of your **Journey**; and
- You intend to return to New Zealand on the date **your Policy** ends (by providing evidence of a return flight); and
- You purchase **Your Policy** within 5 days from either the date **You** departed New Zealand; or the expiry of any other travel insurance policy; and
- Your period of **Overseas** travel does not exceed 15 consecutive months in total from the date you originally departed New Zealand; and





- **Journeys** can be up to a maximum of 90 days; and
- Purchasing an Already Overseas policy is limited to one **Journey** every 12 months.

**Please Note:** Under this plan, “**Journey**” means the time from when the **Policy** is issued while you are **Overseas** and ends when you arrive at any immigration counter in New Zealand.

## Frequent Travellers

This plan covers an unlimited number of journeys both internationally and domestically for a twelve-month period. This applies to both leisure and business travel.

The maximum duration of cover for any one journey will depend upon which policy option you have selected. You can choose from 21, 45 or 90 days per trip.

There are two plans available:

International Frequent Traveller	Domestic Frequent Traveller
<p>International Frequent Traveller covers <b>Overseas</b> and domestic <b>Journeys</b>. Domestic <b>journeys</b> will only be covered when you are more than 100km from your <b>Home</b>.</p> <p>International travel: You have cover under Sections 1-19 while <b>Overseas</b>.</p> <p>Domestic travel: You have cover under Sections 5, 10, 12, 12A, 12B, 13, 14, 16 and 19.</p>	<p>Domestic Frequent Traveller covers journeys within New Zealand, but you are only covered when you are more than 100km from <b>Your Home</b>.</p> <p>Domestic travel: You have cover under Sections 5, 10, 12, 12A, 12B, 13, 14, 16 and 19.</p>

All benefit limits and sub-limits are reinstated at the end of each **Journey** (other than [Section 16 - Personal Liability](#), where the amount shown in the **Table of Benefits** is the most we will pay for all claims under the **Policy**).



## When You Will Not Be Eligible for Cover

There are certain circumstances where you would not be eligible for cover. This is applicable to all plans, except **Domestic**.

- You do not intend to return to New Zealand on the completion of your **Overseas Journey**; or
- You are using this travel insurance to substitute with a private health insurance while **Overseas**; or
- You have not met the requirements of eligibility.

## Age Limits That Apply

Varying age limits apply to our plans. Age limits below are as at the date of issue of your **Certificate of Insurance**.

Levels of cover	What's included
Comprehensive	Travellers of all ages <sup>^</sup>
Essentials	Travellers aged 74 and under
Medical Only	Travellers aged 74 and under
Domestic	Travellers of all ages <sup>^</sup>
Already Overseas	Travellers aged 64 and under
Frequent Traveller	Travellers aged 64 and under

\* Cover is only available up to a maximum of 6 months per one **Journey** for travellers aged 80 years or over.

<sup>^</sup> If you are aged 80 years old or above, a \$3,000 Excess applies for all claims **Arising** from, related to, or associated with an **injury**, **illness** or medical condition. For all other claims, refer to the section titled “The Level of Excess That You Prefer” – [view here](#)



## Amendment Of Cover

In certain circumstances, **We** will allow you to amend your **Policy** after purchase.

Where **We** agree to update or add to the cover under your **Policy**, the change in cover will only apply to circumstance which **Arise** after We have issued you with an updated **Certificate of Insurance** reflecting the change.

Where **We** agree to your request to remove any cover under your **Policy**, **You** will not be able to make any claim or exercise any other right under the cover that has been removed for any circumstance which **Arises** at the time or after your **Policy** is updated.

## Where You Are Travelling To

When you apply for the **Policy**, you need to tell us where you are travelling to. The premium you pay for the **policy** depends on your destination(s). The **Policy** only covers loss, **injury** or **illness** which occurs in the countries or regions shown on your **Certificate of Insurance**.

**Please Note:** **We** will cover **You** for stopovers in the USA if you also nominate USA as a destination when **You** apply for cover.

## Cruise Holidays

If **You** are going on a multi-night **Cruise**, **You** must select an appropriate region to cover the main area of travel and the ports that **You** will dock at. **You** must select the **Cruise Pack** and pay the additional premium to have cover under the **Policy**. The **Cruise Pack** will then appear on **Your Certificate of Insurance**. There is, however, no cover under any sections of the **Policy** when **You** are on a cargo ship or freighter.





## Whether You Need Any Extra Optional Cover

### High-Value Items

**Luggage & Personal Effects** are covered under all plans (see [Section 10 - Luggage & Personal Effects](#)), except for Medical Only, but individual limits apply to each item.

The option to add high-value items is only available for Comprehensive and International Frequent Traveller plans.

**You** can purchase up to \$5,000 additional cover for **High-Value Items**, other than jewellery, watches, Bicycles and watercraft (excluding surfboards) by listing each item and its value when You apply for cover.

Please Note: **High-Value Items** cover cannot be more than 12 months.



## Cruise Pack

This Policy does not automatically cover **You** for any costs related to **Cruises**. If **You** are going on a **Cruise** for 2 nights or more, **You** MUST select the **Cruise Pack**, pay the additional premium, and have it shown on **Your Certificate of Insurance**. You will not have cover under this **Policy** if **You** go on or intend to go on a **Cruise** and have not selected this cover.

You do not need to add **Cruise** cover if **You** are:

- not going on a **Cruise**;
- travelling on a **Cruise** for only one night;
- only taking a ferry trip; or
- sailing (note: that sailing is not covered if You are more than 10 nautical miles off any land mass).

You can purchase the **Cruise Pack** with all plans, except Essentials and Medical Only. The **Cruise Pack** must be applied for at least 24 hours before travelling on a **Cruise**. You cannot purchase this pack individually.

By adding the **Cruise Pack**, all of the **Policy** benefit sections for **Your** chosen plan will be included. The following sections in the table below are additional benefits included with the **Cruise Pack**. This table also shows the coverage limits under each section.

Sections	Benefit	Amount
20	Pre-Paid Shore Excursions Cancellation	\$1,000
21	Missed Cruise Departure	\$2,500
22	Cabin Confinement/Loss of Enjoyment*	\$1,500
23	Missed Port Cover	\$750
24	Formal Attire Cover	\$1,500
25	Formal Attire Delay Allowance	\$250

\*sub-limits apply



## Winter Sports Pack

You can purchase the **Winter Sports Pack** with all plans, except Essentials and Medical Only by paying an additional premium. You will only have the cover provided under the sections included in the **Winter Sports Pack** if you select this option at the time of purchase and you have paid the required additional premium.

If you do not purchase the **Winter Sports Pack** you will not be covered for any losses **arising** directly or indirectly from you participating in **winter sports activities** under the following sections:

[Section 1 - Emergency Medical Assistance](#)

[Section 2 - Emergency Medical & Hospital Expenses](#)

[Section 12 - Additional Accommodation & Travel Expenses](#)

[Section 12A - Family Emergency](#)

[Section 12B - Emergency Companion cover](#)

[Section 13 - Cancellation Fees & Lost Deposits](#)

The **Winter Sports Pack** must be purchased at least 24 hours before participating in **winter sports activities**. You cannot purchase this pack individually. The following sections in the table below are included in the **Winter Sports Pack**. This table also shows the coverage limits under each section.

Sections	Benefit	Amount
26	Emergency Rescue	Unlimited
27	Ski Pack	\$750
28	Piste Closure*	\$1,000
29	Bad Weather & Avalanche Closure	\$750
30	Winter Sports Hire Equipment	\$1,500
31	Winter Sports Equipment Excess*	\$1,750

\*sub-limits apply





You must be aged 64 years and under at the time your **policy** is issued to purchase this option.

This additional option does not provide cover for claims under Permanent Disability or Personal Liability that **arise** from you participating in **winter sports activities**.

A double **excess** applies for all claims under sections Overseas Emergency Medical & Hospital Expenses, Additional Accommodation & Travel Expenses and Cancellation Fees & Lost Deposits if you purchase this option and your claim **Arises** directly from you participating in **winter sports activities**. You cannot pay to remove this **excess**.

## Rental Vehicle Insurance Excess

Your **policy** automatically provides cover under [Section 19 - Rental Vehicle Insurance Excess](#) for all plans, except for Medical Only and Essentials. You can increase the benefit level shown in the **table of benefits** by nominating the level of additional cover required from the options We make available to you and paying an additional premium at the time you purchase your **policy**. The amount of additional cover purchased by you will be shown on your **Certificate of Insurance**.

## Pre-Existing Medical Conditions

Please refer to our **pre-existing** medical **condition** process – [view here](#).



## The Level of Excess That You Prefer

The **excess** is the amount you must pay us towards the cost of any claim you make. If We agree to pay your claim, We will deduct the **excess** from the amount of the claim We will pay to you.

You can select the amount of the **excess** you wish to pay on certain claims when you apply for your **policy**. Your **Certificate of Insurance** will show the **excess(es)** that apply to the cover you select. The higher the **excess** you choose, the lower your premium will be.

**Please note:**

We may impose an additional **excess** for claims **arising** from some medical conditions. This will be shown on your **Certificate of Insurance** and the letter you receive from us if You have declared any **Pre-Existing Medical Conditions(s)**.

If you are 80 years old (or older) there is an age excess of \$3,000 on any claim arising from, related to or associated with an injury, illness or medical condition.

Additional excesses apply to the **Winter Sports Pack** – view [here](#).

You cannot pay to remove these **excesses**.



## The Cost of The Policy

We will advise you of the premium payable for your **policy** when you apply for cover.

It will be based on a number of factors including your travel destination(s), the duration of your **Journey**, the level of cover and **excess** you choose, the number of people covered, your age and any optional extra cover you select.

It will also include some government charges and taxes (for example, GST).

## What You're Covered For

This part of the Policy Wording explains:

- The period for which you're covered – [click here](#)
- Circumstances in which you can extend your **policy** – [click here](#)
- What the **policy** covers and does not cover – [click here](#)
- Exclusions and conditions that limit what you're covered for under the **policy**– [click here](#)





## The Terms on Cancelling Your Policy

If you decide that you do not want this **policy**, you can cancel it via the [Online Policy Manager](#) or you can contact us. It's important to understand that cancelling your **policy** means that you won't be eligible for any cover, and you won't be able to make any claim under your **policy**. The following cancellation terms apply depending upon the circumstances.

### 14 Days Cooling-Off Period

You may change your mind about buying this policy within fourteen (14) days of issue of the **Certificate of Insurance** ('cooling-off period') and We will provide a full refund. We must receive your request within the 14 days either in writing or by email. Alternatively, you may log in to your Policy Manager account and cancel your **policy** online.

This cooling-off right does not apply if you have made a claim or if you have started your **Journey**.

### Cancellation by You After 14 Days

You can cancel your **policy** after 14 days, and We will refund the amount you paid less the proportion of the premium for the period which you were insured. We will also deduct an administration fee of \$25 from the amount that We refund you.

However, no refund will be provided if you have made a claim, or you have exercised any other right under your **policy**. If you choose to end your **Journey** early, We will not reimburse any premium of any unused portion of your **policy**.



## Cancellation by Us

We may cancel this **policy** at any time as allowed by law by notifying You in writing of the date from which cancellation is to take effect. We may only cancel in certain circumstances, including where you have:

- Breached your duty to take reasonable care not to make misrepresentation; or
- Breached a provision of your **policy**; or
- Made a fraudulent claim under any **policy** of insurance.

If We cancel, We will only refund the portion of the premium for your **policy** for the period for which you were not insured. There will be no administration charge where We choose to cancel.

## Complaints

If you have any concerns about the **policy** or the insurance services you receive, please refer to the [Complaints Procedures](#) or lodge a [Complaint online](#).



## Period For Which You Are Covered

The earliest that cover under the **policy** starts is when We issue you a **Certificate of Insurance**. This confirms the period for which you are insured.

Importantly:

- Cover for [Section 13 - Cancellation Fees & Lost Deposits](#) starts on the date the **Certificate of Insurance** is issued.
- If you need to return **home** during your **Journey** (unless it is a claimable event) cover provided by your **policy** will be suspended from the time you return to your **home** until the time you leave your **home** to continue your **Journey**.

Please note it does not change the end date of your **policy**. Following resumption of your **Journey** your **policy** will remain valid until the end date shown on your **Certificate of Insurance** or your permanent return to your **home**, whichever happens first.

We will not pay any cost in relation to your return to New Zealand (unless these costs are covered by this **policy**) or for your expenses to travel **Overseas** to resume your **Journey**. Any **illness** or **injury** you have developed, show symptoms for, have diagnosed, or treated in New Zealand before you resume your Journey will not be covered in the remaining insurance period, as it will be considered a **pre-existing medical condition** from the time you resume your **Journey**.

- Cover under all other sections starts on the first of the travelling dates shown on your **certificate of insurance**, except for the [Already Overseas](#) plan, where there is no cover under any section for the first 72 hours after commencing your **Journey**. This means there is no cover **Arising** from events that happen within or before this period.
- All cover ends on the earlier of the date you return **home** or the last of the travelling dates shown on your **certificate of insurance**.
- You must purchase your **policy** before you leave your **departure point**, except where you are purchasing the Already Overseas plan.



## Circumstances In Which You Can Extend Your Policy

If you decide to travel for longer than the original travel dates stated on your **certificate of insurance**, you can apply to extend your policy via our Online Policy Manager.

You must apply for an extension before Your Policy expires (11:59 PM NZST).



If We agree to extend your **Journey** end date and you pay the additional premium, We will issue you with a new **certificate of insurance**. We will agree to extend your **policy** end date on request unless:

- You have made a claim, or you are aware that You may need to make a claim under Your existing Policy that You have not advised to us; or
- Your age exceeds our [age limit](#) for the selected plan.
- It **Arises** from any **pre-existing medical condition(s)**, which are automatically covered ([click here to view](#)) and you have not been **hospitalised** (including day surgery or emergency department attendance) for that condition(s) in the past 12 months (regardless of whether your **pre-existing medical condition(s)**, was covered under the original **policy**; or
- You have suffered from a new medical condition during the term of the original Policy; or
- You are aged 80 years or over when you request the extension to a Comprehensive Policy; or
- You are aged 75 or over and request an extension to an Essentials or Medical Only policy; or
- You are aged 65 or over and request an extension to an Already Overseas Policy.

The cost of any extensions or amendment are calculated at the current rates for the relevant plan at the time of the extension or amendment.



## What The Policy Covers, And Does Not Cover

The policy provides 31 different types of benefits.

### Benefit Limits

The table of benefits ([view here](#)) shows:

- Whether the benefit is included in the plan you have selected; and
- The maximum amount We will pay for certain types of claims

### Limits On Cover

Although We strive to provide as wide coverage as possible, the **policy** does not cover every circumstance. The limits on the cover are explained in each section and in the section titled [General Exclusions](#). Carefully read these sections to understand what you are, and are not, covered for.





## 1. Emergency Medical Assistance

This cover applies to all plans, excluding Domestic and Domestic Frequent Traveller. Our emergency assistance team are available 24/7 to help you if you need it. This assistance is offered to you regardless of whether your claim is related to COVID-19.

Please Note: You will not have cover under this **policy** section while travelling on a **Cruise** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **Winter Sports Pack**.

### We Will Pay

We will pay for our emergency assistance provider, First Assistance to provide the following services if you **injure** yourself or become **ill** while **Overseas**:

- a) Arrange access to a **medical adviser** for emergency medical treatment while you are **Overseas**.
- b) Arrange medical transfer if you need to be transported to the nearest **Overseas hospital** for emergency medical treatment or evacuation if you need to be brought back to New Zealand with appropriate medical supervision.
- c) Provide written guarantees of payment of **reasonable** expenses for emergency **hospitalisation** that may be required while you are **Overseas**.
- d) Pass on messages to your **family** or employer in the case of an emergency.
- e) Arrange for your **dependants** to return to New Zealand during your **Journey** if they are left without supervision following your **hospitalisation** or evacuation.



If you die because of an **injury** or **illness** during your **Journey**, **We** will also pay up to \$15,000 per person for the **reasonable** cost of either a funeral or cremation **Overseas** and/or returning your remains to your **home**.

## We Will Not Pay

**We** will not pay for

- a) Any **Hospital** or medical costs incurred in New Zealand.
- b) Any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has given.
- c) Medical evacuation or the transportation of your remains from New Zealand to an **Overseas** country.
- d) Any claims under this section **Arising** from your participation in **winter sports activities**, unless you have purchased the **Winter Sports Pack**.
- e) Any claims under this section **Arising** during your travel on a **Cruise**, unless you have purchased the **Cruise Pack**.
- f) Any claims **Arising** from search and rescue.

## You Can Choose Your Own Doctor

You may choose your own **medical adviser** or First Assistance can appoint an approved **medical adviser** to see you unless you are treated under a **reciprocal health care agreement**. If you do not get the medical treatment you expect, although First Assistance can assist you, neither we nor First Assistance will be liable for anything that results from that treatment.



## 24 Hours Emergency Assistance

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

If you are advised that you need medical transfer or evacuation to New Zealand, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses.

If you do not contact First Assistance or follow their guidance, we will not pay any expenses that would have been avoided or minimised if you had followed their guidance.

## 2. Overseas Emergency Medical & Hospital Expenses

This cover applies to all plans, excluding Domestic and Domestic Frequent Traveller.

This section is extended to cover your actual and reasonable medical expenses incurred **Overseas** if you need medical treatment because you are diagnosed with COVID-19 by a qualified medical practitioner while on your **Journey**.

Please Note: You will not have cover under this **policy** section while travelling on a **Cruise** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **Winter Sports Pack**.

### We Will Pay

We will reimburse:

- a) You for reasonable Overseas emergency medical, hospital and other necessary treatment expenses you incur until you get back to New Zealand if you become ill or injured Overseas. This cover is subject to the following conditions.
- b) The medical or **hospital** expenses must have been incurred by a claimable event and confirmed in writing by a **medical adviser**.
- c) You must make every effort to keep your medical and **hospital** expenses to a minimum.



- If you are **hospitalised** or, if you are treated as an outpatient and the total cost of the treatment will exceed \$1,000, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval for any expenses. If you do not, we will not pay for any expenses that First Assistance would not have approved or arranged had you sought their prior approval.
- If First Assistance determines that you should return home to New Zealand for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to First Assistance's recommendation. You will then be responsible for any ongoing or additional costs relating to or **Arising** out of the event for which you have claimed.

We will only pay for medical expenses incurred within 12 months after an **illness** first showed itself or the **injury** happened.

## We Will Not Pay

We will not pay for expenses:

- a) Incurred in New Zealand.
- b) **Arising** from **pre-existing medical condition(s)** except as specified under [Pre-existing Medical Condition\(s\) \(view here\)](#).
- c) If you do not take the advice of First Assistance.
- d) For more than 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by First Assistance.
- e) In respect of medical care that is covered under a **reciprocal health care agreement**.
- f) **Arising** from your participation in **winter sports activities** unless you have purchased the **Winter Sports Pack**.
- g) **Arising** during your travel on a **Cruise** unless you have purchased the **cruise pack**.
- h) **Arising** from any search and rescue.
- i) **Arising** from any COVID-19 testing or vaccinations unless undertaken as part of your **hospitalisation**.
- j) Relating to COVID-19 where the **policy** was issued after your departure from your **home** in New Zealand.



## 2A. Dental Expenses

This cover applies to all plans, excluding [Domestic](#) and [Domestic Frequent Traveller](#).

### We Will Pay

We will reimburse the cost of emergency dental treatment up to a maximum payable benefit for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and **natural teeth**.

### We Will Not Pay

We will not pay for expenses:

- a) Incurred in New Zealand.
- b) **Arising** from **pre-existing medical condition(s)** except as specified under [Pre-existing Medical Condition\(s\)](#) on page 62.
- c) Relating to damage to dentures, dental prostheses, bridges or crowns.
- d) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- e) For dental treatment caused by or related to the deterioration and/or decay of teeth, including root canal treatments.
- f) For preventative dental treatment.





### 3. Resumption Of Journey

This cover only applies to Comprehensive, Already Overseas and International Frequent Traveller plans.

#### We Will Pay

We will pay:

a) If you return to your **home** from **Overseas** because:

- during your **Journey**, a **relative** died unexpectedly or is **hospitalised** following a serious **injury** or **illness** (except **Arising** from a **pre-existing medical condition(s)**); and
- it is possible for your **Journey** to be resumed; and
- more than 14 days of the period of cover remains, as noted on your **certificate of insurance**; and
- you resume your **Journey** within 30 days of your return to New Zealand.

We will reimburse the cost of the airfares for you to return to the place where your **Journey** was interrupted.

b) If the **relative** is **hospitalised** in New Zealand or Australia or dies in New Zealand or Australia after the **policy** is issued as a result of a **pre-existing medical condition(s)**, and at the time of **policy** issue you were unaware of the likelihood of such **hospitalisation** or death, the most we will pay under this sections is:

Per Adult	\$2,000
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## We Will Not Pay

We will not pay if:

- a) You were aware of any reason, before your period of cover commenced, that may cause your **Journey** to be cancelled, disrupted or delayed.
- b) The death, **injury** or **illness** of the **relative arises** from a **pre-existing medical condition(s)** except as specified under [Section 3. b\) Resumption Of Journey.](#)
- c) You can claim your resumption of **Journey** expenses from anyone else.

## 4. Hospital Cash Allowance

This cover only applies to Comprehensive, Already Overseas and International Frequent Traveller plans.

This section includes cover regardless of whether you are diagnosed with COVID-19.

## We Will Pay

We will pay you \$50 for each day you are in **hospital** if you are in **hospital** for more than 48 continuous hours while you are **Overseas**.

## We Will Not Pay

We will not pay:

- a) For the first 48 continuous hours you are in **hospital**;
- b) If you cannot claim for **Overseas** medical expenses in [Section 2 - Emergency Medical & Hospital Expenses.](#)



## 5. Accidental Death

This cover applies to all plans other than Essentials and Medical Only.

### We Will Pay

We will pay the accidental death benefit shown in the **table of benefits** to your estate if:

- a) You are **injured** during your **Journey** and you die because of that **injury** within 12 months of the **injury**; or
- b) During your **Journey**, your transport goes missing or is presumed lost while you are on it, sinks or crashes and you are presumed dead and your body is not found within 12 months.

We will only pay \$5,000 in respect of any **dependant**.

## 6. Permanent Disability

This cover only applies to Comprehensive, Already Overseas and International Frequent Traveller plans.

### We Will Pay

We will pay the permanent disability benefit shown in the **table of benefits** if:

- a) You are **injured** during an **Overseas Journey**; and
- b) Within 12 months of the **injury** you have **totally lost** all of the sight in one or both eyes or the total use of a hand or foot at or above the wrist or ankle; and the loss is for at least 12 months and, in our opinion after consultation with an appropriate medical specialist, will continue indefinitely.



## We Will Not Pay

We will not pay:

- a) Any claims under this section **Arising** from your participation in **winter sports activities**.

## 7. Loss Of Income

This cover only applies to Comprehensive, Already Overseas and International Frequent Traveller plans.

### We Will Pay

We will pay \$400 per week for up to 26 weeks if:

- An **injury** which occurs during an **Overseas Journey** causes you to become disabled within 30 days of the **injury**; and
- The disablement continues for more than 30 days after your return to New Zealand; and
- As a result of the disablement, you cannot do your normal **full-time job** or suitable alternative work; and
- You lose all income.

### We Will Not Pay

We will not pay for:

- a) The first 30 days of your disablement from the time you return to New Zealand.
- b) Loss of income of **dependants**.



## 8. Credit Card Fraud & Replacement

This cover only applies to Comprehensive, Essentials, Already Overseas and International Frequent Traveller plans.

### We Will Pay

We will reimburse:

- a) The replacement cost (including communication costs) of your credit cards you lose, or which are stolen from you during an **Overseas Journey**.
- b) Loss resulting from the fraudulent use of your credit card which is lost or stolen during the **overseas Journey** where the loss is not covered by any guarantee provided by the bank or issuing company.

### We Will Not Pay

We will not pay if:

- a) You do not report the theft within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the cards were issued; and
- b) You cannot provide us with a written statement from them.



## 8A. Travellers Cheques & Travel Documents Cover

This cover only applies to Comprehensive, Already Overseas and International Frequent Traveller plans.

### We Will Pay

We will reimburse the replacement costs (including communication costs) of any travel documents, including passports or travellers cheques you lose or which are stolen from you during an **overseas Journey** where the loss is not covered by any guarantee provided by the bank or issuing company.

### We Will Not Pay

If you do not report the theft within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the travel documents were issued. You can prove that you made a report by providing us with a written statement from them.

## 9. Theft Of Cash

This cover only applies to Comprehensive, Already Overseas and International Frequent Traveller plans.

### We Will Pay

We will reimburse the value of cash, bank notes, currency notes, postal orders or money orders stolen from your person during an **overseas Journey**.

### We Will Not Pay

We will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on your person at the time they were stolen.





You MUST report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority on which you were travelling when the theft occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.

## 10. Luggage & Personal Effects

Coverage under this section applies to all plans other than the Medical Only plan.

In this section:

**Accidentally damaged** means an unexpected, unintended, unforeseeable event causing damage. The accidental damage must occur while you are on your **Journey**.

**Concealed storage** compartment means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome. It also includes overhead storage on a plane, or train you are travelling on.

**Electronic & Communication devices** means photographic and video equipment, tablets, personal computers and electrical devices of any type. It does not include mobile phones.

**Luggage & personal effects** means any personal items owned by you and that you take with you or buy on your **Journey** and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any cash, bank notes, currency notes, cheques, credit cards, negotiable instruments, **bicycles**, drones, passports, business samples or items that you intend to trade.



**Unattended** means but is not limited to when an item is:

- not on your person or under your control at the time of loss;
- left with someone you don't know;
- left in a place where it can be taken without your knowledge including on the beach or beside the pool when you swim;
- left in a place where the item is out of your sight; and/or
- left at a distance where you are unable to prevent the item from being unlawfully taken

**Valuables** means passports, travel documents, jewellery, watches, phones, precious metals or stones or items made from precious metals or stones, furs, binoculars, telescopes, computer games, any kind of photographic equipment, computers, mobile phones, laptops or tablets.

## We Will Pay

We will pay the repair cost or value of any **luggage & personal effects** which are stolen or **accidentally damaged** or are permanently lost during your **Journey**.

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your **Journey**.

We will not pay more than the original purchase price of any item. We may repair or replace any item with an equivalent item at our option, instead of paying you.



### Limits

Subject to clauses b) and c), the maximum amount we will pay for any one individual item is \$750 per one Journey, except for

Electronics & Communication Devices, which have the following sub-limits.

First lost/stolen/damaged item*#	Maximum payable amount for the first item*#	Maximum payable amount for subsequent lost, stolen or damaged items within the same category*#
<b>Category 1:</b> Personal computer, Video recorder or Camera	\$3,000	\$750
<b>Category 2:</b> Mobile phones and tablets (including PDAs and any items with phone capabilities)	\$1,000	\$750



Pairs or related sets of items are considered as only one item and the appropriate single item limit will be applied. For example, this applies, but is not limited to:

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy;
- a matching pair of earrings;
- a mobile phone and its accessories (including sim cards).

In addition to the limit shown in the table of benefits section, we will pay up to a maximum of \$5,000 (or any lower amount which you have selected) for all high-value items combined. Depreciation and the standard item limits shown in [Section 10 - Luggage & Personal Effects](#) do not apply to **high-value items**. If you make a claim for **high-value items**, you must provide us with purchase receipts and/or valuations for the items claimed.

**Luggage & personal effects** left in a motor vehicle are only covered during the daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle and forced entry must have been made.

In addition, items stolen from a concealed storage compartment are limited to \$200 for each item, and \$2,000 in total for all stolen, even if they are high-value items.

### We Will Not Pay

- a) For any loss, theft of or damage to jewellery, mobile phones, tablets, cameras, video cameras, personal computers, computer equipment or their accessories which occurs after between the time they are checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus and the time they returned to your possession, unless an airline requires you to transport these items in the cargo hold and you have written confirmation from the airline to this effect.



b) For loss, theft of or damage to or of the following:

- cash, bank notes, currency notes, cheques or negotiable instruments;
- **bicycles**;
- drones;
- watercraft of any type (other than surfboards);
- sporting equipment while in use (including surfboards);

c) For loss, theft of or damage to **luggage & personal effects** which occurred:

- while they were left **unattended** in any place at any time, unless secured in your accommodation (excluding shared accommodation or room such as a hostel, Airbnb or campgrounds), a safe or secure luggage locker;
- left behind in any accommodation after you have checked out;
- left behind in any form of public or private transport; and/or
- left **unattended** in any shared accommodation or room (including but not limited to a hostel room and campgrounds) and not stored in a locked safe or locker;
- while they were left **unattended** and visible in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle;
- while they were left at, during or overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle.

The most we will pay if your Luggage & Personal Effects are stolen from a concealed storage compartment of an unoccupied locked motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items, even if they are **high value items**.

You must report any loss, theft or misplacement as soon as possible after becoming aware of the loss, to the police or an office of the bus line, airline, shipping line or rail authority You were travelling on when the loss, theft or misplacement occurred.

You must provide evidence that you made such report. Where possible a written statement from the relevant authority you reported the incident to, should be provided.



- d) For any loss, theft of or damage to valuables or electronics and communication devices left or stored in an overhead cabin or hold of any aircraft, bus, coach, train or watercraft. This exclusion will not apply if the transport provider has specifically instructed you that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to you prior to checking in;
- e) While they were being sent unaccompanied or under a freight contract;
- f) As a result of an electrical or mechanical breakdown;
- g) Because a fragile, brittle or an electronic component is broken or scratched- unless either the damage is to the lens of spectacles, binoculars or photographic or video equipment or was caused by a crash involving a vehicle in which you are travelling;
- h) Any process of cleaning, repair or alteration;
- i) Ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- j) For damage to mobile phone, laptop or tablet screens.
- k) For water (or any liquid) damage to mobile phones, laptops or tablets.

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to the age, wear and tear).





## 11. Luggage & Personal Effects Delay Expenses

This cover is only available on Comprehensive, Already Overseas and International Frequent Traveller plans.

In this section, **carrier** means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

### We Will Pay

We will reimburse you if any items of your **luggage & personal effects** are delayed, misdirected or misplaced by a **carrier** for more than 12 hours while you are **overseas** and in our opinion it was **reasonable** for you to purchase essentials items of clothing or other personal items.

You must provide us with written confirmation from the **carrier** who was responsible for your **luggage & personal effects** that they were delayed, misdirected, or misplaced.

We will deduct any amount we pay you under this section from any claim for lost **luggage & personal effects** under [Section 10 - Luggage & Personal Effects](#).

### We Will Not Pay

We will not pay if you are entitled to compensation for the amount claimed from the bus line, airline, shipping line or rail authority on which you are travelling. However, if you are not reimbursed for the full amount of your expenses, we will pay the difference, up to the limit of your cover.



## 12. Additional Accommodation & Travel Expenses

This cover is available on all plans other than the Essentials and Medical Only plans. Please Note: You will not have cover under this **policy** section while travelling on a **Cruise** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **Winter Sports Pack**.

### We Will Pay

We will reimburse:

- a) Any **reasonable** additional accommodation and travel expenses if you cannot travel because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that you are unfit to travel.
- b) If you shorten your **Journey** and return to New Zealand on the written advice of a **medical adviser** approved by First Assistance, the **reasonable** cost of your return to New Zealand. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to New Zealand.

If you do not have a return ticket booked to New Zealand before you were **injured** or became **ill**, we will reduce the amount of your claim by the price of the fare to New Zealand from the place from which you planned to return to New Zealand. The fare will be at the same fare class as the one you left New Zealand on.

- c) Your **reasonable** additional travel and accommodation expenses if a disruption to your **Journey** arises from the following reasons:
  - You lose your passport, travel documents or credit cards or they are stolen.



- Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of one of the following events:  
strike, riot, hijack, civil unrest, weather, natural disaster or accident affecting your mode of transport.
- You unknowingly break any quarantine rule.
- Your **home** is rendered uninhabitable by fire, explosion, earthquake or flood.

## We Will Not Pay

We will not pay:

- a) If before your period of cover commenced, you were aware of any reason that may cause your **Journey** to be cancelled, disrupted or delayed.
- b) If you can claim your additional travel and accommodation expenses from anyone else.
- c) If your claim related to the financial collapse of any transport, tour or accommodation provider.
- d) As a result of you or your **travelling companion** changing travel plans.
- e) For cancellations, delays, rescheduling or diversions to your scheduled or connecting transport unless it is due a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport.
- f) Any claims under this section **Arising** from your participation in **winter sports activities**, unless you have purchased the **Winter Sports Pack**.
- g) Any claims under this section **Arising** during your travel on a **Cruise**, unless you have purchased the **cruise pack**.



## 12A. Family Emergency

This cover is available on all plans other than the Essentials and Medical Only plans.

Please Note: You will not have cover under this **policy** section while travelling on a **Cruise** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **Winter Sports Pack**.

### We Will Pay

We will pay:

- a) If, during your **Journey**, your **travelling companion** or a **relative** of either of you is aged 84 or under and resides in New Zealand or Australia:
- dies unexpectedly;
  - is disabled by an **injury**; or
  - becomes seriously **ill** and requires **hospitalisation** (other than **Arising** out of a **pre-existing medical condition(s)**).

We will reimburse the **reasonable** additional cost of your early return **home** at the fare class at which you had planned to travel.

- b) If the **relative** is **hospitalised** in New Zealand or Australia or dies in New Zealand or Australia after the **policy** is issued as a result of a **pre-existing medical condition(s)**, and you were unaware of the likelihood of such **hospitalisation** or death at the time the **policy** was issued, the most we will pay under this section is:

Per Adult	\$2,000
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## We Will Not Pay

We will not pay:

- a) If you were aware of any reason that may cause your **Journey** to be cancelled, disrupted before your **Journey** commenced.
- b) If the death, **injury** or **illness** of a **relative arises** from a **pre-existing medical condition(s)**, except as specified under [section 12A](#).
  - b)Family Emergency.
- c) If you can claim your additional travel expenses from anyone else.
- d) As a result of you or your **travelling companion** changing travel plans.
- e) If your **travelling companion** or **relative** of either of you aged 85 or over and do not reside in New Zealand or Australia.
- f) Any claims under this section **Arising** from your participation in **winter sports activities**, unless you have purchased the **Winter Sports Pack**.
- g) Any claims under this section **Arising** during your travel on a **Cruise**, unless you have purchased the **cruise pack**.



## 12B. Emergency Companion Cover

This cover is available on all plans other than the Essentials and Medical Only plans.

Please Note: You will not have cover under this **policy** section while travelling on a **Cruise** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **Winter Sports Pack**.

### We Will Pay

We will reimburse:

- a) **Reasonable** additional accommodation and travel expenses you incur to remain with your **travelling companion** if he or she cannot continue their **Journey** because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that your **travelling companion** is unfit to travel.
- b) The **reasonable** accommodation and travel expenses of your **travelling companion** or a **relative** to travel to you, stay near you or escort you, if you are in **hospital** suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a **medical adviser** and with the prior approval of First Assistance.

### We Will Not Pay

We will not pay if:

- a) Before your period of cover commenced, you were aware of any reason that may cause your **Journey** to be cancelled, disrupted or delayed.
- b) If you can claim your additional travel and accommodation expenses from anyone else.
- c) As a result of you or your **travelling companion** changing travel plans.
- d) Any claims under this section **Arising** from your participation in **winter sports activities**, unless you have purchased the **Winter Sports Pack**.





- e) Any claims under this section **Arising** during your travel on a **Cruise**, unless you have purchased the **cruise pack**.

### 13. Cancellation Fees & Lost Deposits

This cover is available on all plans other than the **Medical Only** plan. Please Note: You will not have cover under this **policy** section while travelling on a **Cruise** or while participating in **winter sports activities** unless you purchase the **Cruise Pack** or the **Winter Sports Pack**

#### We Will Pay

- a) We will pay cancellation fees and lost deposits for unused travel and accommodation arrangements for which you have paid in advance and cannot recover in any other way if your **Journey** is cancelled or shortened at any time through circumstances that you did not expect or intend or outside of your control.
- b) We will reimburse the travel agent's cancellation fees up to the following amounts where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation.

Per Adult	\$1,500
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- c) We will not pay more than the level of commission or service fees normally earned by the agent, had your **Journey** not been cancelled. You must provide us with documentary evidence of the travel agent's lost commission or service fees.
- d) We will also pay the cancellation cost of tuition or course fees up to a maximum of \$2,000 per person.
- e) We will pay the value of any frequent flyer or similar air travel points, loyalty cards points, redeemable vouchers or other similar schemes, you used to purchase an airline ticket following cancellation of that airline ticket due to unforeseen circumstances outside of your control, if you cannot recover the lost points from any other source.



The amount we pay will be calculated as follows:

- the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket;
  - multiplied by the total number of points lost;
  - divided by the number of points used to obtain the ticket.
- f) If you cancel or shorten your **Journey** because a **relative** is **hospitalised** in New Zealand or Australia or dies in New Zealand or Australia after the **policy** is issued as a result of a **pre-existing medical condition(s)**, we will not cover you unless you were unaware of the likelihood of the **hospitalisation** or death before the **policy** was issued.

The most we will pay under this section is as follows:

Per Adult	\$2,000
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## We Will Not Pay

**We** will not pay if:

- a) before **your** period of cover commenced, **you** were aware of any reason that may cause **your journey** to be cancelled, abandoned or shortened.
- b) the cancellation fees or lost deposits **arise** because of the death, **injury** or **illness** of a **relative** aged 85 and over, and/or **arises** from a **pre-existing medical condition(s)** except as specified under section 13 Cancellation Fees & Lost Deposits.
- c) **you** or **your travelling companion** decide to change plans.
- d) **your** claim **arises** from any business, financial or contractual obligations. This exclusion does not apply to claims where **you** or **your travelling companion** are made redundant from full time employment in New Zealand provided **you** or they were not aware that the redundancy was to occur before the **policy** was issued.
- e) a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.



- f) the cancellation, delay or rescheduling is caused by a bus line, airline, shipping line or rail authority.
- g) **your** claim **arises** from the financial collapse of any travel agency, transport, tour or accommodation provider.
- h) **your** claim **arises** due to the failure of Your travel agent to pass on monies to operators or to deliver promised services.
- i) **your** claim **arises** from the mechanical breakdown of any means of transport.
- j) **your** claim **arises** from an act or threat of terrorism.
- k) **your** claim **arises** from the death, **injury** or **illness** of any person who resides outside of Australia or New Zealand.
- l) **you** are a full-time permanent employee and Your pre-arranged leave is cancelled by Your employer unless You are a full time member of the New Zealand Defence Force or of federal, state or territory emergency services.
- m) **your** claim **arises** from the breakdown or dissolution of any personal or family relationship.
- n) **your** claim **arises** from your participation in **Winter Sports Activities**, unless You have purchased the Winter Sports Pack.
- o) **you** were travelling on or intending to travel on a **Cruise**, unless You have purchased the **Cruise Pack**.
- p) the expenses **you** have paid for were on behalf of any other person, unless that person is also an insured person named on **your certificate of insurance**.



## 14. Disruption Of Journey

This cover applies to all plans other than the **Medical Only** and **Essentials** plans.

### We Will Pay

If your pre-paid scheduled transport is cancelled, rescheduled or delayed for a reason outside of your control, we will pay the disruption of **Journey** benefits shown in the **table of benefits**, subject to the following:

- a) If you are delayed for a least 6 hours, we will pay you up to \$200 for **reasonable** additional meal and accommodation expenses at the end of the initial 6-hour period; and up to \$200 for each 24-hour period that the disruption continues beyond the initial 6-hour delay; and/or
- b) If you cannot reach your next destination or connecting transport on time, we will pay you toward the cost of your pre-paid, unusable, non-recoverable accommodation, flights, tours, and event expenses.

### We Will Not Pay

We will not pay if a disruption to your **journey** if:

- a) You missed a connecting flight or transport service where the stopover, layover or connection originally scheduled on your itinerary was less than 4 hours.
- b) You can claim your additional meal and accommodation or non-refundable out of pocket expenses from anyone else.
- c) The disruption to your **journey arises** from the financial collapse of any travel agency, booking agent, transport, tour or accommodation provider.
- d) The disruption to your **journey arises** from an act or threat of terrorism.

### Nor will we pay for:

New flights or other transport costs or upgrades for you to continue your **journey**.



## 15. Alternative Transport Expenses

This cover only applies to the Comprehensive, Already Overseas and International Frequent Traveller plans.

### We Will Pay

We will pay your **reasonable** additional travel expenses to reach wedding, funeral, conference, sporting event or prepaid tour arrangements on time if your scheduled **overseas** transport is cancelled, delayed, shortened or diverted and that means you would not arrive on time.

### We Will Not Pay

We will not pay if the cancellation, delay, shortening or diversion of your scheduled transport **arises** from:

- a) The financial collapse of any transport, tour or accommodation provider.
- b) An act or threat of terrorism.

## 16. Personal Liability

This cover applies to all plans.

### We Will Pay

We will cover your legal liability for payment of compensation in respect of:

- death or bodily **injury**, and/or
- physical loss of, or damage to, property,

Occurring during your **Journey** which is caused by an accident or a series of accidents attributable to one source or originating cause.



We will also reimburse your **reasonable** legal expenses for settling or defending the claim made against you. You must not admit fault or liability for the claim or incur any legal costs without our prior written approval.

### We Will Not Pay

We will not pay for any amount you become legally liable to pay if the claim **arises** directly or indirectly from, or is in any way connected with, or is for:

- a) Bodily **injury** to you, your **travelling companion**, or to a **relative** or employee of either of you;
- b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your **relative**, or your **travelling companion**, or an employee of either of you;
- c) Your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d) Your conduct of, or employment in, any business, profession, trade or occupation;
- e) Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance **policy**, statutory or compulsory insurance or compensation scheme or fund, or under workers compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f) Any fine or penalty, or aggravated punitive, exemplary or liquidated damages;
- g) Disease that is transmitted to you or by you;
- h) Any relief or recovery other than monetary amounts;
- i) A Contract that imposes a liability on you which you would not otherwise have;
- j) Assault and/or battery committed by you or at your direction; or
- k) Conduct intended to cause bodily **injury**, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.
- l) Any claims under this section **Arising** from your participation in **winter sports activities**.



## 17. Domestic Pets

This cover is only available on the Comprehensive, Already Overseas and International Frequent Traveller plans.

### We Will Pay

We will reimburse you up to:

- a) \$25 for each 24 hour period for additional kennel, boarding or cattery fees for domestic dogs and cats owned by you if you are delayed **overseas** beyond your original return date due to an event covered under this **policy**.
- b) \$400 if your pet suffers an **injury** during your **overseas Journey** and requires veterinary treatment, provided that at the time of the **injury**, you pet was in the care of a **relative** or boarding kennel.

### We Will Not Pay

We will not pay any kennel or boarding cattery fees incurred outside of New Zealand.

## 18. Domestic Services

This cover is only available on the Comprehensive, Already Overseas and International Frequent Traveller plans.

### We Will Pay

If you become disabled as a result of an **injury** which occurs during an **overseas Journey** and the disablement continues after your return to New Zealand we will reimburse you up to \$50 per day for the cost of housekeeping services that you are unable to perform yourself.





## We Will Not Pay

We will not pay you if:

- a) You do not have a medical certificate confirming disablement and verifying the need for the housekeeping services while you are disabled.

## 19. Rental Vehicle Insurance Excess

This cover is available on all plans other than the Essentials and Medical Only plans.

Cover is only provided under this benefit if your **rental vehicle** agreement specifies an excess, deductible or damage liability fee that is payable in the event the **rental vehicle** is damaged or stolen while in your custody. This section does not cover your liability to pay an excess in respect of, tyres, windscreens, roof and underbody if they are not covered by the protection provided by the rental company under the **rental vehicle** agreement to which the excess, deductible or damage liability fees applies.

## We Will Pay

We will reimburse:

- a) If, during your period of cover, a **rental vehicle** you have rented from a rental company or agency is involved in a motor vehicle accident while you are driving it or damaged or stolen while in your custody, we will pay the lesser of:
  - the motor vehicle insurance excess or the liability fee you are required to pay under a damage waiver; and
  - the cost of repair of the property damage for which you are liable.

You must provide a copy of the following documents:

- your **rental vehicle** agreement;
- the incident report of the accident provided to or made by the rental company;
- an itemised list of the value of the damage;



- the repair account; and
- a written demand from the rental company or agency for the excess, liability fee or property damage.

b) This cover does not replace **rental vehicle** insurance and only covers the excess component up to the applicable benefit limit.

c) We will also pay up to \$500 for the cost of returning your **rental vehicle** to the nearest depot if your attending **medical adviser** certifies in writing that you are unfit to do so during your **Journey**.

The maximum amount we will pay for all claims combined under this section is shown in the **table of benefits** for the plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

### We Will Not Pay

We will not pay a claim involving the theft of, or damage to, your **rental vehicle** if any claim **arises** from you operating or using the **rental vehicle**:

- a) In violation of the rental agreement;
- b) While affected by alcohol or any other drug in a way that is against a law of the place you are in; or
- c) Without licence for the purpose for which you were using it.

### We also will not pay a claim if:

- d) You have purchased your **policy** after you have left your **departure point**; or
- e) The claim is for administrative charges or fees of the rental company that are not a component of the excess, deductible or damage liability fee specified in your **rental vehicle** agreement ( such as loss of use).



## 20. Pre-Paid Shore Excursions Cancellation

You only have this cover if you have purchased the **Cruise Pack** which is an option available for all plans other than Essentials and Medical Only.

### We will pay

If you cannot participate in your pre-paid shore excursion(s) due to your confinement in your cabin or in the **Cruise** medical center as a result of circumstances outside of your control, we will pay you, any cancellation fees you incur and your lost deposits.

## 21. Missed Cruise Departure

You only have this cover if you purchased the **Cruise Pack** which is an option available for all plans other than [Essentials](#) and [Medical Only](#).

### We Will Pay

We will pay up to the amount shown in the **Table of Benefits** for your **Reasonable** and necessary additional accommodation and travelling expenses to get you to the nearest port in your itinerary, incurred after you leave your **Home** in New Zealand, if you missed the scheduled departure of your pre booked cruise due to:

- An accident involving your means of transport provided you have written confirmation from appropriate authority stating full details of the accident;
- The cancellation, delay or diversion of your scheduled transport caused by riot, strike or civil commotion;
- Weather conditions;
- Natural disaster(s).



## We Will Not Pay

We will not pay if:

- a) You can claim your additional travel expenses from anyone else.
- b) Cancellations, delays or rescheduling caused by mechanical breakdown or operational requirements of the airline, bus line or rail authority.

## 22. Cabin Confinement/Loss of Enjoyment

You only have this cover if you have purchased the **cruise pack** which is an option available for all plans other than **Essentials** and **Medical Only**.

### We Will Pay

If as a result of **injury** or **illness** during your **Journey**, you are confined to bed in your cabin or the **cruise vessel's** medical centre for a continuous period of more than 48 hours then we will pay you \$150 for each 24 hour that you continue to be confined.

### We Will Not Pay

- a) For the first 48 continuous hours.
- b) If you cannot claim for emergency medical expenses in [section 2 - Emergency Medical and Hospital Expenses](#).



## 23. Missed Port Cover

You only have this cover if you have purchased the **cruise pack** which is an option available for all plans other than **Essentials** and **Medical Only**.

### We Will Pay

We will pay a \$250.00 for each scheduled port your **Cruise** never docks at during your **Journey**, which is due to weather conditions or natural disaster.

### We Will Not Pay

We will not pay if:

- a) You cannot get a written statement from the cruise company or relevant authority confirming the reason for the missed port; or
- b) You can make a claim on this benefit on anyone else.



## 24. Formal Attire Cover

You only have this cover if you have purchased the **cruise pack** which is an option available for all plans other than Essentials and Medical Only.

### We Will Pay

If during your **Journey**, your **formal attire** is stolen, damaged or permanently lost we will pay the lesser of:

- The repair cost; or
- The original purchase price of **formal attire**.

We have the option to repair or reimburse you the original purchase price of **formal attire**.

### We Will Not Pay

We will not pay for:

- a) For loss of or damage to **formal attire** which occurred whilst:
  - left **unattended** in any place at any time, unless secured in your accommodation (excluding shared accommodation or room such as a hostel, Airbnb or camp grounds), a safe or secure luggage locker;
  - left behind in any accommodation after you have checked out or Cruise cabin after you have disembarked;
  - left behind in any form of public or private transport; and/or
  - left **unattended** in any shared accommodation or room (including but not limited to a hostel room and camp grounds) and not stored in a locked safe or locker
  - left **unattended** and visible in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle;



- left at, during or overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle; and/or
- being sent unaccompanied or under a freight contract.

b) loss or damage **Arising** from:

- any process of cleaning, repair or alteration;
- ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.

You **MUST** report any loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred, You must prove that you made such report by providing us with a written statement from whoever you reported it to.



## 25. Formal Attire Delay Allowance

You only have this cover if you have purchased the **cruise pack** which is an option available for all plans other than [Essentials](#) and [Medical Only](#).

### We Will Pay

We will reimburse you if your **formal attire** is delayed, misdirected or misplaced while on the outward portion of your **Journey** for more than 12 hours from the time you boarded the **Cruise** and in our opinion, it was **reasonable** for you to purchase or hire alternative **formal attire**. You must provide us with written confirmation from the **carrier** who was responsible for your **luggage & personal effects** that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this section from any claim for lost **luggage & personal effects** [under section 24 - Formal Attire Cover](#).





### We Will Not Pay

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the misplacement, delay or misdirection has occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to the age, wear and tear).

## 26. Emergency Rescue

You only have this cover if you have purchased the **Winter Sports Pack** which is an option available for all plans other than **Essentials** and **Medical Only**.

### We Will Pay

First Assistance will arrange for your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment if you suffer an **injury** while participating in **winter sports activities**.

### We Will Not Pay

- a) We will not pay for any claims **Arising** from activities not defined as **winter sports activities**.
- b) We will not pay for any claims **Arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.
- c) We will not pay for any search and rescue.



## 27.Ski Pack

You only have this cover if you have purchased the **Winter Sports Pack** which is an option available for all plans other than **Essentials** and **Medical Only**.

### We Will Pay

If, as a result of your **injury** or **illness** during your **Journey**, you are unable to utilise the full duration of your pre--booked and pre--paid ski passes, ski hire, tuition fees or lift passes, we will reimburse you the irrecoverable cost of the unused portion for each insured person. You must obtain a medical certificate from a **medical adviser** in support of your claim for your **injury** or **illness**.

### We Will Not Pay

- We will not pay for any claims **Arising** from activities not defined as **winter sports activities**.
- We will not pay for any claims **Arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.



## 28. Piste Closure

You only have this cover if you have purchased the **Winter Sports Pack** which is an option available for all plans other than Essentials and Medical Only .

### We Will Pay

We will pay up to \$100 per 24 hour period if, as a result of not enough snow, bad weather or power failure in your pre booked holiday resort, all lift systems are closed for more than 24 hours.

We will pay for either:

- a) The cost of transport to the nearest resort; or
- b) The cost of additional ski passes.

### We Will Not Pay

We will not pay for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.



## 29. Bad Weather and Avalanche Closure

You only have this cover if you have purchased the **Winter Sports Pack** which is an option available for all plans other than Essentials and Medical Only.

### We Will Pay

We will pay the **reasonable** extra travel and accommodation expenses that you need to pay if your pre-booked outward or return **Journey** is delayed for more than 12 hours from your scheduled departure time because of an avalanche or bad weather.

### We Will Not Pay

- a) We will not pay for any claims **Arising** from activities not defined as a **winter sports activities**.
- b) To the extent permitted by law we will not pay unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.
- c) We will not pay for any claims **Arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.



### 30. Winter Sports Equipment Hire

You only have this cover if you have purchased the **Winter Sports Pack** which is an option available for all plans other than **Essentials** and **Medical Only**.

#### We Will Pay

We will pay for the costs of hiring alternative **winter sports equipment** following:

- a) Accidental loss, theft of, or damage to, your **winter sports equipment** for which a claim has been accepted by us under [Section 10, Luggage & Personal Effects](#);
- b) The misdirection or delay, for a period of more than 24 hours, of **winter sports equipment** owned by you.

#### We Will Not Pay

- a) We will not pay for any claims **Arising** from activities that are not a **winter sports activity**.



## 31. Winter Sports Equipment Excess

You only have this cover if you have purchased the **Winter Sports Pack** which is an option available for all plans other than **Essentials** and **Medical Only**.

### We Will Pay

- a) We will reimburse the **winter sports equipment** hire insurance excess or the cost of repairing the equipment, whichever is the lesser, if the **winter sports equipment** you have hired is damaged or stolen due to an event covered under this **policy**.
- b) This cover does not take the place of the **winter sports equipment** hire insurance and only provides cover for the excess component up to the applicable benefit limit for the plan you have selected.
- c) We will also pay up to \$1,000 for the cost of returning your winter sports hire equipment to the nearest affiliated snow ski hire equipment supplier if your attending **medical adviser** certifies in writing that you are unfit to do so during your **Journey**.



## Pre-existing Medical Condition(s)

This **policy** only covers unforeseen medical events. Many **pre-existing medical condition(s)** are not covered.

This section explains which **pre-existing medical condition(s)** are covered automatically and how you can purchase cover for **pre-existing medical condition(s)** that are not automatically covered.

A **pre-existing medical condition(s)** is:

1) Any medical, dental, physical or mental condition, defect, virus, disease or **illness** of which in the 12 months prior to issue of the **certificate of insurance**, **you** were aware or should reasonably have been aware of (due to symptoms a reasonable person in the circumstances would be expected to be aware of) and for which **you** (being all persons insured under the **policy** and set out in the **certificate of insurance**), your **relative** or **travelling companion** have:

- been diagnosed or had symptoms (even if a condition has not yet been diagnosed); or;
- have been prescribed medication;
- received (or are waiting for) medical treatment, including any kind of surgery;
- received (or are waiting for) tests, investigations or specialist consultation
- received or been advised to attend a follow-up consultation; and/or
- had surgery or attended a Hospital or clinic (as an outpatient or inpatient).

And/or

2) Any of the below medical conditions which **you, your relative** or **travelling companion** had at any time in **your** life.

- Heart conditions, including any cardiovascular or coronary heart disease or any condition related to **your** blood or heart vessels;
- Any condition that involves your brain, your lung & respiratory system or circulatory systems;
- Kidney conditions and kidney disease;
- Any physical or mental disability;
- Conditions involving the neck or back;
- Any type of cancer;
- Reduced or deficient immune system; and/or
- Any chronic or ongoing medical condition or terminal illness



However, it does not include an automatically covered condition.

Relevant Time in respect of:

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

This above definition applies to **you, your travelling companion**, and a **relative** or any other person.

We treat **pre-existing medical condition(s)** in one of two ways:

- a) Automatically overed;
- b) Medical Assessment.

## Automatically Covered

The **pre-existing medical condition(s)** listed in the table below are automatically covered under this **policy** without assessment or additional charge, provided:

- the condition has been stable for more than 12 months; and
- there is no planned surgery, treatment or specialist review; and
- you have not attended **hospital** for treatment for the condition in the past 12 months.

This **policy** does not cover any routine treatment or management of your approved **pre-existing medical condition(s)**; for example, blood test and prescription renewals. If your condition is listed in the table, but you do not meet these criteria for automatic cover, you **MUST** apply for cover - see [Medical Assessment](#) below.





TABLE OF 35 PRE-EXISTING CONDITIONS	
1. Acne	2. Allergies, limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever.
3. Asthma provided that you: <ul style="list-style-type: none"><li>• have no other lung disease; and</li><li>• are less than 60 years of age at the date of issue of the certificate of insurance.</li></ul> <i>NB: If you have asthma and do not meet the criteria for automatic cover, you MUST declare by doing a medical assessment.</i>	4. Bell’s palsy
5. Benign positional vertigo	6. Bunions
7. Carpal tunnel syndrome	8. Cataracts
9. Coeliac disease (gluten intolerance)	10. Congenital blindness
11. Congenital deafness	12. Dry eye syndrome
13. Diabetes mellitus (Type I & Type II) – provided that you: <ul style="list-style-type: none"><li>• were diagnosed over 12 months ago, and</li><li>• have no eye, kidney, nerve or vascular complications, and</li><li>• do not also suffer from a known cardiovascular disease, and</li><li>• are under 50 years of age at the date of policy issue.</li></ul>	14. Epilepsy – provided you have not had any seizures in the past 12 months, and you are on no more than one anticonvulsant medication.
15. Folate deficiency	16. Gastric reflux (heartburn, indigestion)
17. Goitre	18. Glaucoma (increased ocular pressure)
19. Graves’ disease	20. Hiatus hernia
21. Hypercholesterolaemia (high cholesterol) - provided you do not also suffer from a known cardiovascular disease.	22. Hyperlipidaemia (high blood lipids) – provided you do not also suffer from a known cardiovascular disease.
23. Hypothyroidism (underactive thyroid), including Hashimoto’s disease.	24. Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and your most recent reading is less than 165/95.
25. Impaired glucose tolerance (glucose intolerance, pre- diabetes), provided are under 50 years of age at the date of policy issue.	26. Incontinence
27. Insulin resistance	28. Menopause – provided you do not have osteoporosis.
29. Nocturnal cramps	30. Pernicious anaemia
31. Raynaud’s disease	32. Sleep apnoea
33. Trigeminal neuralgia	34. Trigger finger
35. Vitamin B12 deficiency	



## Medical Assessment

You **MUST** declare any other **pre-existing medical condition(s)** that is not described above, even if you no longer receive treatment for them and you do not require any additional cover.

## How To Tell Us About or Apply for Cover for A Pre-existing Medical Condition

To add a **pre-existing medical condition(s)**, you **MUST** let us know at the time you buy your **policy** and complete medical assessment. We will ask you some questions about your health and then determine whether we can offer you cover and if so, on what terms.

Depending on your condition, we may decline to cover you, limit the amount of cover, exclude specific medical condition and/or agree to provide cover for an additional premium.

Each condition that we agree to cover will be noted on your **certificate of insurance** after you pay any applicable additional premium. **You** are not covered unless the condition is noted on your **certificate of insurance**.

We will only pay for treatment that was not expected at the time we agreed to insure you.

We regret that we cannot offer cover for **pre-existing medical condition(s)** for [Already Overseas](#) plan, except for automatically covered conditions, if the criteria is met.



## Pregnancy

### We Will Pay

You are covered under the **policy** while you are pregnant:

- for single foetus pregnancies - up to and inclusive of the 24th week of gestation.
- for multiple pregnancies - up to and inclusive of the 19th week of gestation.

If you have had **complications** of this pregnancy you **MUST** complete medical assessment.

We will assess your application and decide whether and to what extent we can offer you insurance for your pregnancy and/or **Journey**.

Depending on the circumstances, we may decline to cover you, limit your cover and/or agree to provide cover for an additional premium. Any limitation on cover will be noted on your **Certificate of Insurance**.

If you have not told us about the circumstances of your pregnancy when you were required to do so, we may refuse your claim or reduce it to the amount we would have paid had you given us the required information.

### We Will Not Pay

In no circumstances will we pay any medical expenses for:

- a) Regular antenatal care;
- b) Childbirth at any gestation; or
- c) Care of the newborn child.



## General Exclusions

### Exclusions That Apply to All Sections of The Policy

To the extent permissible by law, we will not pay if:

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your losses are not directly associated with the incident that caused you to claim under the **policy**. For example, you will not be covered for loss of enjoyment, except as provided under [Section 22 - Cabin Confinement/Lossof Enjoyment](#).
4. At the time you purchase the **policy**, you were aware of something that would give rise to you making a claim under this **policy**.
5. Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be affected by, or under, a law.
6. Your claim is for any cost which you would have been expected to pay had the reason for the claim not occurred (e.g.cost of food which you ordinarily would have paid for).
7. Your claim **arises** from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport, or travel documents.
8. We will not cover or pay any claim or benefit under the **policy** where doing so would breach any sanction, prohibition or other restrictions imposed by law or regulation on **us** or the **insurer**.
9. Your claim **arises** because you act illegally or break any government prohibition or regulation including visa requirements.
10. Your claim **arises** from a government authority confiscating, detaining, or destroying anything.



11. Your claim **arises** from being in control of a **motorcycle** without a current New Zealand **motorcycle** licence or you are a passenger travelling on a **motorcycle** that is in the control of a person who does not hold a current **motorcycle** licence valid for the country you are travelling in.

In this clause, **motorcycle** means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

12. Your claim **arises** from being in control of a **moped** or **scooter** without a current New Zealand **motorcycle** or drivers licence or you are a passenger travelling on a **moped** or **scooter** that is in the control of a person who does not hold a current **motorcycle** or drivers licence valid for the country you are travelling in.

In this clause, **moped** or **scooter** means any two-wheeled or three-wheeled motor vehicle with an engine displacement of less than 50 cc. It does not mean or include any dirt bike

13. Your claim **arises** from, is related to or associated with an actual or likely **epidemic** or **pandemic** or the threat of an **epidemic** or pandemic. If your claim arises from, is related to, or associated with an actual or likely epidemic or pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses, except for the cover which is in place for Coronavirus related claims (meaning COVID-19 or SARS-COV-2 or any mutation or variation of these) as specified here.

**'Epidemic'** means “a fast-spreading contagious disease or illness that a recognised public health authority declares, defines, detects or states or otherwise classifies as an epidemic.

**'Pandemic'** means “an outbreak of a disease, illness or bodily condition that the World Health Organization (WHO) or an international or national authority or organisation declares, defines, detects, states or otherwise classifies as a pandemic.

Refer to [www.who.int](http://www.who.int) and [www.safetravel.govt.nz](http://www.safetravel.govt.nz) for further information on **epidemics** or **pandemics**.



14. Your claim **arises** from, or is associated with, travel to, or choosing to remain in a country, region or part of a country for which;

(a) an advice or warning has been released by the New Zealand Ministry of Foreign Affairs and Trade (See [www.safetravel.govt.nz](http://www.safetravel.govt.nz)) or any other government or official body; and the advice or warning risk rating is 'Do Not Travel' or advises against specific transport arrangements or participation in specific events or activities.

(b) a reasonable person in your position should be aware of the existence of circumstances (including, but not limited to circumstances referred to in this section (a)(i) and (ii) that may affect your travel; and

(c) you did not take appropriate action to avoid or minimize any potential claim under your Policy (including any delay of travel to the country or part of the country referred to in the relevant advice(s) or warnings.

The circumstances to which this exclusion applies, include but are not limited to strike, riot, weather event, civil protest or contagious disease (including an **epidemic** or **pandemic**)

15. Your claim **arises** from, or is associated with, mandatory quarantine, lockdown, curfew, or isolation orders such as (but not limited to) border restrictions between states, countries, or regions, or if the government bans travel or imposes travel permit requirements before or during your trip.

16. Your claim arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

17. Your claim Arises from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.

18. Your claim Arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.



19. Your claim **Arises** from, is related to or associated with any pre-existing medical condition(s), except as provided under the Pre-existing Medical Condition(s) section or in sections 12A) Family Emergency, 3) Resumption of Journey or 13) Cancellation Fees And Lost Deposits.
20. Your claim Arises from, is related to, or associated with pregnancy, childbirth or related complications, or if you are not yet pregnant, except as provided under the [Pregnancy Section](#).
21. Your claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.
22. You arrange to travel when you know of circumstances that may lead to your Journey being disrupted or cancelled.
23. Your claim Arises from, is related to, or associated with, elective surgery or treatment.
24. Your claim Arises from, is related to, or associated with, any routine treatment or management of your approved pre-existing medical condition(s); for example, blood tests and prescription renewals.
25. Your claim Arises, or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or illness that would otherwise be covered by this policy.
26. Your claim Arising from, related to or associated with, planned surgery, treatment, investigation or procedure, or for any yet to be diagnosed conditions.
27. Your claim involves a hospital where you are being treated for addiction to drugs or alcohol, or you are using it as a nursing, convalescent, or rehabilitation place.
28. Your claim involves the cost of medication in use at the time the **Journey** began or the cost for maintaining a course of treatment you were on prior to the **Journey**.
29. Your claim **Arises** from suicide or attempted suicide, physical, mental or emotional exhaustion, including but not limited to jet lag.



30. You claim **Arises** from a sexually transmitted disease.
31. You were under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a **medical adviser** and taken in accordance with their instructions.
32. You received private **hospital** or medical treatment where public funded services, or care is available in New Zealand or under any **reciprocal healthcare agreement** between the government of New Zealand and the government of any other country unless we or FirstAssistance agreed in advance to the private treatment.
33. Your claim **Arises** from or is any way related to the death or **hospitalisation** of any person aged 85 years and over, regardless of the country in which they may live.
34. Your claim **Arises** from you or your **travelling companion** participating in professional sport of any kind.
35. Your claim **Arises** because you hunt, race (other than on foot), engage in sailing more than 10 nautical miles off any land mass, play polo, compete in rugby league or rugby union, go quad biking, go mountaineering or rock-climbing using ropes or climbing equipment, go hiking or trekking within an altitude limit above 3500 metres (i.e. Everest base camp), or from professional sport of any kind, or from parachuting or hang gliding.
36. Your claim **Arises** because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence recognised in New Zealand or you were diving under licensed instruction.
37. Your claim **Arises** from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.





## General Conditions

The following conditions apply to all sections.

### Other Insurance

If any loss, damage, or liability covered under this **policy** is covered by other insurance, you must give us details. If you are paid the full amount of your claim under one policy, you cannot make a claim under another policy.

If you are not paid the full amount of your claim under another policy, we will make up the difference provided your claim is covered by the **policy**. We may seek contribution from the other **Insurer**. If we do, you must give us any information or assistance we reasonably need to do so.

### Subrogation

If you are aware of any third party that is or may be liable for your loss or damage, you must tell us about them.

We are entitled to and may (at our discretion) seek to recover compensation from any party in respect of anything covered by this **policy**, including bringing legal proceedings. We are entitled to control and settle any such recovery action.

You must provide any assistance and permit all acts and things that we reasonably require to enable us to pursue any such recovery actions even if we have not yet paid your claim or the amount we pay does not fully compensate you for your loss or damage.

### Recovery

Any money we recover from a third party under our right of subrogation will be applied in the following order:

1. to us for administration and legal costs **Arising** from the recovery and for an amount equal to the amount we pay you under the **Policy**;
2. to **You** for your uninsured loss (less your **excess**)
3. to **You** for your **Excess**.



Once we have paid your total loss, we will keep any money left over.

If we have paid the full amount of your loss and you later receive a payment from someone else for that loss, you must pay that money to us (but only up to the amount we paid you).

If we pay for lost or damaged property which is later recovered or replaced by a third party, you must repay us the amount we paid for that property.

## Business Travellers - GST

If you are entitled to claim an input tax credit in respect of your premium, you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may incur liability for GST when we pay your claim.

If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

## Jurisdiction And Choice of Law

This **policy** is governed by and construed in accordance with the law 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.



## Making A Claim

This part of the Policy Wording explains what you need to do if you need to make a claim or want to make a complaint.

### First Things First

If an event occurs which you think might be covered by the policy, you need to take some action right away:

1. Your claims under Section 1 - Overseas Emergency Medical Assistance, Section 2 - Overseas Emergency Medical and Hospital Expenses, and Section 26 - Emergency Rescue, notify First Assistance as quickly as possible. First Assistance's contact details are on the back cover. In some cases, we may refuse to pay your claim if you don't notify them.
2. You must not admit to anyone that you are at fault for any event. You must not offer or promise to pay any money to anyone or become involved in litigation, without our approval.
3. Report loss or theft of your luggage & personal effects to the police immediately and obtain written evidence of your report.
4. Report damage or misplacement of your luggage & personal effects caused by an airline or other operator or accommodation provider to an appropriate official and obtain a written report, including of any settlement offer they make.
5. Do everything you can to reduce your loss as much as possible.
6. Keep evidence of the value of any property insured or the amount of any loss you sustain- you'll need to provide this to us when you submit your claim.



## How To Make A Claim

### Step 1 – Submit Your Claim

If **You** need to make a claim on the policy, it is important that you let **Us** know as soon as possible and within 30 days of your return home. Generally, the fastest, most convenient way to submit a non-emergency claim is online. If **You** need to contact us in relation to **Your** claim, You can email us at [claims@1cover.co.nz](mailto:claims@1cover.co.nz)

Online Claim Form
<a href="https://www.1cover.co.nz/claims/making-a-claim/">https://www.1cover.co.nz/claims/making-a-claim/</a>

When submitting your claim, make sure you provide us with full information.

If you delay submitting your claim or provide us with insufficient information and we are disadvantaged as a result, we may need to reduce the amount we pay in settlement of your claim.

### Step 2 – Provide Supporting Documents

You must give us any information we reasonably ask to support your claim at your expense, such as but not limited to police reports, valuations, detailed repair quote from an authorized repairer, medical reports, original receipts or proof of purchase and ownership. You will need to show evidence for all expenses that you are claiming. If required, we may ask you to provide us with translations into English of any such documents to enable us to consider your claim.



### Step 3 – Claim Assessment

We will assess your claim within 10 business days of receiving it, provided we have all necessary information and documentation. If we need additional information, we'll let you know within 10 business days and provide an initial estimate of the timetable and process for making a decision.

Once our assessment is complete, we'll decide whether to accept or deny your claim. If it is denied, we'll let you know in writing and give you our reasons.

### Step 4 – Claim Acceptance

If your claim is accepted, we'll pay the amount due to you in New Zealand dollars. We'll pay this to you unless you ask us to pay someone else. Payment will be made by direct credit to a New Zealand bank account nominated by you.

Importantly:

- where applicable, we will apply the rate of currency exchange that was current at the time you incurred an expense.
- depreciation will be applied to claims for **luggage & personal effects** at the rate we determine appropriate.
- if you make a claim against someone else in relation to a loss covered by the **policy** and you do not get paid the full amount of your claim, we'll make up the difference, provided:
  - a) the claim is covered by the **policy**; and
  - b) you claim against the other person first.

## Got A Complaint?

If you have any concerns about the **policy** or our services, please refer to our [Complaints Procedures](#).



# DEFINITIONS

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## Definitions

Where used in this document, the following words and phrases have the meaning below.

- **1Cover NZ Limited**, company No. 1588084, FSP472306 (an NZ company) arranges this insurance as an appointed representative of Coffre-Fort Pty Ltd, ABN 66125358518, AFS Licence No. 472457.
- **'Appropriate supervision'** means under supervision of a person who possesses the necessary skills, qualifications, and licensing appropriate for the supervision of the activity undertaken.
- **'Arise', 'Arises' or 'arising'** means directly or indirectly **arising** or in any way connected with.
- **'Bicycle'** means any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedaling and/or battery.
- **'Certificate of Insurance'** means the Certificate of Insurance that we issue to you when you purchase the **policy** and that forms part of your contract with us.
- **'Chronic'** means a medical condition that has been (or is likely to be) present for three months or longer.
- **'Complications'** means any secondary diagnosis occurring prior to, during, concurrent with, or as a result of the pregnancy, which may adversely affect the outcome of the pregnancy
- **'Cruise Pack'** includes emergency medical and hospital cover, medical evacuation-ship to shore/mass land, pre-paid shore excursions cancellation, missed cruise departure, cabin confinement and missed port cover.
- **'Cruise'** is a large ship that carries people on voyages for the purpose of leisure travel, typically but not limited to docking temporarily at several ports and places.
- **'Departure point'** means the station, airport, port, terminal, or motor vehicle agency from where you are scheduled to board your mode of transport or collect your **rental vehicle** to commence your travel.



- **‘Dependant’** means your children or grandchildren not in full time employment who are under the age of 19 and travelling with you on the **Journey** and are named on the **Certificate of Insurance**.
- **‘Excess’** means the amount which you must first pay for each claim **arising** from any one event before a claim can be made under your policy.
- **‘Family’** means you, your spouse or partner and your **dependants** who are named on the **Certificate of Insurance**.
- **‘Formal Attire’** means dinner suit, dress shirt, evening gown, cocktail dress or other items of clothing which are required for formal dining. This does not include jewellery.
- **‘Full time job’** means full time permanent employment in New Zealand of at least 30 hours per week.
- **‘Heli -skiing’** means downhill skiing or snowboarding from locations accessed by helicopter.
- **‘High value items’** means **luggage & personal effects** excluding jewellery, **bicycles**, watches and watercraft (other than surfboards) that you have purchased additional cover for and that are listed on your **Certificate of Insurance** with a nominated sum insured.
- **‘Home’** means the place where you normally live in New Zealand.
- **‘Hospital’** means an established **hospital** registered under any legislation that applies to it, that provides in-patient medical care.
- **‘Hospitalised’** means admitted to a hospital on the recommendation of a **medical adviser** and **‘hospitalisation’** has a similar meaning





- **Ill** or **illness** means a medical condition, not being an **injury**, which first occurs during your period of cover.
- **Injure** or **injured** or **injury** means bodily **injury** caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your period of cover and does not result from any **illness** or disease.
- **Insurer** means HDI Global Specialty SE – New Zealand (FSP 774050).
- **Journey** means your **journey** from the time when you leave **home** to go directly to the place you depart from on your travels, and ends when you return to your **home** on or before the last day of cover under the **Certificate of Insurance**. **Journeys** that involve travel solely within New Zealand will only be covered when you are more than 100 kilometers from your **home**.
- **Luggage & personal effects** means any personal items owned by you and that you take with you or buy on your **Journey** and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any cash, bank notes, currency notes, cheques, credit cards, negotiable instruments, **bicycles**, drones, passports, business samples or items that you intend to trade.
- **Medical adviser** means a qualified doctor of medicine or dentist, other than you or a **relative**, holding the necessary certifications in the country in which they are currently practicing.
- **Natural teeth (or tooth)** for the purpose of this insurance means a live, whole, and healthy tooth that has not previously been treated, filled or restored in any way. A **natural tooth (or teeth)** does not mean dentures or implants.
- **New Zealand resident** is a person who is living in New Zealand and is either: a New Zealand Citizen or a permanent visa holder. Someone who is on a visa or permit which allows you access to all publicly funded health and disability services in New Zealand and is valid until after your end date of insurance.
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- **'Off-piste'** means areas within the boundaries of a ski resort that are not:
  - groomed terrain; or
  - marked slopes; or
  - trails that are open, maintained, monitored and patrolled by the ski resort.
- **'Overseas'** means in any country other than New Zealand.
- **'Policy'** means your travel insurance **policy** with us and is made up of this Policy Wording, your **certificate of insurance** and any other document we tell you forms part of the **policy**.
- **'Pre-existing medical condition(s)'** is:

1) Any medical, dental, physical or mental condition, defect, virus, disease or illness of which in the 12 months prior to issue of the certificate of insurance, you were aware or should reasonably have been aware of (due to symptoms a reasonable person in the circumstances would be expected to be aware of) and for which you (being all persons insured under the policy and set out in the certificate of insurance), your relative or travelling companion have:

- been diagnosed or had symptoms (even if a condition has not yet been diagnosed); or
- have been prescribed medication;
- received (or are waiting for) medical treatment, including any kind of surgery;
- received (or are waiting for) tests, investigations or specialist consultation
- received or been advised to attend a follow-up consultation; and/or
- had surgery or attended a Hospital or clinic (as an outpatient or inpatient).

And/or



- 2) any of the below medical conditions which You, Your relative or travelling companion had at any time in Your life.
- heart conditions, including any cardiovascular or coronary heart disease or any condition related to Your blood or heart vessels;
  - any condition that involves your brain, your lung & respiratory system, or circulatory systems;
  - kidney conditions and kidney disease;
  - any physical or mental disability;
  - any recurring illness;
  - conditions involving the neck or back;
  - any type of cancer;
  - Reduced or deficient immune system; and/or
  - Any chronic or ongoing medical condition or terminal illness
- 3) **'Reasonable'** means for medical or dental expenses, the standard level of care given in the country you are in or, for other expenses, the standard level you have booked for the rest of your **Journey** or, as determined by us.
- 4) **'Reciprocal health care agreement'** means an agreement between the Government of New Zealand and the government of another country where **New Zealand residents** are provided with subsidised essential medical treatment. (Please visit [www.health.govt.nz](http://www.health.govt.nz) for details).
- 5) **'Relative'** means for the purpose of this **policy**, your or your **travelling companion's** mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian only if they are under 85 years of age and resident in New Zealand or Australia.
- 6) **'Relevant time'** in respect of:
- a) single trip **policies** mean the time of issue of the **policy**.
  - b) frequent traveller **policies** mean the first time at which any part of the relevant trip is paid for or the time at which the **policy** is issued, whichever occurs last.



- **‘Reasonable’** means for medical or dental expenses, the standard level of care given in the country you are in or, for other expenses, the standard level you have booked for the rest of your **Journey** or, as determined by us.
- **‘Reciprocal health care agreement’** means an agreement between the Government of New Zealand and the government of another country where **New Zealand residents** are provided with subsidised essential medical treatment. (Please visit [www.health.govt.nz](http://www.health.govt.nz) for details).
- **‘Relative’** means for the purpose of this **policy**, your or your **travelling companion’s** mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian only if they are under 85 years of age and resident in New Zealand or Australia.
- **‘Relevant time’** in respect of:
  - a) single trip **policies** mean the time of issue of the **policy**.
  - b) frequent traveller **policies** mean the first time at which any part of the relevant trip is paid for or the time at which the **policy** is issued, whichever occurs last.
- **‘Rental vehicle’** means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, hatchback or station wagon, four-wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company (this does not include peer to peer car sharing services, such as Turo).
- **‘Table of benefits’** means the table of benefits on page 3 which summarises the cover provided by the **policy** and any limits that apply to each benefit.
- **‘Totally lost’** means the total physical loss or loss of use of hand or foot at or above the wrist or ankle. For an eye, it means the entire and irrecoverable loss of sight in that eye.
- **‘Travelling companion’** means a person who is not your **dependant** and with whom you have made arrangements, before your **policy** was issued, to travel with you for at least 75% of your **Journey**.



- **'Travelling companion'** means a person who is not your dependant and with whom you have made arrangements, before your policy was issued, to travel with you for at least 75% of your Journey.
- **'Unattended'** means but not limited to, when an item is not on your person at the time of loss, left with a person other than your **relative** or **travelling companion**, left in a position where it can be taken without your knowledge including on the beach or beside the pool when you swim, leaving it a distance where you are unable to prevent it from being unlawfully taken.
- **'We', 'Our' and 'Us'** means Coffre-Fort Pty Ltd, ABN 66 125 358518, AFS Licence No. 472457 who deals with you as an agent of the **insurer**. 1Cover deals directly with you as an authorised representative of Coffre-Fort Pty Ltd.
- **'Winter sports activities'** means the following amateur activities that do not involve any form of racing, acrobatics, jumping, aerial, stunting or freestyle:
  - skiing, snowboarding, sledding, tobogganing, or tubing conducted on groomed ski slopes within ski resort boundaries;
  - skiing or snowboarding **off-piste** (but not backcountry);
  - **heli-skiing**;
  - snowcat skiing;
  - cross country skiing on groomed and marked trails;
  - glacier walking with hiking equipment under **appropriate supervision**;
  - snow shoeing on groomed and marked trails;
  - snowmobile riding on groomed and marked trails under **appropriate supervision**;
  - ice sailing.
- **'Winter sports equipment'** means skis, poles, boots, bindings, snowboards or ice skates.
- 'Winter Sports Pack' includes emergency rescue, skipack, piste closure, bad weather & avalanche closure, winter sports hire equipment and winter sports equipment excess.
- **'You' and 'Your'** means the person(s) whose name(s) are set out on your **Certificate of Insurance**.



# FINANCIAL SERVICES STATEMENT

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## Financial Services Statement

This Financial Services Statement (FSS) describes the financial services provided by **1Cover NZ** and is designed to assist you to decide whether to use these services. It contains information about the types of financial services **1Cover NZ** can offer you, how 1Cover and others are remunerated in relation to those services, any potential conflict of interest **1Cover NZ** may have, **1Cover NZ's** internal and external dispute resolution procedures and how you can access them, arrangements **1Cover NZ** has in place to compensate clients for losses, and how we manage complaints.

### About Us

Your **policy** is underwritten by HDI Global Specialty SE - New Zealand (the **Insurer**).

The **Insurer** has appointed **Coffre-Fort** Pty Ltd ABN 66 125 358 518, AFS License No. 472457(in Australia) to issue, vary, renew, or cancel **policies** and to handle and settle claims on the **Insurer's** behalf. **1Cover NZ Limited**, Company No 158 8084, FSP Licence No. 472306 is an Authorised Representative of **Coffre-Fort** Pty Ltd to deal in general insurance products. **1Cover NZ** is responsible for the financial services provided to you and is also responsible for the content and distribution of the FSS.

**1Cover NZ** acts as an agent of the **Insurer** and not as your agent.

### Remuneration And Associations

#### How We Are Paid

The premium including all Government taxes and duties for the policy is payable by **you** to **1Cover NZ**.

**1Cover NZ** is paid 36% (inc GST) of the premium paid for the **policy** for our costs of issuing the **policy**.



## Who We Pay

If you are referred to **1Cover NZ** by one of our referral partners, **1Cover NZ** will pay that person a referral fee of up to 25% of the premium we receive.

**1Cover NZ's** employees and representatives receive an annual salary and may earn a bonus or other incentives.

**1Cover NZ** is part of a group of companies that have access to shared services, including compliance, claims manuals and training as well as legal, banking and group purchasing arrangements.

## Professional Indemnity Insurance

**1Cover NZ** has professional indemnity insurance covering errors and mistakes made in relation to our insurance services. This insurance covers the services provided by Coffre-Fort, its Appointed Representatives (including 1Cover), current employees and representatives after they cease working for us.





## Complaints

We treat complaints seriously. If You have a concern about this **Policy** or the insurance services **We** provide, please let **Us** know.

### Step 1: Let Us Know

**We** want to resolve any complaint or dispute for you as quickly as possible. The best place to start is to contact our Customer Disputes Resolution Team. You can lodge a complaint with them online at: <https://www.1cover.co.nz/complaints>

**We** will acknowledge your complaint and try to resolve **Your** complaint within 10 business days. If more time is needed to collect necessary information or complete any further investigation, we will agree with you a reasonable alternative time frame.

### Step 2: Escalation to Our Insurer

If **We** are unable to resolve **Your** complaint to **Your** satisfaction, or you are not satisfied with the way your complaint has been dealt with, you should contact our insurer, HDI Global Specialty SE - New Zealand.

**Email:** HGABdisputes@hdi-specialty.com

**Mail to principal place of business:**

HDI Global Specialty SE  
Level 19, 20 Martin Place, Sydney NSW 2000

### Step 3: External Independent Review

If your complaint remains unresolved after this process or you haven't received a written response within 60 calendar days, you may lodge a complaint with the **Insurance & Financial Services Ombudsman**.

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

**Phone:** 0800 888 202 (free call)

**Mail:** Insurance & Financial Services Ombudsman

GPO BOX 10-845 Wellington, 6145, New Zealand



## Privacy

**1Cover NZ** and the **Insurer** are committed to ensuring the privacy and the security of your personal information. We use the information you provide to assess the risk of, provide you with insurance cover, and assess and manage claims.

We may also use your contact details to send you information and offers about products and services we believe will be of interest to you. If you don't provide us with full information, we may not be able to provide insurance or assess a claim.

If you provide us with information about someone else, you must obtain their consent to do so.

When issuing and administering your insurance, **1Cover NZ** will provide your information to the **Insurer** in the United Kingdom. This may include your medical information if you have made a medical related claim. Your information may also be provided to contracted third party service providers (e.g. emergency assistance and claims management companies), but reasonable steps will be taken to ensure that they comply with privacy legislation.

**1Cover NZ** has a Privacy Policy containing information about how **You** can access or correct the information **We** hold about **You**, or make a privacy-related complaint.

[Click here to view a copy of 1Cover's Privacy Policy.](#)

In providing your personal information, you consent to its collection and use as outlined above.

## Contact Us

You can contact **1Cover NZ** at any time using the [Contact Details](#) on our website.



## Insurer's Privacy Policy

To arrange and manage your insurance and provide you with our services, We (in this Privacy Notice “We”, “Our” and “Us” means HDI Global Specialty New Zealand, Level 19, 20 Martin Place, Sydney, NSW 2000, Australia, and our agents) collect, store, use and disclose your personal information including sensitive information. We usually collect it directly from you but also from others (including those authorised by you such as your family members, travelling companions, your doctors, hospitals, and other persons whom We consider necessary including our agents).

We are the data controller”and are responsible for ensuring your personal information is used and protected in accordance with applicable New Zealand laws and regulations. Personal information We collect includes, for example, your name, address, date of birth, phone number, email address, medical information, passport details, bank account details, as ll as other information We collect when you visit our bsite such as your IP address and online preferences. Any personal information provided to us is used by us and our agents to evaluate and arrange your 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, investigating claims and screening to comply with economic sanctions obligations. We may also collect, use and disclose it for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations and for other purposes with your consent or where authorised by law. We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing. You authorise us to disclose your personal information to recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage (including “cloud storage”) and data handling providers, transportation providers, legal and other professional advisers, your agents, broker and travelling companions, your travel group leader if you travel in a group, your employer if you have a corporate travel policy, your bank if you have bank credit card insurance, the Insurance Claims Register and our related and group companies.

In addition, you authorise us to disclose your personal information to **1Cover NZ** use in accordance with its privacy policy available at <https://www.1cover.co.nz/privacy/>.

Some of these third parties may be located in other countries including in Australia, Europe, Asia, Canada or the USA. We will use reasonable endeavours to ensure people We disclose your personal information to outside New Zealand are required to protect it in a way that provides comparable safeguards to those set out under New Zealand privacy law, such as via contractual data protection obligations, our group binding corporate rules or because they are subject to laws of another country with comparable protections. However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law.



The collection of information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought by you and is mandatory. If you do not agree with the matters set out in our privacy notice or will not provide us with personal information, We may not be able to provide you with our services or products, process your application, issue you with a policy or process your claims. We will not retain your personal data for longer than is necessary for the purposes for which it may be lawfully used.

You can:

- (1) seek access to your personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor and the parties to whom it may be disclosed;
- (2) correct and update your personal information (subject to the provisions of applicable privacy legislation), and
- (3) ask for a copy of your personal data in an electronic format for yourself or for someone you nominate.

You may in some circumstances restrict the processing of your personal data, and request that it be deleted. Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may withdraw your consent at any time. In cases where We cannot comply with your request concerning your personal information, We will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law. When you provide personal information to us about other individuals, We rely on you to have first obtained each of those individuals' consent, and have made them aware of the matters set out in this Privacy Notice.

If you have a request or complaint concerning your personal information or about our privacy policy, please contact:


Privacy Officer, HDI Global Specialty SE – New Zealand  
Level 19, 20 Martin Place Sydney, NSW 2000, Australia or email us at [PrivacyNZBranch@hdi-specialty.com](mailto:PrivacyNZBranch@hdi-specialty.com).

You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint. For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at <https://www.hdi.global/en-nz/legal/privacy/> and click on the Privacy Policy link.

## SALES ENQUIRES

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New Zealand:	Toll Free: 0800 192 742
Thailand National:	Toll Free: 1800 011 857
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## 24 HR EMERGENCY ASSISTANCE

(+) 64 9887 9423



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