

1 Cover

Travel
Insurance

Policy Wording
Travel Insurance
Effective Date 16 May 2014



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About this Policy Wording

This Policy Wording sets out the cover available and the terms and conditions which apply. Please note that any recommendations or opinions in this document are of a general nature only and do not take into account your objectives, financial situation or needs.

This Policy Wording, together with the Certificate of Insurance and any other document we tell you forms part of your Policy, make up your contract with Allianz. Please retain these documents in a safe place.

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- **"How to Purchase this Policy"** (page 6) - this contains important information on who can purchase the policy and age limits;
- The benefit limits provided under the Plan in the **"Table of Benefits"** page 7, when *We will pay* a claim under each Section (**"Your Policy Cover"** pages 18 to 29) and **"Pre-existing Medical Conditions"** pages 8 to 10 (remember, certain words have special meanings – see **"Words with Special Meanings"** pages 15 to 17);
- **"Important Matters"** (pages 11 to 14) - this contains important information on applicable Excesses, the period of cover and extensions of cover, the cooling-off period, our privacy notice and dispute resolution process, when you can choose your own doctor, when you should contact Allianz Global Assistance concerning 24 hour medical assistance, Overseas hospitalisation or medical evacuation, and more;
- When *We will not pay* a claim under each Section (**"Your Policy Cover"** pages 18 to 29) and **"General Exclusions Applicable to all Sections"** pages 30 to 33 (which provides details of the general exclusions that apply to all covers and benefits); and
- **"Claims"** (pages 34 to 36) - this sets out important information about how we will pay claims. It also sets out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim.

APPLYING FOR COVER

When you apply for the policy, we will confirm with you the issue/purchase date (start date) of the policy. This will be recorded on the Certificate of Insurance issued to you.

This Policy Wording sets out the cover we are able to provide you with. You need to decide if the benefit limits, type and level of cover are appropriate for you and will cover your potential loss.

If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover of this Policy Wording.

YOUR DUTY OF DISCLOSURE

When you apply for insurance or alter this policy, you have a duty at law, to disclose to us all material facts. You must disclose all material facts to us as soon as you become aware of them. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information you may need to disclose include:

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

These examples are a guide only. If there is any doubt as to whether a particular piece of information needs to be disclosed, this should be referred to us.

Non-Disclosure

If you fail to comply with your Duty of Disclosure, we are entitled to avoid this policy retrospectively from the beginning. You will not be insured under this policy at all

ABOUT YOUR PREMIUM

You will be told the premium payable for the policy when you apply. It is a pre-set amount charged for the voucher issued for this product by Groupon based on the pre-set cover for the worldwide geographical region, age limits and length of Journey.

Your premium also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. GST) in relation to your policy.

COOLING-OFF PERIOD

Even after you have purchased your policy, you have cooling-off rights (see page 11 of “**Important Matters**” for details).

WHO IS YOUR INSURER?

This policy is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand, Level 1, 152 Fanshawe Street, Auckland 1010.

WHO IS ALLIANZ GLOBAL ASSISTANCE?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177 (Incorporated in Australia). Allianz Global Assistance has been authorised by Allianz to enter into and issue the policy and deal with and settle any claims under it, as the agent of Allianz, not as your agent.

Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

CHANGE OF CIRCUMSTANCES

During the period of insurance, you must tell us immediately of any material change in the circumstances surrounding the subject matter of this insurance that:

- increase the risk we are insuring, or
- alter the nature of the risk we are insuring.

Once you have told us, we may immediately change the terms of this policy, or cancel it. If you fail to tell us, we may apply these changes retrospectively from the date you ought to have reasonably told us.

PREPARATION DATE

The preparation date of this Policy Wording is 16 May 2014.

Summary of Benefits

This is only a summary of the benefits. Please read this Policy Wording carefully for complete details of what *We will pay* and what *We will not pay*. Importantly, please note that exclusions do apply, as well as limits to the cover.

SECTION 1 Overseas Emergency Medical Assistance (pg. 18 & 19)

Cover for emergency medical assistance while you are Overseas, including:

- 24 hour emergency medical assistance
- ambulance – medical evacuations
- funeral arrangements – messages to family
- Hospital guarantees.

SECTION 2 Overseas Emergency Medical & Hospital Expenses (pg. 19 & 20)

Cover for Overseas medical treatment if you are Injured or become Sick Overseas, including:

- medical – Hospital – surgical – nursing
- emergency dental treatment for the relief of sudden and acute pain to sound and natural teeth.

SECTION 3 Additional Accommodation & Travel Expenses (pg. 20 & 21)

Cover for additional travel and accommodation expenses if you cannot travel because of an Injury or Sickness.

SECTION 4 Family Emergency (pg. 21 & 22)

Cover for additional travel expenses if your Travelling Companion, or a Relative of either of yours, dies unexpectedly, is disabled by an Injury or requires hospitalisation.

SECTION 5 Emergency Companion Cover (pg. 22 & 23)

Cover for additional travel and accommodation expenses if your Travelling Companion cannot continue their Journey because of an Injury or Sickness.

SECTION 6 Accidental Death (pg. 23)

A death benefit is payable if you die because of an Injury sustained during your Journey within 12 months of that Injury.

- SECTION 7 Luggage & Personal Effects** (pg. 23 to 25)
Cover for replacing Luggage and Personal Effects stolen or reimbursing repair cost for accidentally damaged items, including:
- luggage – spectacles – personal effects
 - personal computers – cameras.
- SECTION 8 Luggage & Personal Effects Delay Expenses** (pg. 26)
Cover to purchase essential items of clothing and other personal items following Luggage and Personal Effects being delayed, misdirected or misplaced by your Carrier for more than 12 hours.
- SECTION 9 Cancellation Fees & Lost Deposits** (pg. 26 to 28)
Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you and which are outside your control, such as:
- Sickness – Injuries – strikes – collisions
 - retrenchment – natural disasters.
- SECTION 10 Personal Liability** (pg. 28 & 29)
Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you.

How to purchase this Policy

WHO CAN PURCHASE THIS POLICY?

Cover is only available if:

- you are a Resident of New Zealand; and
- you purchase your policy before you commence your Journey; and
- your Journey commences and ends in New Zealand.

AGE LIMITS

Age limits are as at the date of issue of your Certificate of Insurance.

Available to travellers aged 16 to 69 years - this age limit also applies to any Accompanying spouse (or legally recognised de facto) but not Accompanying Dependants. *Refer to page 15 for the definition of "Dependant".*

GEOGRAPHICAL REGION

This policy provides Worldwide cover.

While travelling in New Zealand, you will only have cover under Sections 3, 4, 5, 6, 7, 9 & 10 (destination must be a minimum of 250km from Home).

Table of Benefits

Following is a Table of the benefits and their maximum limits.

Refer to “Your Policy Cover” pages 18 to 29 for details of what *We will pay* and what *We will not pay*.

All benefit limits and Excesses throughout this Policy Wording are in New Zealand Dollars (NZD).

Policy Section & Benefit		Frequent Traveller (International)
		Policy Limit
*1	Overseas Emergency Medical Assistance [^]	unlimited
*2	Overseas Emergency Medical & Hospital Expenses [^] Dental Expenses (per person)	unlimited \$500
3	Additional Accommodation & Travel Expenses	
*4	Family Emergency	\$10,000
5	Emergency Companion Cover	
*6	Accidental Death	\$10,000
*7	Luggage & Personal Effects	\$3,000
8	Luggage & Personal Effects Delay Expenses [^]	\$250
*9	Cancellation Fees & Lost Deposits	\$10,000
10	Personal Liability	\$5,000,000

* sub-limits apply (refer to “Your Policy Cover” pages 18 to 29)

[^] There is no cover under these Sections while travelling in New Zealand - refer to the “Geographical Region” section of this Policy Wording for details (page 6)

FREQUENT TRAVELLER (INTERNATIONAL)

- 12 month policy
- Unlimited number of Journeys
- Worldwide Journeys
- Benefit limits and sub-limits reinstated on the completion of each Journey, *except for Section 10 (Personal Liability) - the amount shown in the Table of Benefits is the most we will pay for all claims combined under Section 10 for the 12 month policy period.*
- Accompanying spouse (or legally recognised de facto) and Dependents are automatically covered under this policy. (“Accompanying” is defined as travelling with the insured for 100% of the Journey).
- The maximum period of cover for any one Journey cannot exceed a total of 21 days. This applies to both leisure and business travel.
- Not available to travellers aged 70 years or over.

Pre-existing Medical Conditions

This insurance provides cover for unforeseen medical events only. Not all Pre-existing Medical Conditions are covered under the policy. Please read this section carefully, especially the definition of “Pre-existing Medical Condition”.

WHAT IS A PRE-EXISTING MEDICAL CONDITION?

Pre-existing Medical Condition (or “pre-existing condition”) means:

- An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
- A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time, in the past, prior to policy purchase;
- Any condition for which you take prescribed medicine;
- Any condition for which you have had surgery;
- Any condition for which you see a medical specialist; or
- Pregnancy.

The above definition applies to you, your Travelling Companion, a Relative or any other person.

PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (some restrictions apply)

This section outlines the Pre-existing Medical Conditions which are covered.

You have cover if your Pre-existing Medical Condition is described below, **provided that you have not been hospitalised (including day surgery or emergency department attendance)** for that condition in the past 24 months.

- Acne
- Allergies, limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- Asthma – providing that you:
 - have no other lung disease; and
 - are less than 60 years of age at the date of policy issue
- Bell’s palsy
- Benign Positional Vertigo
- Bunions
- Carpal Tunnel Syndrome

- 8] Cataracts
- 9] Coeliac disease
- 10] Congenital Blindness
- 11] Congenital Deafness
- 12] *Diabetes Mellitus (Type I) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia, and
 - d) are under 50 years of age at the date of policy issue
- 13] *Diabetes Mellitus (Type II) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia
- 14] Dry Eye Syndrome
- 15] Epilepsy – providing there has been no change to your medication regime in the past 12 months, and you are on no more than one anti-convulsant medication
- 16] Folate Deficiency
- 17] Gastric Reflux
- 18] Goitre
- 19] Glaucoma
- 20] Graves' Disease
- 21] Hiatus Hernia
- 22] *Hypercholesterolaemia (High Cholesterol) – provided you do not also suffer from a known cardiovascular disease and/or diabetes
- 23] *Hyperlipidaemia (High Blood Lipids) – provided you do not also suffer from a known cardiovascular disease and/or diabetes
- 24] *Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and/or diabetes
- 25] Hypothyroidism, including Hashimoto's Disease
- 26] Impaired Glucose Tolerance
- 27] Incontinence
- 28] Insulin Resistance
- 29] Iron Deficiency Anaemia
- 30] Macular Degeneration

- 31] Meniere's Disease
- 32] Migraine
- 33] Nocturnal Cramps
- 34] Osteopaenia
- 35] Osteoporosis
- 36] Pernicious Anaemia
- 37] Plantar Fasciitis
- 38] Raynaud's Disease
- 39] Sleep Apnoea
- 40] Solar Keratosis
- 41] Trigeminal Neuralgia
- 42] Trigger Finger
- 43] Vitamin B12 Deficiency

**Diabetes (Type I and Type II), Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it is a Pre-existing Medical Condition, cover for these conditions is also excluded.*

If your condition is not described in this list, or hospitalisation has occurred, we will not pay any costs arising from, related to or associated with that condition under the following Policy Sections:

- Section 1: Overseas Emergency Medical Assistance
- Section 2: Overseas Emergency Medical and Hospital Expenses
- Section 3: Additional Accommodation & Travel Expenses (applies to "We will pay" [a] and [b] only)
- Section 9: Cancellation Fees & Lost Deposits

This means that we will not pay:

- your medical expenses whatsoever
- your evacuation or repatriation to New Zealand
- your trip cancellation or rearrangement costs
- any additional or out of pocket expenses (including additional travel and accommodation expenses).

WARFARIN USE

Please note that taking the medication Warfarin (also known under the brand names of Coumadin, Jantoven, Marevan and Waran) has a complex range of serious complications and side effects and is General Exclusion 18 in "General Exclusions Applicable to all Sections" on page 31. This means that we will not pay for any conditions that are otherwise covered.

Please also read the "General Exclusions Applicable to all Sections" on pages 30 to 33.

Important Matters

Under your policy there are rights and responsibilities which you and we have. You must read this Policy Wording in full for more details, but here are some you should be aware of.

PERIOD OF COVER

You are not covered until we issue a Certificate of Insurance. That Certificate forms part of your policy. The policy starts from the date of issue of the Certificate of Insurance and continues until 12 months after that date (expiry date). Cover provided under the policy:

- for cancellation fees and lost deposits begins from the time the policy is issued.
- for all other Sections commences when you start each Journey.
- Cover ends at the earliest of the following times:
 - the expiry of 21 days from the start of your Journey;
 - the time you complete your Journey; or
 - 12 months from the date of issue of your Certificate of Insurance (start date).

PLEASE NOTE: We will not pay any claims that arise outside of the Period of Cover.

COOLING-OFF PERIOD

If you decide that you do not want this policy, you may cancel it within 14 days after you are issued your Certificate of Insurance. You will be given a full refund of the premium you paid, provided you have not started your Journey and you do not want to make a claim or to exercise any other right under the policy. After this period you can still cancel your policy but we will not refund any part of your premium if you do.

EXTENSION OF COVER

You may extend your cover free of charge if you find that your return to New Zealand has been delayed because of one or more of the following:

- a bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or Luggage and Personal Effects, is delayed; or
- the delay is due to a reason for which you can claim under your policy (subject to Allianz Global Assistance's written approval).

Extensions of cover are not otherwise available.

CONFIRMATION OF COVER

To confirm any policy transaction, (if the Certificate of Insurance does not have all the information you require), call 1Cover on 0800 000 333.

EXCESS

We will not pay the first \$150 for any one event under Sections 2, 7, 9 & 10.

A NIL Excess applies to all other Sections.

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.

FAIR INSURANCE CODE

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

FALSE STATEMENTS AND FRAUD

Your policy is based on the information supplied to us by you or on your behalf. All statements made by you or on your behalf at the time of application, in support of this policy, on any claim form or in support of any claim, must be true and correct. If you take any action or make any statement in connection with this policy or any claim made under it, which is fraudulent in any way or which is supported by untrue or incorrect information, we are entitled to avoid this policy and all benefits under it will be forfeited.

PRIVACY NOTICE

To arrange and manage your travel insurance, we (in this Privacy Notice "we", "our" and "us" includes Allianz Global Assistance and its agents and distributors) collect personal information from you and others (including those authorised by you such as your doctors, hospitals and persons whom we consider necessary).

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

This personal information may be disclosed to third parties in New Zealand or outside New Zealand involved in the above process, such as travel consultants, travel insurance providers and other intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, legal and other professional advisers, your agents and our related companies.

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

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

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

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

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

DISPUTE RESOLUTION PROCESS

In this section, “we”, “our” and “us” means Allianz and Allianz Global Assistance.

If you have a complaint or dispute in relation to this insurance, or our services or our representatives, please call us on 0800 630 115, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 112316, Penrose, Auckland 1642, New Zealand. We will attempt to resolve the matter in accordance with our Internal Dispute Resolution process. To obtain a copy of our procedures, please contact us.

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

Financial Services Complaints Ltd (FSCL)

Freephone: 0800 347 257

Telephone: +64 (04) 472 3725

Fax: +64 (04) 472 3728

Post : PO Box 5967, Lambton Quay, Wellington 6145, New Zealand

Email: info@fscl.org.nz

YOU CAN CHOOSE YOUR OWN DOCTOR

You are free to choose your own Medical Adviser or Allianz Global Assistance can appoint an approved Medical Adviser to see you, unless you are treated under a Reciprocal Health Agreement.

You must, however, advise Allianz Global Assistance of your admittance to Hospital or your early return to New Zealand based on medical advice.

If you do not get the medical treatment you expect, Allianz Global Assistance can assist you but neither Allianz nor Allianz Global Assistance are liable for anything that results from that.

OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION

For emergency assistance anywhere in the world at any time, Allianz Global Assistance is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, your evacuation Home, locating nearest embassies and consulates, as well as keeping you in touch with your family and work in an emergency.

If you are hospitalised you, or a member of your travelling party, MUST contact Allianz Global Assistance as soon as possible. If you do not, then to the extent permissible by law, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by Allianz Global Assistance.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such treatment will exceed \$2,000 you MUST contact Allianz Global Assistance.

Please note that we will not pay for any Hospital or medical costs incurred in New Zealand.

IN THE EVENT OF A CLAIM

Immediate notice should be given to Allianz Global Assistance (see contact details on back of this Policy Wording).

PLEASE NOTE: For claims purposes, evidence of the value of the property insured or the amount of any loss must be kept.

SAFEGUARDING YOUR LUGGAGE & PERSONAL EFFECTS

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects Unsupervised in a Public Place we will not pay your claim. (For an explanation of what we mean by “Luggage and Personal Effects”, “Unsupervised” and “Public Place” see pages 16 & 17).

CLAIMS PROCESSING

Allianz Global Assistance will process your claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification will be sent to you within 10 business days.

Words with Special Meanings

Some words and phrases used in this Policy Wording have a special meaning. When these words and phrases are used, they have the meaning set out below.

“Accompanying” means travelling with the insured for 100% of the Journey.

“AICD/ICD” means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

“arise”, “arises” or “arising” means directly or indirectly arising or in any way connected with.

“Carrier” or “Carriers” 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.

“Certificate of Insurance” means a valid voucher issued in your name by Groupon for the insurance provided by this Policy Wording.

“Chronic” means a persistent and lasting condition. We do not consider that chronic pain has to be ‘constant’ pain. In many situations it has a pattern of relapse and remission. The pain may be long-lasting, recurrent (occurred on more than 2 occasions), or characterised by long suffering.

“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.

“Dependant” means your children or grandchildren not in full time employment who are under the age of 21 and travelling with you on the Journey.

“Epidemic” means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

“Excess” means the amount which you must first pay for each claim arising from the one event before a claim can be made under your policy.

“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.

“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, Sickness or disease.

“Journey” means your journey from the time when you leave your Home to go directly to the place you depart from on your travels, and ends when you return to your Home.

“Luggage and 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, negotiable instruments, bicycles, business samples or items that you intend to trade.

“Medical Adviser” means a qualified doctor of medicine or dentist registered in the place where you received the services.

“Moped” or “Scooter” means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 50cc.

“Motorcycle” means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

“Open Water Sailing” means sailing more than 10 nautical miles off any land mass.

“Overseas” means in any country other than New Zealand.

“Pandemic” means a form of an Epidemic that extends throughout an entire continent, even the entire human race.

“Pre-existing Medical Condition” means:

- a) an ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
- b) a medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time, in the past, prior to policy purchase;
- c) any condition for which you take prescribed medicine;
- d) any condition for which you have had surgery;
- e) any condition for which you see a medical specialist; or
- f) pregnancy.

The above definition applies to you, your Travelling Companion, a Relative or any other person.

“Policy” means your travel insurance policy with us covering you and is made up of this Policy Wording, your Certificate of Insurance and any other document we tell you forms part of this policy. Together these documents make up your contract with us.

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

“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.

“Relative” means any of the following who is under 85 years of age and who is resident in New Zealand or Australia.. It means your or your Travelling Companion’s spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée, or guardian.

“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.

“Resident of New Zealand” means someone who is a permanent resident or citizen of New Zealand.

“Sick” or “Sickness” means a medical condition, not being an Injury, which first occurs during your period of cover.

“Travelling Companion” means a person with whom you have made arrangements, before your policy was issued, to travel with you for at least 75% of your Journey.

“Unsupervised” means leaving your Luggage and Personal Effects:

- with a person who is not named on your Certificate of Insurance or who is not a Travelling Companion or who is not a Relative;
- with a person who is named on your Certificate of Insurance or who is a Travelling Companion or who is a Relative but who fails to keep your Luggage and Personal Effects under close supervision; or
- where they can be taken without your knowledge; or
- at such a distance from you that you are unable to prevent them being taken.

Unsupervised includes forgetting or misplacing items of your Luggage and Personal Effects, leaving them behind or walking away from them.

“we”, “our” and “us” means Allianz Australia Insurance Limited.

“you” and “your” means:

- the primary covered person who is either the person who purchases the policy or such other identified person they purchase the policy on behalf of; and
- Accompanying spouse (or legally recognised de facto) and any Dependants of the relevant covered person referred to above.

Your Policy Cover

This part of the Policy Wording outlines what *We will pay* and what *We will not pay* under each Section in the event of a claim.

1 OVERSEAS EMERGENCY MEDICAL ASSISTANCE

PLEASE NOTE: You will not have cover under this Section while travelling in New Zealand.

1.1 WE WILL PAY

Allianz Global Assistance will help you with any Overseas medical emergency (see “Overseas Hospitalisation or Medical Evacuation” on page 14). You may contact them at any time 7 days a week.

Allianz Global Assistance will arrange for the following assistance services if you Injure yourself Overseas or become Sick while Overseas:

- access to a Medical Adviser for emergency medical treatment while Overseas.
- any messages which need to be passed on to your family or employer in the case of an emergency.
- provision of any written guarantees for payment of Reasonable expenses for emergency hospitalisation while Overseas.
- your medical transfer or evacuation if you must be transported to the nearest Hospital for emergency medical treatment Overseas or be brought back to New Zealand with appropriate medical supervision.
- the return to New Zealand of your Dependants if they are left without supervision following your hospitalisation or evacuation.

If you die as a result of an Injury or a Sickness during your Journey, we will pay for the Reasonable cost of either a funeral or cremation Overseas and/or of bringing your remains back to your Home. The maximum amount we will pay is \$15,000 for all claims combined.

Please note that we will not pay for any costs incurred in New Zealand.

1.2 WE WILL NOT PAY

- We will not pay for any expenses for medical evacuation, funeral services or cremation or bringing your remains back to New Zealand unless it has been first approved by Allianz Global Assistance.
- We will not pay if you decline to promptly follow the medical advice Allianz Global Assistance have obtained and we will not be responsible for subsequent medical, Hospital or evacuation expenses.

- c] We will not pay for medical evacuation or the transportation of your remains from New Zealand to an Overseas country.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 30 TO 33 FOR OTHER REASONS WHY WE WILL NOT PAY.

2 OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES

PLEASE NOTE: You will not have cover under this Section while travelling in New Zealand.

2.1 WE WILL PAY

- a] We will reimburse the Reasonable medical or Hospital expenses you incur until you get back to New Zealand if you Injure yourself Overseas, or become Sick there. The medical or Hospital expenses must have been incurred on the written advice of a Medical Adviser. You must make every effort to keep your medical or Hospital expenses to a minimum.

If Allianz Global Assistance determine 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 Allianz Global Assistance determine would cover your medical expenses and/or related costs had you agreed to their recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

We will only pay for treatment received and/or Hospital accommodation during the 12 month period after the Sickness first showed itself or the Injury happened.

- b] We will also pay the cost of emergency dental treatment up to a maximum amount of \$500 per person 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.

Please note that we will not pay for any costs incurred in New Zealand.

2.2 WE WILL NOT PAY

We will not pay for expenses:

- a] arising from Pre-existing Medical Conditions except as specified under the "Pre-existing Medical Conditions" section - see pages 8 to 10.
- b] when you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.
- c] after 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by Allianz Global Assistance.
- d] if you do not take the advice of Allianz Global Assistance.

- e] if you have received medical care under a Reciprocal National Health Scheme. Please refer to www.health.govt.nz/new-zealand-health-system for further information.

- f] for damage to dentures, dental prostheses, bridges or crowns.

- g] relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 30 TO 33 FOR OTHER REASONS WHY WE WILL NOT PAY.

3 ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

3.1 WE WILL PAY

- a] We will reimburse any Reasonable additional accommodation and travel expenses if you cannot travel because of an Injury or Sickness 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 Allianz Global Assistance, we will reimburse 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 did not have a return ticket booked to New Zealand before you were Injured or became Sick, we will reduce the amount of your claim by the price of the fare to New Zealand from the place you planned to return to New Zealand from. The fare will be at the same fare class as the one you left New Zealand on.
- c] In addition, we will reimburse your Reasonable additional travel and accommodation expenses if a disruption to your Journey arises from the following reasons:

- your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather or natural disaster.
- you unknowingly break any quarantine rule.
- you lose your passport, travel documents or credit cards or they are stolen.
- an accident involving your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.
- your Home is rendered uninhabitable by fire, explosion, earthquake or flood.

Wherever claims are made by you under this Section and Section 9 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

THE MAXIMUM AMOUNT WE WILL PAY FOR ALL CLAIMS COMBINED UNDER SECTIONS 3, 4 & 5 IS \$10,000. THE AMOUNT APPLIES TO THE TOTAL OF ALL CLAIMS COMBINED, REGARDLESS OF THE NUMBER OF PERSONS THE CLAIMS RELATE TO.

3.2 WE WILL NOT PAY

- a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, disrupted or delayed.
- b) We will not pay if you can claim your additional travel and accommodation expenses from anyone else.
- c) We will not pay if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- d) We will not pay for delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.
- e) We will not pay if you operate a Rental Vehicle in breach of the rental agreement.
- f) We will not pay as a result of you or your Travelling Companion changing travel plans.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 30 TO 33 FOR OTHER REASONS WHY WE WILL NOT PAY.

4 FAMILY EMERGENCY

4.1 WE WILL PAY

- a) If, during your Journey, your Travelling Companion or a Relative of either of you:
 - dies unexpectedly;
 - is disabled by an Injury; or
 - becomes seriously Sick and requires hospitalisation(except arising out of a Pre-existing Medical Condition), we will reimburse the Reasonable additional cost of your return to New Zealand. We will only pay the cost of the fare class you had planned to travel at.
- b) If, as a result of a Pre-existing Medical Condition, a Relative is hospitalised in New Zealand or Australia, or dies in New Zealand or Australia after the policy is issued, 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 Section is \$2,000.

Wherever claims are made by you under this Section and Section 9 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

THE MAXIMUM AMOUNT WE WILL PAY FOR ALL CLAIMS COMBINED UNDER SECTIONS 3, 4 & 5 IS \$10,000. THE AMOUNT APPLIES TO THE TOTAL OF ALL CLAIMS COMBINED, REGARDLESS OF THE NUMBER OF PERSONS THE CLAIMS RELATE TO.

4.2 WE WILL NOT PAY

- a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, disrupted or delayed.
- b) We will not pay if the death, Injury or Sickness of a Relative arises from a Pre-existing Medical Condition except as specified under Section 4.1 b).
- c) We will not pay if you can claim your additional travel expenses from anyone else.
- d) We will not pay as a result of you or your Travelling Companion changing travel plans.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 30 TO 33 FOR OTHER REASONS WHY WE WILL NOT PAY.

5 EMERGENCY COMPANION COVER

5.1 WE WILL PAY

- a) We will reimburse your Reasonable additional accommodation and travel expenses for you to be with your Travelling Companion if he or she cannot continue their Journey because of an Injury or Sickness which needs immediate treatment from a Medical Adviser who certifies that they are unfit to travel.
- b) We will also reimburse 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 Allianz Global Assistance.

Wherever claims are made by you under this Section and Section 9 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

THE MAXIMUM AMOUNT WE WILL PAY FOR ALL CLAIMS COMBINED UNDER SECTIONS 3, 4 & 5 IS \$10,000. THE AMOUNT APPLIES TO THE TOTAL OF ALL CLAIMS COMBINED, REGARDLESS OF THE NUMBER OF PERSONS THE CLAIMS RELATE TO.

5.2 WE WILL NOT PAY

- a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, disrupted or delayed.
- b) We will not pay if you can claim your additional travel and accommodation expenses from anyone else.
- c) We will not pay if you operate a Rental Vehicle in breach of the rental agreement.
- d) We will not pay as a result of you or your Travelling Companion changing travel plans.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 30 TO 33 FOR OTHER REASONS WHY WE WILL NOT PAY.

6 ACCIDENTAL DEATH

6.1 WE WILL PAY

We will pay the death benefit, to the estate of the deceased, 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, something you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months.

The amount we will pay for the death of Accompanying Dependants is \$5,000 per Dependant.

THE MAXIMUM AMOUNT WE WILL PAY FOR ALL CLAIMS COMBINED UNDER THIS SECTION IS \$10,000. THE AMOUNT APPLIES TO THE TOTAL OF ALL CLAIMS COMBINED, REGARDLESS OF THE NUMBER OF PERSONS THE CLAIMS RELATE TO.

8.2 WE WILL NOT PAY

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 30 TO 33 FOR REASONS WHY WE WILL NOT PAY.

7 LUGGAGE & PERSONAL EFFECTS

7.1 WE WILL PAY

- a) We will pay the repair cost or value of any Luggage and Personal Effects which, during the Journey, are stolen or accidentally damaged or are permanently lost.

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by Allianz Global Assistance. 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 have the option to repair or replace the Luggage and Personal Effects instead of paying you.

- b) The maximum amount we will pay for any item (i.e. the item limit) is:
 - \$3,000 for personal computers, video recorders or cameras
 - \$1,000 for mobile phones (including PDAs and any items with phone capabilities)
 - \$750 for all other items

A pair or related set of items for example - but 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;

are considered as only one item for the purpose of this insurance, and the appropriate single item limit will be applied.

- c) Luggage and Personal Effects left in a motor vehicle are only covered during daylight hours and must have been left in a Concealed Storage Compartment of a locked motor vehicle, and forced entry must have been made.

The most we will pay if your Luggage and 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.

No cover applies if Luggage and Personal Effects are left unattended in the passenger compartment of a motor vehicle or if the Luggage and Personal Effects have been left in a motor vehicle overnight.

THE MAXIMUM AMOUNT WE WILL PAY FOR ALL CLAIMS COMBINED UNDER THIS SECTION IS \$3,000. THE AMOUNT APPLIES TO THE TOTAL OF ALL CLAIMS COMBINED, REGARDLESS OF THE NUMBER OF PERSONS THE CLAIMS RELATE TO.

7.2 WE WILL NOT PAY

To the extent permissible by law, we will not pay a claim in relation to your Luggage and Personal Effects if:

- a) you do not report the 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 Allianz Global Assistance with a written statement from whoever you reported it to.
- b) your jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus (including any loss from the point of check-in until receipt of the said goods).

- c) the loss, theft or damage is to, or of, bicycles.
- d) the loss, theft or damage is to or of cash, bank or currency notes, cheques or negotiable instruments.
- e) the loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus.
- f) the loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- g) the Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- h) the loss or damage arises from any process of cleaning, repair or alteration.
- i) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- j) the Luggage and Personal Effects were left Unsupervised in a Public Place.
- k) the Luggage and Personal Effects were left unattended in a motor vehicle unless they were left in a Concealed Storage Compartment of a locked motor vehicle.
- l) the Luggage and Personal Effects were left overnight in a motor vehicle even if they were left in a Concealed Storage Compartment of a locked motor vehicle.
- m) the Luggage and Personal Effects have an electrical or mechanical breakdown.
- n) the Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched - unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- o) 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 age, wear and tear).
- p) the loss or damage is to, or of, sporting equipment while in use (including surfboards).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 30 TO 33 FOR OTHER REASONS WHY WE WILL NOT PAY.

8 LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES

PLEASE NOTE: You will not have cover under this Section while travelling in New Zealand.

8.1 WE WILL PAY

We will reimburse you if any items of your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier for more than 12 hours, and in Allianz Global Assistance's opinion it was reasonable for you to purchase essential items of clothing or other personal items.

Your claim must contain written proof from the Carrier who was responsible for your Luggage and Personal Effects that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this Section for any subsequent claim for lost Luggage and Personal Effects (Section 7).

THE MAXIMUM AMOUNT WE WILL PAY FOR ALL CLAIMS COMBINED UNDER THIS SECTION IS \$250. THE AMOUNT APPLIES TO THE TOTAL OF ALL CLAIMS COMBINED, REGARDLESS OF THE NUMBER OF PERSONS THE CLAIMS RELATE TO.

8.2 WE WILL NOT PAY

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

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 30 TO 33 FOR OTHER REASONS WHY WE WILL NOT PAY.

9 CANCELLATION FEES & LOST DEPOSITS

9.1 WE WILL PAY

- a) We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your Journey is cancelled or shortened at any time through circumstances neither expected nor intended by you and outside your control.
- b) We will pay the travel agent's cancellation fees up to \$1,500 where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. However, we will not pay more than the level of commission or service fees normally earned by the agent, had your Journey not been cancelled. Documentary evidence of the travel agent's lost commission or service fees is required.

c) We will pay you for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket, if you cannot recover the lost points from any other source. The cancellation must be due to unforeseen circumstances outside of your control. We calculate the amount we pay you by multiplying:

- 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.

d) If you cancel or shorten your Journey because a Relative of yours 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, we will not cover you unless at the time of policy issue you were unaware of the likelihood of such hospitalisation or death. However, the most we will pay under this Section is \$2,000.

THE MAXIMUM AMOUNT WE WILL PAY FOR ALL CLAIMS COMBINED UNDER THIS SECTION IS \$10,000. THE AMOUNT APPLIES TO THE TOTAL OF ALL CLAIMS COMBINED, REGARDLESS OF THE NUMBER OF PERSONS THE CLAIMS RELATE TO.

9.2 WE WILL NOT PAY

a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, abandoned or shortened.

Nor will we pay if your cancellation fees or lost deposits arise because of:

- b) the death, Injury or Sickness of a Relative arising from a Pre-existing Medical Condition except as specified under Section 9.1 d).
- c) you or your Travelling Companion changing plans.
- d) 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 you purchased your policy.
- 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) delays or rescheduling by a bus line, airline, shipping line or rail authority.

g) the financial collapse of any transport, tour or accommodation provider.

h) the mechanical breakdown of any means of transport.

i) an act or threat of terrorism.

j) the death, Injury or Sickness of any person who resides outside of New Zealand or Australia.

k) where you are a full time permanent employee and pre-arranged leave is cancelled by your employer unless you are a full time member of the New Zealand Defence Force or emergency services.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 30 TO 33 FOR OTHER REASONS WHY WE WILL NOT PAY.

10 PERSONAL LIABILITY

10.1 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 Allianz Global Assistance's prior written approval.

THE MAXIMUM AMOUNT WE WILL PAY FOR ALL CLAIMS COMBINED UNDER THIS SECTION IS \$5,000,000. THE AMOUNT APPLIES TO THE TOTAL OF ALL CLAIMS COMBINED, REGARDLESS OF THE NUMBER OF PERSONS THE CLAIMS RELATE TO.

10.2 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 to an employee of either of you;
- c) the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d) the conduct of a business, profession or trade;

- 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 by you;
- h] any relief or recovery other than monetary amounts;
- i] a contract that imposes on you a liability 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.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 30 TO 33 FOR OTHER REASONS WHY WE WILL NOT PAY.

General Exclusions Applicable to all Sections

We will not pay under any circumstances if:

GENERAL

- 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 claim is for consequential loss of any kind including loss of enjoyment.
- 4] At the time of purchasing 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 the Accident Compensation Scheme, any other workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.
- 6] Your claim arises from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
- 7] Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 8] Your claim arises from a government authority confiscating, detaining or destroying anything.
- 9] 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.
- 10] 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.

11] 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.

Refer to www.who.int and www.safetravel.govt.nz for further information on Epidemics and Pandemics.

12] Your claim arises because you did not follow advice in the mass media or any government or other official body's warning:

- against travel to a particular country or parts of a country; or
- of a strike, riot, bad weather, civil protest or contagious disease (including an Epidemic or Pandemic);

and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).

Refer to www.who.int and www.safetravel.govt.nz for further information.

13] 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.

14] Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.

15] 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.

16] Your claim arises directly or indirectly from, or is in any way connected with, you engaging in manual work in conjunction with any profession, business or trade during your Journey. For the purpose of this exclusion, manual work includes:

- the use of plant, machinery, or power tools,
- work in the building trades, security, professional sports, emergency services, extracting, manufacturing, forestry, alcohol or entertainment industries, or
- working at sea or as aircrew.

MEDICAL

17] Your claim arises from, is related to or associated with any Pre-existing Medical Condition, except as provided under the section "**Pre-existing Medical Conditions**" (pages 8 to 10, Section 4.1 b) (page 21 & 22) and Section 9.1 d) (page 27).

18] You take a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).

19] Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.

20] You travel Overseas for the purpose of obtaining medical treatment, or you arrange to travel when you know of circumstances that may lead to your Journey being disrupted or cancelled.

21] Your claim arises from, is related to, or associated with, elective surgery or treatment.

22] Your claim arises, or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an Injury or Sickness that would otherwise be covered by this policy.

23] Your claim arises from any Injury or Sickness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.

24] Your claim arises out of pregnancy, childbirth or related complications.

25] Your claim involves a Hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.

26] 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.

27] Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.

28] Your claim arises from suicide or attempted suicide.

29] Your claim arises from a sexually transmitted disease.

30] 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.

31] Despite Allianz Global Assistance's advice otherwise following your call to them, you received private Hospital or medical treatment where public funded services or care is available in New Zealand or under any Reciprocal Health Agreement between the Government of New Zealand and the government of any other country.

32] Your claim arises from any medical procedures in relation to AICD/ICD insertion during Overseas travel. If you, your Travelling Companion or a Relative (as listed on your Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a Pre-existing Medical Condition, Allianz Global Assistance will exercise their right to organise a repatriation to New Zealand for this procedure to be completed.

- 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.

SPORTS AND LEISURE

- 34] Your claim arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), or from professional sport of any kind, or from parachuting or hang gliding.
- 35] Your claim arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in New Zealand or you were diving under licensed instruction.
- 36] 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.

1 Claims

HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by calling us on 0800 630 115. If there is a delay in claim notification, or you do not provide us with sufficient detail to process your claim, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give Allianz Global Assistance any information they reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of ownership. If required, Allianz Global Assistance may ask you to provide them with translations into English of such documents to enable them to carry out their assessment of your claim.

You must co-operate with Allianz Global Assistance at all times in relation to the provision of supporting evidence and such other information as they may reasonably require.

- a] For medical, Hospital or dental claims, contact Allianz Global Assistance as soon as practicable.
- b] For loss or theft of your Luggage and Personal Effects, report it immediately to the police and obtain a written notice of your report.
- c] For damage or misplacement of your Luggage and Personal Effects caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- d] Submit full details of any claim in writing within 30 days of your return.

CLAIMS ARE PAYABLE IN NEW ZEALAND DOLLARS TO YOU

We will pay all claims in New Zealand dollars. We will pay you unless you tell us to pay someone else. The rate of currency exchange that will apply is the rate at the time you incurred the expense.

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without Allianz Global Assistance's approval.

DEPRECIATION

Depreciation will be applied to claims for Luggage and Personal Effects at such rates as reasonably determined by Allianz Global Assistance.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform Allianz Global Assistance of such third party.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you can make a claim against someone in relation to a loss or expense covered under this policy and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.

OTHER INSURANCE

If any loss, damage or liability covered under this policy is covered by another insurance policy, you must give us details.

We will only make any payment under this policy once the other insurance policy is exhausted. If we have paid your claim in full first, we may seek contribution from your other insurer.

SUBROGATION

Allianz Global Assistance may, at their discretion, undertake in your name and on your behalf, control and settlement of proceedings for our own benefit, to recover compensation or secure indemnity from any party in respect of anything covered by this policy.

You are to assist and permit to be done, all acts and things as required by Allianz Global Assistance for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us paying your claim under this policy regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

RECOVERY

Allianz Global Assistance will apply any money they recover from someone else under a right of subrogation in the following order:

- 1] To Allianz Global Assistance, their administration and legal costs arising from the recovery
- 2] To us, an amount equal to the amount that we paid to you under the policy
- 3] To you, your uninsured loss (less your Excess)
- 4] To you, your Excess

Once we pay your total loss we will keep all money left over. If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise.

We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud by calling Allianz Global Assistance on +61 7 3305 8871. All information will be treated as confidential and protected to the full extent under law.

Health Tips

The internet is a great source of health information for travellers. For vaccination and health advice including information on disease outbreaks:

www.cdc.gov or www.who.int or www.safetravel.govt.nz

BEFORE TRAVEL, CONSULT YOUR HEALTH PROFESSIONAL TO DISCUSS:

- Itinerary • Duration of travel • Style of travel
- Past medical history • Pregnancy • Allergies
- Pre-existing Conditions • Vaccination requirements • Disease prevention
- Medication (ensure that any medications taken with you are legal in the country you will visit – make sure you carry a letter of approval from your doctor/dentist for any essential medication you need to take with you)

TIPS FOR LONG DISTANCE TRAVELLERS

- While travelling, regularly exercise the lower limbs to encourage blood flow
- Drink plenty of non-alcoholic drinks to prevent dehydration

OTHER USEFUL TIPS

- Carry a small first-aid kit with you containing a packet of adhesive dressings, some insect repellent, antiseptic cream and water sterilisation tablets (this takes up little space and could be useful). Emergency medical travel kits are available.
- Unless you know the water you are using is safe (bottled water usually is), sterilise all drinking water either by boiling or using sterilisation tablets
- It is unwise to have your skin pierced (ie. acupuncture, tattooing, ear piercing, etc.) unless you can be sure that the equipment used is sterile – a needle wiped with an alcohol swab is not necessarily sterile. Keep a note on your person advising of any significant medical condition affecting you (eg. diabetes, angina pectoris, haemophilia).

The Three R's of Travel Vaccination

ROUTINE VACCINATIONS (childhood or adult vaccinations)

- Tetanus/diphtheria • Polio • MMR • Influenza
- Pneumococcal • Varicella

REQUIRED VACCINATIONS

When crossing international borders certain vaccinations are required.

- Yellow Fever • Cholera • Meningococcal

RECOMMENDED VACCINATIONS

There are some vaccinations recommended when travelling overseas specific to your destination.

These may include:

- Hepatitis A • Hepatitis B • Typhoid
- Japanese Encephalitis • Poliomyelitis
- Rabies • Cholera

Please see your doctor to identify your specific needs.

Emergency Call Telephone Numbers

If you are in one of the countries listed below, simply dial the number shown for that country.

For all other countries, dial reverse charge ("collect") via the local operator on: +61 7 3305 7499

Australia	1800 010 075
Canada	1800 214 5514
China (North)	10800 6100 434
China (South)	10800 261 1323
France	0800 905 823
Germany	0800 182 7635
Greece	00800 611 4107
Hong Kong	800 900 389
India	00080 0610 1108
Indonesia	001 803 61 098
Italy	800 787 451
Japan	0066 3386 1052
Malaysia	1800 81 5102
Netherlands	0800 023 2683
New Zealand	0800 778 103
Singapore	800 6162 187
Spain	900 996 115
Switzerland	0800 561 361
Thailand	001 8006 121 082
United Kingdom	08000 289 270
United States	1866 844 4085

Sales Enquiries

0800 000 333 (within New Zealand)
(+) 64 9 927 3800 (from overseas)
travel@1Cover.co.nz

Claims Enquiries

0800 630 115 (within New Zealand)
(+) 61 7 3305 7499 (from overseas)

24 Hour Emergency Assistance

0800 778 103 (within New Zealand)
(+) 61 7 3305 7499 (from overseas)
(+) represents the dialling-out code from countries
outside of New Zealand

1Cover

1Cover NZ Ltd is an agent of
Allianz Global Assistance

Company No 1588084

Allianz Global Assistance

This insurance is issued and managed by
AGA Assistance Australia Pty Ltd (Incorporated
in Australia) trading as Allianz Global Assistance

ABN 52 097 227 177
74 High Street,
Toowong QLD 4066, Australia

Allianz

This insurance is underwritten by Allianz Australia
Insurance Limited (Incorporated in Australia)
trading as Allianz New Zealand

ABN 15 000 122 850
Level 1, 152 Fanshawe Street
Auckland, 1010



1Cover NZ Ltd, 11B/17 Albert Street, Auckland, 1010



Global Assistance