



Travel Insurance

Effective Date 17 May 2017

Combined Financial Services Guide And Product Disclosure Statement

Dear Traveller,

Thank you for choosing 1Cover Travel Insurance.

1Cover is very proud to have been providing New Zealand residents with Travel Insurance for over 10 years and we have over 1 million customers. Holidays should be (and mostly are) a chance to relax and unwind but unfortunately, you should also expect the unexpected. Travel Insurance helps to provide a big comfy safety net should something go wrong.

Remember, travel insurance may not be the most exciting purchase for your holiday, but it is definitely the most important! We are just a phone call away when you need us, here to assist, 24 hours a day, 365 days a year.

Safe Travels,
The 1Cover Team

You Can
Count On Us.

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About **Us**

About Us

1 About 1Cover

Your Insurer

Your travel insurance **policy** is insured by Certain Underwriters at Lloyd's (the insurer). **1Cover** issues the **policy** to you and handles claims as an agent for the insurer.

Emergency Assistance

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

Your 1Cover Travel Policy

If you buy the **policy**, this document and your **certificate of insurance** make up your insurance contract with us. Be sure to keep them in a safe place!

Your Duty Of Disclosure

Before you enter an insurance contract, you have a duty of disclosure.

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 circumstances would include in answering the questions.

You have this duty until we agree to insure you.

If You Do Not Tell Us Something

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 is fraudulent, we may refuse to pay a claim and treat the insurance contract as if it never existed.

W Words With Special Meanings

Some words in this document have defined meanings. Where they appear:

- 'You' and 'your' mean the person(s) whose name(s) is set out on your **certificate of insurance**, and if you have **Single** or **Family** Cover, your **dependants**.
- 'We', 'our' and 'us' means the insurer who deals with you through **1Cover**.
- Words in **bold** have a special meaning which will either be explained in the Section in which the bolded word appears or the Definitions section inside the back cover.

Table Of Benefits

Policy Section & Benefits		Excess Applies	Comprehensive			Essentials			Basics			Domestic			Visitors To New Zealand			Already Overseas		
			Single ¹	Group ²	Family ¹	Single ¹	Group ²	Family ¹	Single ¹	Group ²	Family ¹	Single ¹	Group ²	Family ¹	Single ¹	Group ²	Family ¹	Single ¹	Group ²	Family ¹
Medical																				
1	Overseas Emergency Medical Assistance		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	-	-	-	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
2	Overseas Emergency Medical & Hospital Expenses	Yes	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	-	-	-	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
2A	<i>Includes Dental Expenses (per person)</i>	Yes	\$1,000	\$1,000	\$2,000	\$500	\$500	\$500	\$500	\$500	\$500	-	-	-	\$500	\$500	\$500	\$500	\$500	\$500
3	Additional Accommodation & Travel Expenses ³		\$50,000	\$50,000	\$100,000	-			-	-	-	\$50,000	\$50,000	\$100,000	\$50,000	\$50,000	\$100,000	\$50,000	\$50,000	\$100,000
3A	<i>Includes Family Emergency³</i>		Yes	Yes	Yes	-	-	-	-	-	-	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3B	<i>Includes Emergency Companion Cover³</i>		Yes	Yes	Yes	-	-	-	-	-	-	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
4	Resumption of Journey		\$3,000	\$3,000	\$6,000	-			-	-	-	-	-	-	-	-	-	\$3,000	\$3,000	\$6,000
5	Hospital Cash Allowance		\$5,000	\$5,000	\$10,000	-			-	-	-	-	-	-	-	-	-	\$5,000	\$5,000	\$10,000
6	Accidental Death		\$25,000	\$25,000	\$50,000	-			-	-	-	\$25,000	\$25,000	\$50,000	\$20,000	\$20,000	\$40,000	\$25,000	\$25,000	\$50,000
7	Permanent Disability		\$25,000	\$25,000	\$50,000	-			-	-	-	-	-	-	-	-	-	\$25,000	\$25,000	\$50,000
8	Loss of Income		\$10,400	\$10,400	\$20,800	-			-	-	-	-	-	-	-	-	-	\$10,400	\$10,400	\$20,800
Luggage																				
9	Credit Card Fraud & Replacement	Yes	\$5,000	\$5,000	\$10,000	\$1,000	\$1,000	\$2,000	-	-	-	-	-	-	-	-	-	\$5,000	\$5,000	\$10,000
9A	<i>Includes Travel Documents & Traveller's Cheques</i>	Yes	Yes	Yes	Yes	-	-	-	-	-	-	-	-	-	-	-	-	YES	YES	YES
10	Theft of Cash		\$250	\$250	\$250	-	-	-	-	-	-	-	-	-	-	-	-	\$250	\$250	\$250
11	Luggage & Personal Effects	Yes	\$15,000	\$15,000	\$30,000	\$5,000	\$5,000	\$10,000	-	-	-	\$15,000	\$15,000	\$30,000	\$3,500	\$3,500	\$7,000	\$15,000	\$15,000	\$30,000
12	Luggage & Personal Effects Delay Expenses		\$250	\$250	\$500	-	-	-	-	-	-	-	-	-	-	-	-	\$250	\$250	\$500
Cancellation																				
13	Cancellation Fees & Lost Deposits ³	Yes	Unlimited	Unlimited	Unlimited	\$5,000	\$5,000	\$10,000	-	-	-	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
14	Disruption of Journey		\$1,000	\$1,000	\$2,000	-	-	-	-	-	-	\$1,000	\$1,000	\$2,000	-	-	-	\$1,000	\$1,000	\$2,000
15	Alternative Transport Expenses	Yes	\$5,000	\$5,000	\$10,000	-	-	-	-	-	-	-	-	-	-	-	-	\$5,000	\$5,000	\$10,000
Ancillary																				
16	Personal Liability	Yes	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million
17	Domestic Pets		\$500	\$500	\$500	-	-	-	-	-	-	-	-	-	-	-	-	\$500	\$500	\$500
18	Domestic Services		\$500	\$500	\$500	-	-	-	-	-	-	-	-	-	-	-	-	\$500	\$500	\$500
19	Rental Vehicle Excess	Yes	\$5,000	\$5,000	\$5,000	-	-	-	-	-	-	\$5,000	\$5,000	\$5,000	\$2,500	\$2,500	\$2,500	\$5,000	\$5,000	\$5,000

Unless otherwise specified in the PDS:

^{1.} For Single and Family Cover - these are the maximum amounts we will pay for all claims under each Section, regardless of the number of people who claim.

^{2.} For Group Cover - these are the maximum amounts we will pay for all claims by each person under each Section.




^{3.} Sections 3, 3A, 3B & 13 - if you claim for the same or similar cancelled services/facilities or alternative arrangements under Sections 3, 3A, 3B and 13, we will only pay the higher of the two amounts, not both.



Product Disclosure Statement

Product Disclosure Statement

This PDS explains:

-  How to buy the **policy** - P9
-  What the **policy** covers - P16
-  How to claim under the **policy** - P58

You should read the PDS 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 PDS, will be available at www.1Cover.co.nz. We'll email you if any important changes happen while your **policy** is in force.

Buying The Policy

Before buying the **policy** you need to think about: What type and level of cover you need, including optional extras?

- **Whether you're eligible for cover?**
- **If you're a frequent traveller?**
- **Where you're travelling to?**
- **What excess will apply to claims under your policy?**
- **How much the policy will cost?**
- **What if you change your mind?**
- **What if you have a complaint?**

Types And Levels Of Cover

You need to choose who will be covered and the level of cover you need to suit your travel plans.

Level Of Cover

You can choose from 6 levels of cover.

Level Of Cover	What's Included
Comprehensive	All sections of the policy .
Essentials	Sections 1, 2, 2A, 9, 11, 13 and 16 only.
Basics	Sections 1, 2, 2A and 16 only.
Domestic	Sections 3, 3A, 3B, 6, 11, 13, 14, 16 and 19 only.
Visitors to New Zealand	Sections 1, 2, 2A, 3, 3A, 3B, 5, 6, 11, 13, 16 and 19.
Already Overseas	All sections of the policy .

Am I Eligible For Cover?

Comprehensive, Essentials, Basics And Domestic

A **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.

New Zealand residents who can purchase these covers if your **journey** commences and ends in New Zealand and:

- **Comprehensive and Domestic -**
 - you are aged 79 or under, or
 - if you are aged 80 or over, we agree to cover you after you provide us with a completed [Pre-existing Medical Declaration form](#). You can obtain the form at www.1Cover.co.nz or by calling us on 0800 000 333; and

- **Essentials and Basics** – you are aged 74 or under;

You also must purchase the **policy** before leaving the station, airport, port, terminal or motor vehicle rental agency from which your trip is scheduled to commence.

Already Overseas

New Zealand residents or citizens can purchase this cover while you are **overseas** if you are aged 74 or under and you are on a one-way **journey** which commences **overseas** and ends in New Zealand. The **policy** ends when you arrive at any immigration counter in New Zealand.

Visitors To New Zealand

Non-residents of New Zealand may purchase this cover if you are aged 74 or under and you are temporarily travelling to or within New Zealand. You must purchase this **policy** within 14 days of your arrival in New Zealand.

When interpreting the **policy**, substitute your country of residence for the word 'New Zealand' where it appears in the PDS. NB: Your return trip to your country of residence is not covered.

Frequent Travellers

Frequent travellers who are aged 64 and under can purchase a 12 month policy that will cover an unlimited number of **journeys** no greater than 90 days during this period. There are 2 types of cover:

Type Of Cover	What's Included
International Frequent Traveller Covers overseas journeys	All sections of the policy .
Domestic Frequent Traveller Covers journeys within New Zealand, but you are only covered when you are more than 50km from your home .	Sections 3, 6, 11 13, 14, 16 and 19 only.

The period of cover for any one **journey** cannot exceed a total of 90 days. This applies to both leisure and business travel.

All benefit limits and sub-limits are reinstated at the end of each **journey** (other than **Section 19 - Personal Liability**, where the amount shown in the **Table of Benefits** is the most we will pay for all claims under the policy).

Frequent Traveller

Any one **journey** cannot exceed a maximum of 90 days.

Who Will Be Covered?

You can select:

- **Single** – this covers you and your **dependants** who travel with you and are named on the **certificate of insurance**.
- **Group** – you and each other person named on the **certificate of insurance** are covered as if you were each individually insured under separate **policies**. Single benefit limits apply to each insured person (unless otherwise specified).
- **Family** – this covers you and members of your family who are named on the **certificate of insurance** that travel with you. Benefit limits apply to the combined total of all claims made, regardless of the number of people who claim.

See the **Table of Benefits** for a summary of the benefits and limits offered by each type and level of cover.

Where Are You Going?

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.

Tell Friends & Family

Share your travel itinerary with your friends
and family.

The **policy** only covers loss **injury** or **illness** which occurs in the countries you have told us you will visit; however all stopovers of up to 2 nights in countries other than the USA are also covered.

NB. We'll cover you for stopovers in the USA if you also nominate USA as a destination when you apply for cover.

Cruises: If you're going on a cruise, you must tell us every country the ship will visit. You will not be covered in countries you have not told us about.

Travellers on domestic cruises in New Zealand Waters may also purchase **Comprehensive** plan to ensure cover is available for emergency medical assistance and emergency medical and **hospital** expenses.

Do I Need Optional Extra Cover?

High Value Items

Luggage and personal effects are covered under **Comprehensive**, **Essentials**, **Domestic**, **Visitors to New Zealand**, **Already Overseas**, **Frequent Traveller (International and Domestic)** cover (see Section 11), but individual limits apply to each item. There is no cover under **Basics** plan.

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. **High value items** cannot be more than 12 months old

Pre-existing Medical Conditions

Because the **policy** does not cover all **pre-existing medical conditions**, you need to make special arrangements with us if you have a **pre-existing medical condition**.

We treat **pre-existing medical conditions** in one of 4 ways:

- **Automatically Covered** – we cover 35 conditions even if you haven't told us about them.
- **Limited Cover** – you are not covered under sections 1, 2, 2A, 3, 3B, 5, 13 or 14 of the policy and you can not purchase these covers. This applies to **chronic** renal failure treated by dialysis, AIDS or you have a terminal or palliative prognosis, require oxygen or are on a transplant waiting list.
- **Compulsory Disclosure and Assessment** – you must tell us about the condition and we will assess whether we can cover it. This applies to heart or lung conditions, cancer, dementia or if you need a full time carer.
- **By Application** – you can apply for cover for the condition and we will assess whether we can cover it.

The **Pre-existing Medical Conditions** Section on page 45 explains which **pre-existing medical conditions** fall within each of these categories and how we assess and insure **pre-existing medical conditions**. Read this carefully if you have a **pre-existing medical condition**, otherwise you might not be covered.

To tell us about a **pre-existing medical condition** or apply for cover for your condition, please provide us with a completed **Pre-existing Medical Declaration form**. You can obtain the form at www.1Cover.co.nz or by calling us on 0800 000 333.

We regret that we cannot offer cover under Sections 1, 2, 2A, 3, 3B, 5, 13 or 14 to **Visitors to New Zealand** and people who are **Already Overseas** in relation to any **pre-existing medical condition**. However, we can cover you under each of the other **policy** sections.

Pregnancy

You'll be automatically covered by the **policy** if you have a single foetus pregnancy of up to and inclusive of the 24th week gestation or a multiple pregnancy up and inclusive of the 19th week gestation which do not **arise** from assisted reproduction and have no **complications**.

Pregnant?

If you are naturally pregnant, without fertility treatment, then you are covered at no additional cost up to and including the 24th week of your pregnancy.

If you have had **complications** of this pregnancy, or this pregnancy **arises** from assisted reproduction, you'll need to apply for cover by providing us with a completed [Pre-existing Medical Declaration form](#). You can obtain the form at www.1Cover.co.nz or by calling us on 0800 000 333.

The [Pregnancy](#) section on page 51 explains this in detail. Read this carefully if you are or think you might be pregnant, otherwise you might not be covered.

What Level Of Excess Do I Prefer?

If you make a claim under Sections 2, 2A, 9, 9A, 11, 13, 15, 16 and 19 of the **policy**, we will deduct an **excess** from the amount payable to you.

You can select your **excess** when you apply online (other than for [Domestic](#) and [Domestic Frequent Traveller](#) and [Already Overseas](#)).

What Does The Policy Cost?

We'll tell you 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 length 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 (e.g. GST).

Can I Cancel The Policy?

If you change your mind, you can cancel the **policy** within 14 days of the date we issue your **certificate of insurance** and PDS. You'll receive a full refund of your premium as long as you haven't started your **journey** and you haven't and don't want to make a claim on the **policy**.

You can also cancel the policy any time after the 14 days, but if you do, we won't refund any part of your premium.

We regret that we cannot offer you partial refund outside of cooling off period.

Cooling Off Period

If your **journey** has started within the cooling off period then you cannot cancel your **policy** as you are already taking advantage of its awesome benefits.

Complaints

If you have any concerns about the policy or the insurance services you receive, see the [Complaints Procedures](#) on page 65.



What You're Covered For

This part of the PDS explains:

- The period for which you're covered and the circumstances in which you can extend your **policy**;
- What the **policy** covers; and
- Exclusions and conditions that limit what you're covered for under the **policy**.

Period Of Cover

How Long You're Covered For?

The earliest that cover under the **policy** starts is when we give you a **certificate of insurance**. This confirms the period for which you are insured.

Importantly:

- cover for Section 13 - **Cancellation Fees and Loss of Deposits** starts on the date the **certificate of insurance** is issued.
- 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 from commencing your **journey**. This means there is no cover **arising** from events that happen within or before this period. For this plan '**journey**' means your travel from the time when the **policy** is issued when you are **overseas** to the time when you return to Australia. The **policy** ends when you arrive at any immigration counter in New Zealand.
- you must purchase your **policy** before you leave your **departure point**.
- **Visitors to New Zealand** has a waiting period of 7 days from the purchase date noted on your **certificate of insurance** applies to all claims. 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**

Extending Your Policy

You can extend your **policy** free of charge if your return to New Zealand is delayed because:

- 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
- an event has occurred that we have confirmed is claimable under the **policy**.

If either of these happen, you must tell us about the delay as soon as possible. Your **policy** is not extended until we have agreed to do so.

To extend your **policy** for any other reason, you will need to apply to us at least 7 days before your **policy** expires. We may extend cover for up to 12 months if you pay the additional premium.

To extend your **policy**, call us on (+) 64 9 927 3800 or email us at info@1Cover.co.nz.

If we extend your **policy**, we will issue a new **certificate of insurance**.

We will not extend the **policy**:

- for any **pre-existing medical condition**, unless it is **automatically covered** (see page 47) and you have not been **hospitalised** (including day surgery or emergency department attendance) for that condition in the past 12 months (regardless of whether your **pre-existing medical condition** was covered under the original **policy**); or
- for any condition you suffered during the term of the original **policy**; or
- if you are aged 80 years or over when you request the extension.
- if you are aged 75 or over under **Essentials, Basics, Already Overseas** and **Visitors to New Zealand policies** when you request the extension.
- if you have made a claim or are aware of a possible claim resulting from your original **policy**, but you have not told us about it

What The Policy Covers

The **policy** provides 19 different types of benefits.

Benefits Limits

The **Table of Benefits** at page 3-6 shows:

- whether the benefit is included in the level of cover you have selected.
- 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 also in the section entitled **General Exclusions**. Carefully read each of these to understand what you are covered for and what is not insured.

1. Emergency Medical Assistance

All levels of cover except **Domestic** and **Domestic Frequent Traveller**.

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**:

- arrange access to a **medical adviser** for emergency medical treatment while you are **overseas**.
- 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.
- provide written guarantees of payment of **reasonable** expenses for emergency hospitalisation that may be required while you are **overseas**.
- pass on messages to your **family** or employer in the case of an emergency.
- arrange for your **dependants** to return to New Zealand if they are left without supervision following your **hospitalisation** or evacuation.

If you die as a result 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

- any **hospital** or medical costs incurred in New Zealand.
- any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has given.

c) for medical evacuation or the transportation of your remains from New Zealand to an **overseas** country.

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.

Emergency Telephone Numbers

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. Emergency Medical & Hospital Expenses

All levels of cover other than **Domestic** and **Domestic Frequent Traveller**.

We Will Pay

We will reimburse:

- subject to the following, if you **injure** yourself or become **ill overseas**, the **reasonable** medical or **hospital** expenses you incur until you get back to New Zealand.
- 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 you are **hospitalised** or, if you are treated as an outpatient, if the total cost of the treatment will exceed \$2,000, 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, we will not pay for any expenses that First Assistance would not have approved or arranged had you sought their prior approval.

- c) 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 the **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 conditions** except as specified under [Pre-existing Medical Conditions](#) on page 47.
- 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**.

Natural Teeth Only

We only provide cover to your natural teeth, which mean teeth that have had no previous damage or fillings

2A. Dental Expenses

All levels of cover other than [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:

- f) incurred in New Zealand.
- g) **arising** from **pre-existing medical conditions** except as specified under [Pre-existing Medical Conditions](#) on page 47.
- h) relating to damage to dentures, dental prostheses, bridges or crowns.
- i) relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

3. Additional Accommodation & Travel Expenses

All levels of cover other than [Essentials](#) and [Basics](#).

We Will Pay

We will reimburse:

- a) any **reasonable** 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 protest, weather, natural disaster or accident.
 - 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:

- if before your period of cover commenced, you were aware of any reason, that may cause your **journey** to be cancelled, disrupted or delayed.
- if you can claim your additional travel and accommodation expenses from anyone else.
- if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- as a result of you or your **travelling companion** changing travel plans.

3A. Family Emergency

All levels of cover other than **Essentials** and **Basics**.

We Will Pay

- 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**),

We will reimburse the **reasonable** additional cost of your return from **overseas** to New Zealand at the fare class at which you had planned to travel.

Who's Family?

Your parents, grandparents, your spouse and your **dependants**.

- 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, 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:

Single Cover	\$2,000
Group Cover	\$2,000 per person
Family Cover	\$4,000

We Will Not Pay

We will not pay:

- if you were aware of any reason that may cause your

journey to be cancelled, disrupted or delayed before your **journey** commenced.

- b) if the death, **injury** or **illness** of a **relative** arises from a **pre-existing medical condition**, except as specified under [Section 3A 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 and do not reside in New Zealand or Australia.

3B. Emergency Companion Cover

All levels of cover other than [Essentials](#) and [Basics](#).

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 overseas** 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 overseas** suffering from a life threatening or other serious condition, or are evacuated from **overseas** 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.

4. Resumption of Journey

Comprehensive, Already Overseas and International Frequent Traveller only.

Resumption Of Journey

Make sure you resume your journey within 12 months of your return to New Zealand.

We Will Pay

- a) if you return to your **home** from **overseas** because:
 - during your **journey**, a **relative** dies unexpectedly or is hospitalised following a serious **injury** or **illness** (except **arising** from a **pre-existing medical condition**); and
 - it is possible for your **journey** to be resumed; and
 - more than 14 days remain of the period of cover, as noted on your **certificate of insurance**; and
 - you resume your **journey** within 12 months 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**, 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:

Single Cover	\$2,000
Group Cover	\$2,000 per person
Family Cover	\$4,000

We Will Not Pay

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.
- the death, **injury** or **illness** of the **relative** arises from a **pre-existing medical condition** except as specified under [Section 4.b\) Resumption Of Journey](#).
- you can claim your resumption of **journey** expenses from anyone else.

5. Hospital Cash Allowance

Comprehensive, Visitors to New Zealand, Already Overseas and International Frequent Traveller Only.

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**.

Drugs & Alcohol

We will not pay any claim if it's a direct result of you being intoxicated or under the influence of drugs.

We Will Not Pay

- for the first 48 continuous hours you are in **hospital**.
- if you cannot claim for **overseas** medical expenses in

Section 2 Emergency Medical & Hospital Expenses.

We will only pay \$5,000 in respect of any **dependant** and only if you have purchased **Single** or **Family** cover.

6. Accidental Death

All levels of cover other than [Essentials](#) and [Basics](#).

We Will Pay

We will pay the Accidental Death benefit shown in the **Table of Benefits** to your estate if:

- you are **injured** during an **overseas journey** and you die because of that **injury** within 12 months of the **injury**; or
- during your **overseas journey**, something you are travelling on disappears, 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** and only if you have purchased **Single** or **Family** cover.

7. Permanent Disability

Comprehensive, Already Overseas and International Frequent Traveller Only.

We Will Pay

We will pay the Permanent Disability benefit shown in the **Table of Benefits** if:

- you are **injured** during an **overseas journey**; and
- within 12 months of the **injury** you have totally lost all of the sight in one or both eyes or the 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 only pay \$5,000 in respect of any **dependant**, and only if you have purchased **single** or **family** cover.

8. Loss Of Income

Comprehensive, Already Overseas and International Frequent Traveller Only.

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 or suitable alternative work; and
- you lose all your 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**.

9. Credit Card Fraud & Replacement

Comprehensive, Essentials, Already Overseas and International Frequent Traveller Only.

We Will Pay

We will reimburse:

- a) the replacement costs (including communication costs)

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:

- 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
- you cannot provide us with a written statement from them.

9A. Travellers Cheques & Travel Documents Cover

Comprehensive, Essentials, Already Overseas and International Frequent Traveller Only.

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.

10. Theft Of Money

Comprehensive, Already Overseas and International
Frequent Traveller Only.

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**.

Police Report

If you have something stolen make sure that you make a police report within 24 hours of the incident occurring.

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.

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, motels, hostels, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

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 **relative**;
- with a person who is named on your **certificate of insurance** or who is a **travelling companion** or **relative** but who fails to keep your **luggage and personal effects** under close supervision;
- 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.

Sticky Fingers

Don't leave items unaccompanied as they will not be covered.

11. Luggage & Personal Effects

All levels of cover other than **Basics**.

In this section:

Concealed storage compartment means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motor-home.

We Will Pay

We will pay the repair cost or value of any **luggage and 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 have the option to repair or replace the **luggage and personal effects** instead of paying you.

Limits On Cover

a) subject to clauses b) and c), the maximum amount we will pay for any item (i.e. the item limit) is:

Items	All Plans (Except For Basics)	Essentials
Personal Computers, Video Recorders Or Cameras	\$3,000	\$2,000
Mobile Phones And Tablets (Including PDAs And Any Items With Phone Capabilities)	\$1,000	\$1,000
All Other Items	\$750	\$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;

Cargo Hold

Jewellery and electronics are not covered if they are transported in the cargo hold, unless it is a requirement of the airline to do so. Make sure all your expensive items are in your carry-on luggage.

b) in addition to the limit shown in the **Table of Benefits** for this 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 11.a\) Luggage And 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.

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, even if they are **high value items**.

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.

We Will Not Pay

- a) for any loss or damage to jewellery, mobile phones, 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 required you to transport these items in the cargo hold. We will require written confirmation of this.
- b) for loss, theft of or damage to or of the following:
- cash, bank notes, currency notes, cheques or negotiable instruments;
 - bicycles;

- watercraft of any type (other than surfboards);
 - sporting equipment while in use (including surfboards);
 - 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. This includes any peer to peer services such as Uber and AirBnb.
- c) for loss of or damage to **luggage and personal effects** which occurred:
- while they were left **unsupervised** or **unattended** in a **public place**
 - while they were left unattended in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle;
 - while they were left overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle;
 - while they were being sent unaccompanied or under a freight contract;
 - as a result of an electrical or mechanical breakdown;
 - 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.
- d) if the loss or damage **arises** from:
- any process of cleaning, repair or alteration;
 - ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- e) 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 age, wear and tear).

12. Luggage & Personal Effects Delay Expenses

Comprehensive, Already Overseas and International Frequent Traveller Only.

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 and 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 essential items of clothing or other personal items.

You must provide us with written confirmation 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 from any claim for lost **luggage and personal effects** under [Section 11 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 were 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.

13. Cancellation Fees & Lost Deposits

All levels of cover other than **Basics**.

We Will Pay

- a) we will pay any cancellation fees and lost deposits for

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 are outside 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.

Single Cover	\$1,500
Group Cover	\$1,500 per person
Family Cover	\$3,000

- 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 pay the value of any frequent flyer or similar air travel points 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.
- e) 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**, 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:

Single Cover	\$2,000
Group Cover	\$2,000 per person
Family Cover	\$4,000

We Will Not Pay

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

Tour Dilemmas

If your tour is cancelled because not enough people are going then unfortunately we don't cover this. Make sure you choose a tour with a guaranteed departure.

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

We will not pay if the cancellation fees or lost deposits **arise** because of:

- the death, **injury** or **illness** of a **relative arising** from a **pre-existing medical condition** except as specified under [Section 13.e\) Cancellation Fees & Lost Deposits](#).
- you or your **travelling companion** changing plans.
- 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.
- a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.

- e) cancellations, delays or rescheduling by a bus line, airline, shipping line or rail authority.
- f) the financial collapse of any travel agency, transport, tour or accommodation provider.
- g) the failure of your travel agent to pass on monies to operators or to deliver promised services.
- h) the mechanical breakdown of any means of transport.
- i) an act or threat of terrorism.
- j) the death, **injury** or **illness** of any person who resides outside of New Zealand or Australia.
- k) you are being 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.

14. Disruption Of Journey

All levels of cover other than **Essentials**, **Basics** and **Visitors to New Zealand** only.

We Will Pay

We will reimburse the cost of your **reasonable** additional meals and accommodation expenses if a disruption to your **journey** of at least 6 hours **arises** from circumstances outside your control.

We will pay:

- a) up to \$200 at the end of the initial 6 hour period; and
- b) up to \$200 for each full 24 hour period that the disruption continues beyond the initial 6 hour delay.

We Will Not Pay

We will not pay if a disruption to your **journey arises** from any of the following reasons:

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

Media Watch

Make sure you keep a look out and follow Government travel advice for the destination you are travelling to. We base our coverage on what they say.

Nor will we pay if:

- c) you can claim your additional meals and accommodation expenses from anyone else.

15. Alternative Transport Expenses

Comprehensive, Already Overseas and International Frequent Traveller only.

We Will Pay

We will pay your **reasonable** additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/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

All levels of cover.

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 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.

17. Domestic Pets

Comprehensive, Already Overseas and International Frequent Traveller only.

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**, your pet was in the care of a **relative**, friend or boarding kennel.

We Will Not Pay

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

18. Domestic Services

Comprehensive, Already Overseas and International
Frequent Traveller only.

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

- 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 for **single, group and family** cover 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.

19. Rental Vehicle Excess

All levels of cover other than **Essentials** and **Basics**.

We Will Pay

- 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;

We Will Not Pay

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

- a) in violation of the rental agreement;
- b) if your purchase your policy after you leave your **departure point**.
- c) while affected by alcohol or any other drug in a way that is against the law of the place you are in; or
- d) without a licence for the purpose for which you were using it.

Pre-Existing Medical Conditions

This **policy** only covers unforeseen medical events. Many **pre-existing medical conditions** are not covered.

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

Something Has Gone Wrong?

In the event that you may need to claim on your trip immediate notice to 1Cover should be given.

A **pre-existing medical condition** is:

- a) any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
- b) any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, **illness** or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or
- c) any surgery which you have undergone in the past 12 months; or
- d) pregnancy that is not automatically covered by the [Pregnancy](#) section on page 51.
- e) any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

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**, or **relative**.

We treat **pre-existing medical conditions** in one of 4 ways:

Automatically Covered, Limited Cover, Compulsory Disclosure and Assessment By Application.

Automatically Covered

The **pre-existing medical conditions** 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.
- cover does not extend to 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 may still apply for cover – see [By Application](#) below.

Table Of 35 Pre-Existing Conditions

1 Acne	2 Allergies , limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever.
3 Asthma – providing that you: <ul style="list-style-type: none"> • have no other lung disease; and • are less than 60 years of age at the date of issue of the certificate of insurance. <i>NB: If you have asthma and do not meet the criteria for automatic cover, you MUST lodge an assessment form under Compulsory Disclosure below.</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) – providing you: <ul style="list-style-type: none"> • were diagnosed over 12 months ago, and • have no eye, kidney, nerve or vascular complications, and • do not also suffer from a known cardiovascular disease, and • are under 50 years of age at the date of policy issue. 	14 Epilepsy – providing 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 (where the thyroid is underactive)	20 Hiatus hernia
21 Hypercholesterolaemia (high cholesterol) Hyperlipidaemia (high blood lipids) – providing you do not also suffer from a known cardiovascular disease.	22 Hypothyroidism (underactive thyroid), including Hashimoto's disease
23 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.	24 Impaired glucose tolerance (glucose intolerance, pre-diabetes) <ul style="list-style-type: none"> • are under 50 years of age at the date of policy issue.
25 Incontinence	26 Insulin resistance
27 Menopause - provided you do not have osteoporosis.	28 Nocturnal cramps
29 Osteopaenia	30 Pernicious anaemia
31 Raynaud's disease	32 Sleep apnoea
33 Trigeminal neuralgia	34 Trigger finger
35 Vitamin B12 deficiency	

Limited Cover

We regret that if you have any of the excluded **pre-existing medical conditions** listed below, you have no cover under the following sections of the **policy** and you cannot apply for cover for them:

- Section 1 - Overseas Emergency Medical Assistance
- Section 2 - Overseas Emergency Medical & Hospital Expenses - (Including Dental Expenses)
- Section 3 - Additional Accommodation & Travel Expenses
- Section 3B - Emergency Companion Cover
- Section 5 - Hospital Cash Allowance
- Section 13 - Cancellation Fees & Lost Deposits
- Section 14 - Disruption of Journey

The excluded **pre-existing medical conditions** are:

- a) you have been given a terminal or palliative prognosis for any condition with a shortened life expectancy;
- b) you require home oxygen therapy or will require oxygen for the journey (including in flight);
- c) you have **chronic** renal failure treated by haemodialysis or peritoneal dialysis, or have been advised that you will require it in the future;
- d) you have an AIDS defining **illness** or any condition or treatment causing you immunosuppression; or
- e) you have had, or are on a waiting list for an organ transplant.

Compulsory Disclosure

When you apply for a **policy** you **MUST** tell us about the following medical conditions or circumstances, even if you no longer receive treatment for them and you don't require any additional cover.

- a) cardiac or heart conditions;
- b) respiratory or lung conditions (other than asthma satisfying the auto acceptance conditions or where you are on home oxygen as above);

- c) metastatic or secondary cancer;
- d) dementia or medically documented memory loss; or
- e) if you are being accompanied on your Journey by a full time **carer**.

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

If you have not told us about a **pre-existing medical condition** when you were required to do so, we may refuse your claim or reduce it to the amount we would have paid had you told us about the condition.

By Application

You can apply for cover for any other **pre-existing medical condition** that is not described above.

How To Tell Us About Or Apply For Cover For A Pre-Existing Medical Condition

To tell us about or apply for cover for a **pre-existing medical condition**, please provide us with a completed [Pre-existing Medical Declaration form](#). You can obtain the form at www.1Cover.co.nz or by calling us on 0800 000 333.

In some cases, we will require your treating doctor to provide a further declaration – we will tell you if this is required.

Depending on your condition, we may decline to cover you, limit the amount of cover, exclude specific medical conditions 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.

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 experienced **complications** or your pregnancy **arose** from medical intervention, assisted conception or fertility treatment, you must provide us with a completed [Pre-existing Medical Declaration form](#). You can obtain the form by calling us on 0800 000 333.

In some cases, we may require your treating doctor to provide a further declaration– we will tell you if this is required.

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

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 claim is for consequential loss of any kind, including loss of 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 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.

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

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.

In this clause, **moped** or **scooter** means any two-wheeled or three-wheeled motor vehicle with an engine displacement of less than 50cc.

Licence To Drive

You need to obey local road & traffic laws within the country you are driving 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**.

In this section:

- ‘**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; and
- ‘**pandemic**’ means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

Refer to www.who.int and www.safetravel.govt.nz for further information on **epidemics** and **pandemics**.

12. your claim **arises** from, or is associated with, travel to countries or parts of a country for which:
- a) i. an advice or warning has been released by the Ministry of Foreign Affairs or any other government or official body, and
 - ii. the advice or warning risk rating is ‘High Risk’ or ‘Extreme Risk’ (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport

arrangements or participation in specific events or activities, or

- b) the mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in a) i. and ii. above) that may affect your travel; and
- c) 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 relevant advice(s), warnings) and/or mass media statement(s)).

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**).

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 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 from, is related to or associated with any pre-existing medical condition, except as provided under the [Pre-Existing Medical Conditions](#) section on pages 45 or in [Section 3A\) Family Emergency 4\) Resumption Of Journey or 13\) Cancellation Fees & Lost Deposits](#).
17. your claim **arises** from, is related to or associated with pregnancy, childbirth or related **complications**, or if you are not yet pregnant, any medical intervention, assisted conception or fertility treatment you have undergone or are undergoing except as provided under the [Pregnancy](#) section on pages 51.

18. your claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.
19. you arrange to travel when you know of circumstances that may lead to your **journey** being disrupted or cancelled.
20. your claim **arises** from, is related to, or associated with, elective surgery or treatment.
21. cover does not extend to cover any routine treatment or management of your approved **pre-existing medical condition(s)**; for example, blood test and prescription renewals.
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 **illness** that would otherwise be covered by this **policy**.
23. 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.
24. 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**.
25. your claim **arises** from suicide or attempted suicide, **mental illness** or physical, mental or emotional exhaustion, including but not limited to jet lag.
26. your claim **arises** from a sexually transmitted disease.
27. 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.
28. you received private **hospital** or medical treatment where public funded services or care is available in New Zealand or under any **reciprocal health care agreement** between the government of New Zealand and the government of any other country unless we or First Assistance agreed in advance to the private treatment.
29. 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.
30. 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, go mountaineering or rock climbing using ropes or climbing equipment, hiking or trekking with an altitude above 3500 metres, or from professional sport of any kind, or from parachuting or hang gliding.
31. 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.
32. 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 our 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. in 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

The 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 PDS 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:

- a) for claims under [Section 1 - Overseas Emergency Medical Assistance](#) or [Section 2 - Overseas Emergency Medical and Hospital Expenses](#) 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.
- b) 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.
- c) report loss or theft of your **luggage and personal effects** to the police immediately and obtain written evidence of your report.
- d) report damage or misplacement of your **luggage and 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.

- e) do everything you can to reduce your loss as much as possible.
- f) 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's important that you let us know as soon as possible and within 30 days of your return **home**. Here's how:

- call us on 0800 367 729.
- email us at claims@1Cover.co.nz

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 for to support your claim at your expense, such as but no limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. 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.

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 and 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:
 - the claim is covered by the **policy**; and
 - you claim against the other person first.

Got A Complaint?

If you have any concerns about the **policy** or our services, refer to Complaints Procedures on page 65.



Financial Services Guide

Financial Services Guide

This FSG describes the financial services provided by **1Cover** and is designed to assist you to decide whether to use these services. It also describes how **1Cover** is paid, our professional indemnity insurance and how we manage complaints.

About Us

Your policy is underwritten by certain underwriters at Lloyd's (the **insurer**).

The insurer has appointed **1Cover** to issue, vary, renew or cancel the **policy** and to handle and settle claims on the **insurer's** behalf. **1Cover** is a registered Financial Service Provider (FSP472306) and authorised to provide general financial product advice on and deal in general insurance products.

1Cover acts as an agent of the insurer and not as your agent.

Remuneration And Associations

How We Are Paid

The premium for the **policy** is payable to the insurer.

1Cover is paid 30 – 35% (incl. GST) of the premium paid for the **policy** for our costs of issuing the **policy** and managing claims.

Who We Pay

If you are referred to **1Cover** by one of our referral partners, **1Cover** will pay that person a referral fee; of up to 15% of the amount we receive.

1Cover's employees and representatives receive an annual salary.

To obtain more information about our remuneration arrangements please contact **1Cover** before we provide any financial services to you.

Professional Indemnity Insurance

1Cover has professional indemnity insurance covering errors and mistakes made in relation to our insurance services.

Complaints

We treat complaints seriously. If you have a concern about this **policy** or the insurance services we provide, please let us know by calling **0800 367 729** or emailing customersolutions@1Cover.co.nz.

We'll acknowledge your complaint and attempt to resolve it within 10 business days, if we have all necessary information and have completed any investigation required. If further information or investigation is required, we'll agree **reasonable** alternative timeframes with you.

If we do not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact:

Scott Galloway
Lloyd's General Representative in New Zealand
c/- Hazelton Law
Level 29 Plimmer Towers 2–6 Gilmer Terrace Wellington
Mail: PO Box 5639 Wellington 6145
Email: scott.galloway@hazelton.co.nz
Tel: +64 4 472 7582
Fax: +64 4 472 7571

If your complaint remains unresolved after this process, you can refer the matter to the Insurance & Financial Services Ombudsman (IFSO). It provides free and independent dispute resolution services for consumers who have general insurance disputes falling within its terms of reference. The contact details for the IFSO are:

Insurance & Financial Services Ombudsman
Free Phone: 0800 888 202
Telephone: + 64 (04) 499 7612
Fax: + 64 (04) 04 499 7614
Post: PO BOX 10-845, Wellington 6145, New Zealand
Email: info@ifso.nz

Privacy

1Cover and the **insurer** are committed to ensuring the privacy and 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.

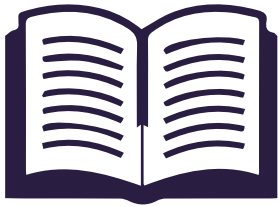
When issuing and administering your insurance, **1Cover** will provide your information to the insurer in the United Kingdom. This may include your medical information if you have made a medical related claim. Your information may also be provided to contracted third party service providers (e.g. emergency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

1Cover 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. You can obtain a copy from our Privacy Officer by telephone **0800 000 333** or email info@1Cover.co.nz.

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

Contact Us

You can contact **1Cover** at any time using the Contact Details on the back cover.



Definitions

Definitions

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

1Cover NZ Ltd, Company No. 1588084, FSP472306 (an NZ company) arranges this insurance as an Appointed Representative of Coffre-Fort Pty Ltd, ABN 66 125 358 518, AFS Licence No. 472457.

‘Arise’, ‘Arises’ or ‘Arising’ means directly or indirectly arising or in any way connected with.

‘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.

‘Carer’ means a person who provides personal care, support or assistance to another individual in need of support due to disability, medical condition, including terminal or **chronic illness, mental illness** or is frail and aged.

‘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 the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the outcome of the pregnancy.

‘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 21 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**.

‘High Value Items’ means **luggage and personal effects** excluding jewellery, bicycles 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.

‘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, illness** or disease.

‘Insurer’ means certain underwriters at Lloyd’s.

‘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, other than you or a **relative**, holding the necessary certification in the country in which they are currently practising.

‘Mental Illness’ means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person. Examples of **mental illness** include, but are not limited to, phobias, stress, depression, anxiety disorders, schizophrenia, eating disorders and addictive behaviours.

‘Overseas’ means in any country other than New Zealand.

‘Policy’ means your travel insurance **policy** with us and is made up of this PDS, your **certificate of insurance** and any other document we tell you forms part of the **policy**.

‘Pre-existing Medical Condition’ means:

- a) any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
- b) any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, **illness** or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or
- c) any surgery which you have had in the past 12 months; or
- d) Pregnancy that is not automatically covered under the **Pregnancy** Section on pages 51.
- e) any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

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

‘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 for details of reciprocal health care agreements with New Zealand).

‘Relative’ means for the purposes 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 aged 84 and under and resident of New Zealand or Australia.

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.

‘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.

‘Table Of Benefits’ means the table of benefits on page 3-6 which summarises the cover provided by the **policy** and any limits that apply to each benefit.

‘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.

Sales Enquires

0800 000 333 (within New Zealand)

(+) 64 9 886 2453 (from overseas)

info@1Cover.co.nz

11B/17 Albert Street, Auckland 1010, New Zealand

Claim Enquiries

0800 367 729

(within New Zealand)

24 Hour Emergency Assistance

(+) 64 9887 9423

International Numbers:

UK: Toll Free - 0808-178-5380

New Zealand: Toll Free - 0800-192742

Thailand National: Toll Free - 1800-011-857

USA: Toll Free - 1 855-912-3443

Indonesia: Toll Free - 0803 061 2053

1Cover Travel Insurance

This travel insurance is insured by certain underwriters at Lloyd's (the insurer). 1Cover issues the policy to you and handles claims as an agent of the insurer.

UMR B6060039247012015



Coverholder at

LLOYD'S