CREDIT CARD

KĀRI TAUREWA

Travel Insurance Policy Wording

This policy applies to:

Kiwibank Platinum Visa
Air New Zealand Airpoints™ Platinum Visa

Effective 1 July 2025

As part of our identity, Kiwibank worked with multi-disciplinary Māori artist Tristan Marler (Manawa Tapu) to design a set of tohu (cultural motifs or symbols) that represent attributes of our brand and of a thriving community.

Kia Manaaki – Show Heart and uses the Pātiki tohu. Pātiki communicates balance between people and environment to produce a thriving, resilient community that can manaaki, or care, for others.

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What does the shading mean?

It's important for you to read all of these terms, but we've shaded the parts we think are particularly important for our credit card customers to be aware of.

Travel Insurance Credit Cards

Kiwi bank.

Effective 1 July 2025

Important matters

Your Kiwibank Platinum Visa card or Air New Zealand Airpoints Platinum Visa card (each an 'Insured Card'), provides You and Your Family with

- **International Travel Insurance; and**
- **Domestic Travel Insurance within New Zealand under Section 1.1 Cancellation of Journey and Section 1.3 Travel Delay.**

If You meet all of the criteria set out under the headers **'Eligibility for cover'** and **'How to activate Your travel insurance cover'**, your cover is automatic and You do not need to contact Us.

Kiwibank Credit Card Travel Insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622 and underwritten by Tower Limited (referred to as "Us", "We" or "Our").

This document is Our Kiwibank Credit Card Travel Insurance Policy Wording. This Policy Wording sets out the cover available and the terms and conditions which apply. You need to read it carefully to make sure You understand it and that it meets Your needs.

Words and phrases that start with capital letters have a specific meaning in this Policy Wording. You can find their definitions in the Definitions section on pages 17 to 25.

We provide the cover specified in this Policy Wording subject to its terms, conditions, limits, sub-limits and exclusions. This Policy Wording, together with any written document We tell You forms part of Your cover, makes up Your insurance policy. You need to decide if the benefit limits, type and level of cover are appropriate for You and will cover Your potential loss.

Please retain these documents in a safe place.

This policy has been arranged for You by Kiwibank and is available to You as part of Your Insured Card. No member of Kiwibank and its related companies, or any other person guarantees Allianz Partners, Tower, or any of the products issued by them.

This Policy Wording applies to any cover that is activated on or after 1 July 2025. To activate Your cover, You must meet the requirements listed under '**How to activate Your travel insurance cover**' below.

Eligibility for cover

Who is eligible for this cover?

You are eligible for this policy if You meet the following criteria:

a) You ordinarily reside in New Zealand; and

b) You are an Insured Cardholder at the time You book Your travel and for the entire duration of the relevant Journey; and

c) You have activated cover because You have booked Your travel in both of the ways described under the heading **How to activate Your travel insurance cover**; and

d) You are a New Zealand Citizen or Resident; and

e) You hold a return travel ticket.

Members of Your Family travelling with You are also eligible provided they meet the eligibility criteria in a), d) and e).

If requested by Us, You will need to prove Your eligibility for this policy by providing Us with documentation including but not limited to copies of Your passport or residency visa, Your travel booking receipts and documents relating to Your Insured Card.

How to activate Your travel insurance cover

Once You have checked that You (and Your Family if applicable) are eligible, You need to meet **both** of these requirements to activate Your cover:

a) You must spend at least $500 on Pre-paid Travel Expenses for an international Journey, or at least $250 for a domestic Journey, using Your Insured Card; and

b) The purchase must be made within 12 months before the departure date of Your planned Journey.

Your cover will not be activated if You make the purchase more than 12 months before Your trip, even if You meet the spending requirement.

Once You meet both of these requirements, Your cover under Section 1.1 Cancellation of Journey will begin.

If You need to make a claim, You will need to show proof that You were eligible and that Your cover was activated.

Maximum duration of cover

This policy will provide You with a maximum of 40 days cover for each Journey. If You choose to travel for more than 40 days, this policy will still cover You for the first 40 days, but there will be no cover under any section of the policy for any of Your expenses (for example, Your return flight which is outside of the 40 days cover period), or, in respect of any claim or event that occurs past 11:59pm NZST on the 40th consecutive day after You commenced Your Journey.

If You will be travelling for more than 40 days and You want to apply for cover for the entire duration of Your Journey, please refer to the heading **Extending the maximum duration of cover**.

Extending the maximum duration of cover

If You are travelling overseas for more than 40 consecutive days and You want to have cover under this policy for the additional days You will be travelling for, You may apply to extend Your cover provided that:

- You have not yet departed on the relevant Journey; and
- the total period of Your intended travel (including the first 40 days) does not exceed 120 days.

Extensions of the maximum period of cover are subject to Our written approval and Your payment of any applicable premium for the additional days.

If We agree to extend the maximum duration of cover for Your travel, Your cover for the additional days will start when You pay Us the applicable premium and We issue You with written confirmation.

Your cover may not be extended for events which have arisen between the start date of Your Period of Insurance and the date You contact Us to apply for cover for the additional days.

This includes any new illnesses, injuries or medical signs and symptoms You have experienced during this time. However, cover may be available to You following a medical assessment and payment of any applicable premium.

If You have already obtained cover for Your Pre-existing Medical Condition(s) and You contact Us later to extend the maximum duration of cover, this may change the outcome of Your existing medical assessment.

Extensions of the maximum period of cover are not available for domestic Journeys.

To apply to extend Your cover, please call Our customer care team on **0800 876 541**.

Automatic extension of the Period of Insurance

Your cover will be extended automatically at no cost to You for up to 3 months if Your return to Your Home has been delayed because of one or more of the following:

- a bus line, airline, shipping line or rail authority You are travelling on, or that has accepted Your fare or Personal Baggage, is delayed; or
- the delay is due to an event that is covered under this policy.

The cover will end when You return Home or if after assessment of Your claim, the Reasonable medical advice is that You are medically fit to return to New Zealand, the cover will end on the date that Allianz Partners would have been able to Reasonably facilitate Your return to New Zealand.

When cover starts and ends

Cover under Section 1.1 (Cancellation of Journey) begins on the date Your insurance is activated as outlined in the **How to activate Your travel insurance cover** section.

Cover under all other benefits starts when You begin Your Journey.

Cover ends:

a) on the date You return to Your Home directly following Your Journey; or

b) at 11:59pm NZST on the 40th consecutive day following the date You commenced Your Journey, or if applicable, 11:59pm NZST on the date We have agreed to in writing if You have extended Your maximum duration of cover; or

c) on the day You arrive at a medical facility in New Zealand for further care if You end Your Journey due to a medical reason,

whichever happens first.

Please also refer to the policy definition of Period of Insurance in the **Definitions** section. You do not have cover under any section of this policy unless You hold an active and valid Insured Card at the time You book Your travel and for the entire duration of Your Period of Insurance.

What We will pay

Provided that You meet the eligibility criteria and You have activated Your cover, We agree to indemnify You in the manner and to the extent set out in this document. This document and any written confirmation issued by Us extending or limiting cover form Your insurance policy.

We will pay claims up to the Maximum Benefit amounts shown in the Schedule of Benefits. The Maximum Benefit applies once per Period of Insurance, regardless of the number of travellers covered. For example, under Section 1.1 (Cancellation of Journey), the total claimable amount is $5,000. This limit applies whether You are travelling alone or with Your Family.

Please read this Policy Wording carefully and note the exclusions in each section along with the **General Exclusions** to ensure that You understand the cover provided by Us.

If You need any clarification on Your cover or the Policy Wording please call Our customer care team on **0800 876 541**.

Excess

An excess of $200 will be deducted from Our settlement if You make a claim.

The excess applies to each separate event giving rise to a claim under all sections of this policy except for:

- Section 1.3 Travel Delay
- Section 4.2 Emergency Baggage

Emergency Assistance

If during Your Journey You are to be hospitalised, require evacuation or repatriation services or if You need to make alternative travel or accommodation arrangements or have lost Your Personal Baggage or personal money, please notify Us as soon as Reasonably possible.

We provide Our customers with easy access to Our 24 hour, seven days a week emergency assistance service.

A phone call will put You directly in touch with a medical or travel specialist who will be able to assist You and confirm cover available under Your policy. You will be advised of any steps You will need to follow in claiming under Your policy. You can call collect from anywhere in the world for emergency medical and travel assistance:

Please use the contact details on the last page of this Policy Wording.

Refund policy

In some cases You may pay Us a premium for additional coverage.

If You decide that You do not want the additional coverage You have paid for, You may cancel it within 14 days after You paid Us the premium.

You will be given a full refund of the premium You paid, provided You have not started Your Journey or You do not want to make a claim or to exercise any other right under Your policy.

After this period You can still cancel the cover but We will not refund any part of Your premium if You do.

Duty of disclosure

By activating this insurance policy, You have a duty at law, to disclose to Us all material facts. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information You may need to disclose include:

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

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

If You fail to comply with Your duty of disclosure it may result in:

- this policy being avoided retrospectively with the effect that the policy never existed;
- this policy being cancelled;
- the amount We pay if You make a claim being reduced; or
- Us refusing to pay a claim.

Correctness of statements and fraud

If any claim under this policy is in any respect fraudulent, or if any false declaration is made or false or incorrect information is used in support of any claim, then We can, at Our sole discretion, not pay Your claim and cancel Your cover under this policy from the date that the incorrect statement or fraudulent claim was made.

When making a claim You have a responsibility to assist Us and to act in an honest and truthful manner. If any claim is fraudulent in any way or if You or anyone acting on Your behalf uses fraudulent means to make a claim on the cover described in this Policy Wording, then no payment will be made in regard to the claim. Also Kiwibank will be informed of the situation and You may no longer be eligible for the cover described in this Policy Wording.

Change of circumstances

During the Period of Insurance, You must tell Us immediately of any material change in the circumstances surrounding the subject matter of this insurance policy that:

- increases the risk We are insuring, or
- alters the nature of the risk We are insuring.

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

Amendments to the terms and conditions and cancellation of this Policy

We can make changes to this insurance Policy Wording at any time.

If we do so, Kiwibank will let you know what's happening at least 14 days before We make any changes by writing to You, calling You, or sending You an email or text message using the contact details You've given Kiwibank and as authorised by You; and by any of the following:

- sending You the information through a website You can access, like Kiwibank Internet Banking.
- publishing a notice on Kiwibank's website (kiwibank.co.nz) or displaying the information in Kiwibank branches, if We need to give a number of customers the same information.

Kiwibank may give You less notice if:

- the change is minor and does not affect our cover or the eligibility criteria, or if the change benefits You (in which case Kiwibank will take reasonable steps to provide notice in one of the above ways, as soon as possible).
- Kiwibank or Allianz Partners are reasonably required to act quickly to change this insurance policy to manage risks relating to compliance with laws or regulations.

If any law requires us to give you any information in writing, you agree Kiwibank can do this electronically.

If We change or withdraw this policy for all Kiwibank Insured Cardholders, this will not affect any claim arising in relation to any Journey that starts before the effective date of the change or withdrawal.

Your cover under this policy will end immediately if you cancel Your Kiwibank Insured Card for any reason, or if Kiwibank cancels your Insured Card for your breach of its terms and conditions or other wrongdoing. If Kiwibank cancels Your Insured Card for any other reason, this will not affect cover for any Journey that started prior to the date the card is cancelled, but Your cover for any Journey not yet started will end immediately.

Jurisdiction and choice of law

This insurance is governed by and construed in accordance with the laws of New Zealand and You agree to submit to the exclusive jurisdiction of the courts of New Zealand. You agree that it is Your intention that this Jurisdiction and choice of law clause applies.

Sanctions regulations

Notwithstanding anything contained in this Policy Wording, We will not provide cover nor will We make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would expose Us to or violate any applicable trade or economic sanction or any law or regulation.

Fair Insurance Code

Tower is a member of the Insurance Council of New Zealand and adheres to the Fair Insurance Code, which provides You with assurance that We have high standards of service to Our customers. A copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website: icnz.org.nz/fair-insurance-code.

Complaints and disputes

If You are dissatisfied with Our service in any way, please contact Us and We will attempt to resolve the matter in accordance with Our internal dispute resolution procedures. You can contact Us to make a complaint and request a copy of Our procedures using the contact details provided below.

Post: Allianz Partners
P.O. Box 33-313,
Takapuna, Auckland 0740
Attention: Dispute Resolution Manager

Phone: **0800 600 711**

Email: DisputeResolution@allianz-assistance.co.nz
Attention: Dispute Resolution Manager

Tower is a member of the independent Insurance & Financial Services Ombudsman's dispute resolution scheme (IFSO). If You are not happy with the proposed resolution of Your complaint, or We do not make a decision within the period that We tell You We will respond, you can contact IFSO regarding Your complaint. You can find out more about IFSO at ifso.nz.

Privacy Notice

To arrange and manage your insurance and provide you with our services, we (in this Privacy Notice "we", "our" and "us" means AWP Services New Zealand Limited trading as Allianz Partners of Level 3, 1 Byron Avenue, Takapuna, Auckland, and our agents) collect, store, use and disclose your personal information including sensitive information. We usually collect it directly from you but also from others (including those authorised by you such as your family members, travelling companions, your doctors, hospitals, and other persons whom we consider necessary including our agents). We are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations. Personal information we collect includes, for example, your name, address, date of birth, phone number, email address, medical information, passport details, bank account details, as well as other information we collect when you visit our website such as your IP address and online preferences.

You consent to us and any other parties to whom we may disclose your personal information referred to below to collect, use and disclose any personal information provided to us for insurance related and marketing purposes. This may include (without limitation) collecting, using and disclosing such personal information:

a) to evaluate and arrange your insurance, administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing, investigating claims and screening to comply with economic sanctions obligations;
b) for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties and fraud investigations; and
c) for other purposes with your consent or where authorised by law.

We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing. Sensitive information may include, for example, information about your health and pre-existing medical conditions, genetics and membership of any professional associations or groups.

You authorise us to disclose your personal information to other policyholders insured under the policy, the insurer, Tower Limited, recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage (including "cloud storage") and data handling providers, transportation providers, legal and other professional advisers, your agents, broker and travelling companions, your travel group leader if you travel in a group, your employer if you have a corporate travel policy, your bank if you have bank credit card insurance, the Insurance Claims Register and our related and group companies. Such recipients and third parties may collect, hold, use and disclose your personal information (including sensitive information) for the purposes set out in this Privacy Notice. Some of these third parties may be located in other countries including in Australia, Europe, Asia, Canada or the USA. We will use reasonable endeavours to ensure people we disclose your personal information to outside New Zealand are required to protect it in a way that provides comparable safeguards to those set out under New Zealand privacy law, such as via contractual data protection obligations, our group binding corporate rules or because they are subject to laws of another country with comparable protections.

However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law.

Where permitted by law or with your consent, we and other parties to whom we may disclose your personal information may contact you with offers of products or services (from us, our related companies, as well as offers from parties who we have business arrangements with such as Tower Limited) that we consider may be relevant and of interest to you (including insurance products). This could be via telephone, post, electronic messages (including email) online or via other means. You can withdraw your consent at any time if you no longer wish to receive marketing material or promotional offers from us or our related companies and parties we have business arrangements with by calling our Contact Centre on **0800 800 048**. If you do not agree with the matters set out in this Privacy Notice or will not provide us with personal information, we may not be able to provide you with our services or products, process your application, issue you with a policy or process your claims. We will not retain your personal data for longer than is necessary for the purposes for which it may be lawfully used.

You can: (1) seek access from us to your personal data and ask us about its origin, the purposes of the processing, and the parties to whom it may be disclosed; (2) correct and update your personal information held by us (subject to the provisions of applicable privacy legislation), and (3) ask us for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted.

Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may withdraw your consent at any time. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law.

When you provide personal information to us about other individuals, we rely on you to have first obtained each of those individuals' consent, and have made them aware of the matters set out in this Privacy Notice.

If you have a request or complaint concerning your personal information or about our Privacy Notice, please contact: Privacy Officer, Allianz Partners, P.O. Box 33 313, Takapuna, Auckland 0740 or email us at AzPNZ.Privacy@allianz-assistance.co.nz. For urgent assistance please call our Contact Centre on **0800 800 048**. You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint.

For more information about our handling of personal information, including further details about access, correction and complaints, please visit our website at allianzpartners.co.nz and click on the Privacy Policy link.

Privacy Act and the Insurance Claims Register (ICR)

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Limited (ICR), PO Box 474, Wellington. This policy is issued to You on the condition that You authorise Us to place details of any claims made against this policy on the database of ICR Ltd, where they will be retained and be available for other insurance companies to inspect.

You also authorise Us to obtain from the ICR personal information about You that is (in Our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of applicable privacy legislation.

Pre-existing Medical Conditions

Important information about Pre-existing Medical Conditions

Pre-existing Medical Conditions are not covered under this insurance policy for either international travel or domestic travel. Please refer to the definition of Pre-existing Medical Conditions in the **Definitions** section.

Cover for Pre-existing Medical Conditions may be available following application to and acceptance by Our Customer Care Medical Assessments Team prior to the commencement of Your Journey.

Our Customer Care Medical Assessments Team can be contacted on **0800 876 541**.

If You complete a medical assessment for Your Pre-existing Medical Conditions and cover is approved by Us, You may be required to pay Us a premium and written confirmation of cover will be forwarded to You.

Pre-existing Medical Conditions that cannot be covered under any circumstances

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

- for which surgery is planned or for which You are on a waiting list;
- arising directly or indirectly from any signs or symptoms which You have had, or for which You have not sought a medical opinion, or received a diagnosis, or for which You are under medical care or are awaiting investigations.

Please refer to the **General Exclusions** if:

- You are travelling against the advice of a Registered Medical Practitioner; or
- You are travelling with the intention of obtaining medical treatment.

Travel during pregnancy

If You know You are pregnant at the time of activating this Your cover under this policy, and:

- You have had pregnancy Complications with this or a previous pregnancy; or
- You are expecting more than one child,

You can apply for cover for claims arising directly or indirectly from Your pregnancy by completing Our medical assessment. Otherwise, You do not need to tell Us about Your pregnancy as Your Policy will automatically provide cover for pregnancy related claims arising from an unforeseen event, as long as:

- the event occurred up to and including the 23rd week of Your pregnancy (prior to 24 weeks); and
- it is not something excluded under the policy.

This automatic cover will also apply if You fall pregnant or discover You are pregnant after You activate Your cover.

Important: the cover provided under this policy in relation to pregnancy is for unforeseen events only. Even if Allianz Partners has confirmed cover under Your policy for Your pregnancy, this policy will never provide any cover for:

- a pregnancy once it is 24 weeks or more gestation; or
- any expenses for routine or regular antenatal care; or
- childbirth at any stage of Your pregnancy or costs relating to the care or health of a newborn child, other than as a result of an accident occurring prior to the 24th week of Your pregnancy which:
  - causes You to give birth prematurely; or
  - requires You to be admitted to Hospital beyond the 24th week of Your pregnancy, during which time Your child is born.

Medical, cancellation and travel disruption cover for ages 75 and above

If You are aged 75 or above at the start date of Your Period of Insurance for a Journey under this policy, You do not have automatic cover under:

a) **Section 2 Medical Benefits**; and

b) under **Section 1 Cancellation and Travel Disruption Benefits** for any claims arising directly or indirectly from Your medical condition(s) or signs or symptoms, whether or not they are Pre-existing Medical Condition(s).

This applies to both international and domestic Journeys. It also means that members of Your Family travelling with You who are under 75 won't be covered for their part of any claim related to Your medical condition (unless You have applied for cover and We have agreed in writing to cover You).

If You wish to apply for this cover, You must complete a medical assessment.

During the medical assessment, We will ask You about Your medical history and Your Pre-existing Medical Conditions.

If We approve Your application for cover, You may be required to pay a premium, and written confirmation of Your cover will be forwarded to You. Cover will not be in place until You pay any applicable premium and we inform You in writing.

To complete Your medical assessment, please call Our Customer Care Medical Assessments Team on **0800 876 541**.

Definitions

Words and phrases, and any form of the words and phrases listed in this Definitions section have a special meaning when used in this policy. Headings are for reference only and do not affect interpretation.

Word	Definition
Allianz Partners	means AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622.
Chronic	means a persistent and lasting condition. It may have a pattern of relapse and remission.
Close Relative	means Your spouse, de facto partner, civil union partner, fiancé(e), parent, parent-in-law, step parent, child, step child, foster child, son and daughter- in-law, sibling, brother and sister-in-law, half or step brother or sister, grandparent, or grandchild.
Complications	means any secondary diagnosis, occurring prior to, during the course of, concurrent with, or as a result of, pregnancy which may adversely affect the pregnancy outcome, or, in relation to any Pre-existing Medical Condition.
Computer System	means any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

Word	Definition
Cyber Risk	means any loss, damage, cost, or claim resulting directly or indirectly from a Travel Supplier or other entity's error or inability or failure to provide services to You because of significant or widespread (i) outage or (ii) disrupted operations, either of which are due to any of the following: ▪ Any unauthorised, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any Computer System; ▪ Any error or omission involving access to, or the processing, use, or operation of any Computer System; ▪ Any partial or total unavailability or failure to access, process, use, or operate any Computer System; or ▪ Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data. The above includes any error, inability or failure caused by the action, restriction, error, inability, or failure of a third party, including any government or other public or regulatory authority.
Dependent Children	means Your natural, step or legally adopted unmarried children accompanying You on the Journey who are aged under 19 and not in fulltime employment, or, who are aged under 26 if they are a fulltime student at an accredited institute of higher learning and primarily dependent on You for maintenance and support.
Epidemic	means a contagious disease recognised or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
Family	means Your spouse, de facto partner or civil union partner and Your Dependent Children who are accompanying You on Your Journey.

Word	Definition
Hazardous Work	means any occupation (paid, unpaid or voluntary) which exposes You to an increased risk of physical danger, harm or adverse health effects, including but not limited to the following: ▪ activities more than 12 nautical miles offshore including commercial fishing ▪ occupations carried out underground or underwater ▪ work with firearms, explosives or weaponry of any kind ▪ forestry or logging ▪ demolition or operating heavy machinery ▪ occupations where You work at heights greater than two metres ▪ activities as a member of the defence forces or fire, police and ambulance services ▪ work with wild animals (including wild animals in captivity) ▪ working with or around hazardous chemicals and/or materials.
Hospital	means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a rehabilitation or external care facility or a place for the treatment of alcoholism, drug addiction or substance addiction.
Home	means Your usual place of residence in New Zealand.
Injury	means an external or internal bodily injury caused solely and directly by violent, accidental, external and discernible means.
Insured Card	means a current and valid Kiwibank Platinum Visa card or Air New Zealand Airpoints Platinum Visa card issued by Kiwibank that is eligible for this travel insurance.
Insured Cardholder	means a Kiwibank customer who has been issued with a valid Kiwibank Insured Card (including joint or additional cardholders), which is current at the time the Injury, sickness, loss or damage first occurs.

Word	Definition
Journey	means the international or domestic travel covered by this policy which: a) commences when You leave Your Home on the start date of Your travel covered by this policy; and b) ends on the date You return to Your Home or at 11:59pm NZST on the 40th consecutive day following the date You commenced Your travel; or c) the day You arrive at a medical facility in New Zealand for further care if You end Your travel early due to a medical reason.
Kiwibank	means Kiwibank Limited.
Legal costs	means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which You are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs We agree to pay.
Limb	means an arm at or above the wrist or a leg at or above the ankle.
Maximum Benefit	means the maximum amount You can recover per Period of Insurance in relation to a specific benefit, as stated in the Tables of Benefits on pages 26 and 28 and elsewhere in this Policy Wording.
Mental Illness	means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (Used by clinicians and psychiatrists to diagnose psychiatric illnesses).
Pandemic	means an Epidemic that is recognised or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.

Word	Definition
Period of Insurance	means the period of cover We provide to You commencing on the date Your insurance is activated and ending on the earlier of: a) the date You return to Your Home directly following Your Journey ; or b) 11:59pm NZST on the 40th consecutive day following the date You commenced Your travel, or if applicable, 11:59pm NZST on the date We have agreed in writing if You have extended Your maximum duration of cover; or c) the day You arrive at a medical facility in New Zealand for further care if You end Your Journey due to a medical reason.
Permanent Total Disablement	means an Injury that: a) the effects of which have lasted for 12 consecutive months and at the end of that time is certified by a Registered Medical Practitioner with the appropriate specialisation to assess the Injury, as being beyond any hope of improvement; and b) means Your complete inability to engage in any employment for which You are or may become qualified to perform by reason of education, training or experience after rehabilitation.
Personal Baggage	means Your suitcases, trunks and similar containers including their contents and articles worn or carried by You. It does not mean or include any business samples or items that You intend to trade, passport or travel documents, cash, bank notes, currency notes, cheques, negotiable instruments, electronic data, software, intangible assets, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, mechanically propelled vehicles, unmanned vehicles, hired items or any other item We have informed You in writing is excluded.

Word	Definition
Pre-existing Medical Condition	means a condition of which a Reasonable person in the circumstances, should have been aware at the time of activating cover under this policy: ▪ any dental condition; or ▪ any physical condition; or ▪ pregnancy; or ▪ any lifelong illness; or ▪ any Chronic illness; or ▪ any Mental Illness; or ▪ any current or previously treated cancer, or any condition which, in the last 2 years: > was treated by surgery (including day surgery); or > required regular medication; or > required on-going treatment; or > was referred to a medical specialist; or > had regular reviews or check-ups; or > caused admission to Hospital; or > was treated at a Hospital emergency department or out-patient clinic.
Pre-paid Travel Expenses	means Your air tickets, other transport tickets, accommodation, car rental, pre-paid tours, cruises, taxes, and any other pre-paid travel bookings associated with Your Journey which You book and pay for prior to Your departure.
Professional Sport	means training for, coaching or competing in any sporting event in which competitors take part at either a professional or semi-professional level while under contract to a club or sporting organisation, for payment or financial remuneration.
Public Place	means any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.
Public Transport	means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a license for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

Word	Definition
Reasonable	means: ▪ for covered medical, Hospital or dental expenses, at the standard level of care given in the country You are in but not exceeding that provided through the public hospital system in New Zealand; ▪ for covered booking, accommodation and other travel related expenses, a level comparable to those You have booked for the rest of Your Journey; if no similar booked travel arrangements or for covered expenses of Close Relatives or Family members, a level that is appropriate and moderate in the circumstances; not extravagant; ▪ for covered funeral expenses, a level that in the circumstances is moderate; not premium; ▪ for situations where We ask You to do something such as to assist Us or to or provide documents or information or to take Reasonable care or to make Reasonable efforts – to the extent that is practically achievable by You and within Your control or ability using ordinary efforts; ▪ for Reasonable medical advice, advice provided by a Registered Medical Practitioner experienced in the medical issue in question and engaged either on Your behalf or on behalf of Allianz Partners to provide medical advice; ▪ Reasonable Legal Costs or expenses: means the usual or normal Legal Costs and expenses incurred in defending or settling a claim, including engaging a mid-tier firm of lawyers, their Reasonable disbursements, etc; not extravagant; ▪ for 'a Reasonable person', what would be expected of an average person in the circumstances, and achievable by the insured through normal endeavours; ▪ for any other circumstances, including conduct or acts of a Reasonable person – what is Reasonable in the circumstances, having regard to common community standards, and fairness.
Registered Medical Practitioner	means a qualified doctor or dentist, other than You, a Travelling Companion, someone You work with, or a Close Relative, holding the necessary certification in the country in which they are currently practising.

Word	Definition
Resident	means someone who holds a valid New Zealand residence class visa.
Rental Vehicle	means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, 4WD or minibus/people mover rented from a licensed motor vehicle rental company or agency.
Terrorist Act	means an act by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognised by the relevant local government authority or under the law of New Zealand, and is committed for political, religious, ethnic, and/or ideological purposes or to influence any government and/or to put the public, or any section of the public, in fear. It does not include any political risk, war, or act of war.
Total Loss means:	means: a) severance or irrevocable total loss of power and control of an insured body part; or b) irrecoverable loss of the entire sight in an eye; or c) loss of the entire hearing in an ear.
Travel Supplier	means a travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Travelling Companion	means a person with whom You have made arrangements before You activated Your cover under this policy, to travel with You for at least 75% of Your Journey.
Unattended	means leaving Your Personal Baggage and effects: a) with a person who is not Your Family member, Travelling Companion or Your Close Relative; or b) with a person who is a Travelling Companion or who is a Close Relative but who fails to keep Your Personal Baggage and effects under close supervision; or c) where they can be taken without Your knowledge; or d) at such a distance from You or outside of Your line of sight, that You are unable to prevent them from being taken.

Word	Definition
War	means a state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or, directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.
We, Us, Our	means Tower Limited acting through AWP Services New Zealand Limited trading as Allianz Partners.
You, Your	means the Insured Cardholder and any members of their Family travelling with them who are also eligible for cover for the relevant Journey under this policy.

Schedule of Benefits

The Schedule of Benefits sets out a summary only of the cover that is provided under this policy and the most We will pay in total for all claims under each section. All benefits are subject to the Maximum Benefit limits for the entire Period of Insurance, regardless of the number of travellers covered.

International Cover

Section 1	Cancellation & Travel Disruption Benefits*	Maximum Benefit NZ$
1.1	Cancellation of Journey*	$5,000
	Travel agent fees sub-limit:	$500
1.1 d)	Pre-existing Medical Condition of Close Relative sub-limit:	$2,000
1.2	Additional expenses*	$50,000
1.2 f)	Pre-existing Medical Condition of Close Relative sub-limit:	$2,000
1.2 g)	Denied boarding:	$3,000
	Per day sub-limit:	$500
1.3	Travel delay	$2,500
	Amount payable after 6 hours delay:	$500
	Payable after each further 24 hour period:	$500
1.4	Resumption of Journey*	$5,000
	Pre-existing Medical Condition of Close Relative sub-limit:	$2,000

Section 2	Medical Benefits*	Persons aged under 75	Persons aged 75 and above*
2.1	Medical and Repatriation Expenses*	$40,000,000	nil*
2.2	Medical and Repatriation Expenses as a result of a Terrorist Act	$250,000	nil*
2.3	Emergency Dental Treatment	$1,500	nil*
2.4	Hospital Cash	$3,000	nil*
	Per 24 hour sub-limit: (after the first 48 hours)	$150	
2.5	Additional Medical Claim Expenses	$500	nil*
2.6	Search and Rescue Natural Disaster	$40,000	nil*

Section 2	Medical Benefits* (continued)	Persons aged under 75	Persons aged 75 and above*
2.7	Funeral Expenses	$30,000	nil*

Section 3	Life Benefits Sub-limits apply – please also refer to the Schedule of Compensation on page 48	Maximum Benefit NZ$
3.1	Accidental Death or Permanent Total Disablement	$100,000

Section 4	Baggage, Money and Travel Documents	Maximum Benefit NZ$
4.1	Personal Baggage Total Limit	$30,000
	General Item Limit:	$2,500
	Special Item Limit (Computers/cameras/video cameras):	$5,000
4.2	Emergency Baggage	
	After 12 hours delay	$1,000
	After a further 24 hour delay	$1,000
4.3	Travel Documents	$2,000
4.4	Personal Money	$500

Section 5	Rental Vehicle Excess	Maximum Benefit NZ$
5.1	Rental Vehicle Excess	$6,000

Section 6	Personal Liability	Maximum Benefit NZ$
6.1	Personal Liability	$2,500,000

**If You are aged 75 or above, there is no automatic cover under Section 2 Medical Benefits or under Section 1 Cancellation and Travel Disruption Benefits for claims arising from Your medical conditions or signs or symptoms, whether pre-existing or not. Cover may be available to You following application to Us and if We agree in writing to provide You with cover, then the Maximum Benefits stated for persons aged under 75 will apply. Please refer to the Medical Cover for ages 75 and above section for information on how You can apply to have cover under Section 2, and for claims arising from Your medical conditions under Section 1. This extends to members of Your Family travelling with You.*

Domestic Cover

Section 1	Cancellation & Travel Disruption Benefits*	Maximum Benefit NZ$
1.1	Cancellation of Journey*	$5,000
	Travel agent fees sub-limit:	$500
1.1 d)	Pre-existing Medical Condition of Close Relative sub-limit:	$2,000
1.3	Travel delay:	$2,500
	Amount payable after 6 hours delay:	$500
	Payable after each further 24 hour period:	$500

**If You are aged 75 or above, there is no automatic cover under Section 1 Cancellation and Travel Disruption Benefits for claims arising from Your medical conditions or signs or symptoms, whether pre-existing or not. This extends to members of Your Family travelling with You. Cover may be available to You following application to Us. Please refer to the Medical Cover for ages 75 and above section for information on how You can apply to have cover for claims arising from Your medical conditions under Section 1.1 and 1.3 for Domestic Journeys.*

General exclusions

General exclusions apply to each section of this policy. You must also check each section of this policy for other exclusions applying specifically to each policy section.

This policy does not cover any loss, damage, liability, death or incapacity directly or indirectly caused by or arising from any of the following:

1. Pre-existing Medical Conditions

a) Your Pre-existing Medical Conditions, or any Complications attributable to those conditions, unless:

> the Pre-existing Medical Condition is a pregnancy that You did not need to disclose to Us, as advised under the heading **Travel during pregnancy** in the **Pre-Existing Medical Conditions** section; or

> You applied for cover and We agreed in writing to include the Pre-existing Medical Condition, following a medical assessment and payment of any applicable premium.

b) Pre-existing Medical Conditions of Your Travelling Companion, or any Complications attributable to those conditions.

c) Pre-existing Medical Conditions of Your Close Relatives, or any Complications attributable to those conditions, except as specified under Section 1.1 d), Section 1.2 f), or Section 1.4.

2. Medical signs and symptoms

Any physical or mental signs or symptoms that You were aware of, or a Reasonable person in Your circumstances would have been aware of, before cover commenced, and:

a) You had not sought a medical opinion regarding the cause; or

b) You were currently under investigation to define a diagnosis; or

c) You were awaiting specialist opinion.

3. Pregnancy

Pregnancy or pregnancy Complications, except where:

a) You were not required to disclose Your pregnancy to Us, as explained under the heading **Travel during pregnancy** in the **Pre-Existing Medical Conditions** section; or

b) We have agreed in writing to include cover for Your pregnancy under this policy.

Important: Even if cover is available for your pregnancy under 3a) or We have agreed to include cover under Your policy for Your pregnancy under 3b), this policy will never cover:

- any pregnancy once it is 24 weeks or more gestation;
- any expenses for routine or regular antenatal care;
- childbirth at any stage of Your pregnancy; or
- costs relating to the care of, or relating to the health of, a newborn child.

4. Travellers aged 75 and above

Any medical condition(s) or signs or symptoms of any traveller covered by this policy who are aged 75 or above, unless medical cover has been applied for and confirmed in writing by Us.

5. Travelling against medical advice

You travelling against the advice of a Registered Medical Practitioner.

6. Travelling for medical or dental treatment

You travelling with the intention of obtaining medical or dental treatment.

7. Elective and cosmetic treatment

Elective or cosmetic treatment received by You or Your Travelling Companion during Your Journey.

8. Addiction to drugs or alcohol

A therapeutic or illicit drug or alcohol addiction.

9. Under the influence of drugs and alcohol

You being under the influence of any intoxicating liquor, drugs or substances except a drug prescribed to You by a Registered Medical Practitioner, and taken in accordance with their instructions.

10. Medication or treatment started before Your Journey commenced

The cost of medication You were using at the time the Journey began or the cost for maintaining a course of treatment You were on prior to the start of the Journey.

11. Abortion

You undergoing an abortion where it is not deemed medically necessary to do so by a Registered Medical Practitioner.

12. Suicide and self-inflicted illness or Injury

Your self-inflicted illness or Injury, or Your suicide or attempted suicide.

13. Domestic pets

Your domestic pet or farm/lifestyle animal.

14. Persons in Your accommodation

Any person You have invited into Your accommodation premises.

15. Loss of enjoyment or income

Any consequential loss, loss of enjoyment or loss of income.

16. Reducing Your loss

You not doing everything You can to reduce any loss as much as reasonably possible.

17. Risking Your safety

You intentionally or irresponsibly acting in a way that poses a risk to Your safety or the safety of Your Personal Baggage unless You do so in an attempt to protect the safety of a person or to protect property.

18. Things You were aware of

Anything which You were aware of, or of which a Reasonable person in Your circumstances ought to have been aware of at the time You purchased Your policy, that would give rise to You making a claim.

19. Government regulations and illegal acts

You or Your Travelling Companion breaching any government prohibition or regulation, including visa requirements or intentionally acting illegally, or any travel that is prevented or limited by legislation, government or court order.

20. Government intervention

Government intervention of any kind, including a government authority confiscating, detaining or destroying anything, except where cover has been expressly stated in this document.

21. Acts of war

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

22. Terrorism

Terrorist Acts, or the threat of a Terrorist Act, except where cover has been expressly stated in this document.

23. Nuclear, biological and chemical materials

A nuclear reaction or contamination from nuclear weapons or radioactivity, or, biological and/or chemical materials, substances, compounds or the like including when used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear.

24. Travel warnings

You not following the advice of any government or any other official body's warning and where 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 a country referred to in the warning). Refer to safetravel.govt.nz for further information.

25. Epidemics and Pandemics

An actual or likely Epidemic or Pandemic, or, the threat of an Epidemic or Pandemic, except:

- where explicitly stated under Section 1.1 Cancellation of Journey and Section 1.2 Additional Expenses and;
- under Section 2 Medical Benefits.

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

26. Trade sanctions

Violation of any applicable trade or economic sanctions, law or regulation.

27. Protective clothing and equipment

You not wearing the appropriate protective equipment, clothing and head protection for the sport or activity You are participating in.

28. Safety warnings

You not observing all safety warnings and advice about adverse weather and terrain conditions.

29. Occupations

Occupations involving Hazardous Work.

30. Motorcycles and mopeds

You riding a moped or motorcycle in the following circumstances:

a) without a helmet (whether as a driver or a passenger); or

b) without a valid driver's licence as required in the country You are in; or

c) where a valid licence is not required in the country You are in, You riding if You do not have a full New Zealand licence qualifying You to ride the moped or motorcycle You are riding on, as specified by the New Zealand Transport Agency (nzta.govt.nz).

31. Activities

Active participation in:

a) skiing and snow-boarding outside of ski resort boundaries;

b) diving underwater using an artificial breathing apparatus unless You hold an open water diving licence recognised in New Zealand or are diving with an instructor licensed for these activities, or, under any circumstances, diving underwater at a depth greater than 30 metres;

c) flying, hang or tow gliding, microlite flying, parachuting, sky diving and other aerial activities other than the following:

- hot air ballooning;
- paragliding;
- parasailing;
- bungee jumping; or
- as a fare-paying passenger in a power driven aircraft licensed to carry passengers flown by a pilot licensed to carry passengers;

d) mountain and rock climbing;

e) Professional Sport;

f) racing of any kind (other than on foot) including training;

g) ocean yachting 25 nautical miles or more from the mainland;

h) white water rafting, white water kayaking or black water rafting in grade 5 or more rivers;

i) pot holing;

j) rodeo activities;

k) hunting;

l) any activity in remote areas except as part of an organised tour group;

m) extreme versions of any sport.

32. Political Risk

Any one or more of the following:

- Any event, organised resistance, or action intending or implying the intention to overthrow, supplant or change outside of normal legal processes the existing head of state, elected official, appointed official, government, or organised political or ruling group;
- Nationalisation;
- Confiscation;
- Expropriation;
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Uprising;
- Military and usurped power.

Section 1 Cancellation and Travel Disruption Benefits

Important: If You are aged 75 or above at the start date of Your Period of Insurance, there is no cover under this Section for any claims arising directly or indirectly from Your medical condition(s) or signs or symptoms, whether or not they are Pre-existing Medical Condition(s), **unless** You have completed a medical assessment and We have agreed in writing to provide You with this cover. This extends to members of Your Family travelling with You.

For domestic Journeys within New Zealand that do not form part of Your international travel, You only have cover under Sections 1.1 Cancellation of journey and Section 1.3 Travel delay.

Note: If Your travel plans are disrupted by a claimable event, a claim can only be lodged under one of the following: Sections 1.1 Cancellation of Journey, 1.2 Additional Expenses, 1.3 Travel Delay or 1.4 Resumption of Journey. You cannot make a separate claim for the same event under each of these sections.

In all cases the amount claimable will be less any amounts refundable on unused travel vouchers or tickets. You will be required to provide proof of any refunds (or lack thereof) with Your claim.

If You cancel, curtail or incur additional expenses for medical reasons, You must provide written advice from a Registered Medical Practitioner that it was medically necessary.

1.1 Cancellation of Journey

If Your Journey is cancelled, rescheduled or shortened because of circumstances that were not expected or intended by You and are outside Your control, We will reimburse You:

a) the non-refundable portion of unused travel and accommodation arrangements scheduled to be used by You during Your Journey, that You have paid in advance of cancellation and cannot recover in any other way, inclusive of Your travel agent's cancellation fees and any commission or service fees retained by Your travel agent up to the maximum amount shown in the Schedule of Benefits.

b) for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by You as a result of cancelling the services paid for or obtained with those points, air miles, vouchers or schemes, but only if You cannot recover the loss of these in any other way. We will pay the lesser of:

> the cost of an equivalent ticket based on the same advance booking period as Your original booking less any payment You made toward the booking and less any other refunds or credits available to You; or

> for vouchers, the face value of the voucher or current market value of an equivalent booking whichever is the lesser; or

> the fee charged by the provider to reinstate the points or voucher.

c) the Reasonable costs of rescheduling Your Journey. The most We will pay for rescheduling Your Journey is the unrecoverable amount that would have been payable under Section 1.1 a) had Your Journey been cancelled. We will not pay a claim under Section 1.1 c) in addition to a claim under Sections 1.1 a) for the same services/facilities.

d) If a Close Relative of Yours dies or is hospitalised after Your policy is issued as a result of a Pre-existing Medical Condition, or Complications attributable to those conditions, and if at the time of policy issue You, or a Reasonable person in Your circumstances, would have been unaware of the likelihood of such hospitalisation or death, then We will pay the maximum amount shown for claims arising from the Pre-existing Medical Condition of a Close Relative in the Schedule of Benefits for all claims under Sections 1.1 a), 1.1 b) or 1.1 c).

Epidemics and Pandemics

The cover described under Sections 1.1 a), 1.1 b) and 1.1 c) also covers the following events:

- You or Your Travelling Companion are diagnosed with an Epidemic or a Pandemic disease and cannot commence or complete Your travel; or
- Your Close Relative who is not travelling with You is hospitalised due to an Epidemic or Pandemic disease and their condition is considered life-threatening by a Registered Medical Practitioner; or
- You or Your Travelling Companion are quarantined or ordered into mandatory isolation by the New Zealand Government based on their suspicion that You have been exposed to an Epidemic or Pandemic disease.

1.2 Additional Expenses

a) If You cannot continue on Your Journey because of an Injury or illness which needs immediate treatment from a Registered Medical Practitioner who certifies in writing that You are unfit to travel, We will reimburse Your Reasonable additional accommodation and travel expenses.

b) If Your Travelling Companion cannot continue the Journey because of an Injury or illness which needs immediate treatment from a Registered Medical Practitioner who certifies in writing that they are unfit to travel, We will reimburse Your Reasonable additional accommodation and travel expenses for You to be with Your Travelling Companion.

c) If You are in hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons We will reimburse the Reasonable accommodation and travel expenses of Your Travelling Companion or a Close Relative to travel to You, stay near You or escort You. They must travel, stay with You or escort You, provided they do so on the written advice of a Registered Medical Practitioner and with the prior approval of Allianz Partners.

d) If You shorten Your Journey and return to Your Home on the written advice of a Registered Medical Practitioner approved by Allianz Partners, We will reimburse the Reasonable additional cost of Your return to Your Home.

e) If during Your Journey, Your Travelling Companion, or a Close Relative of Yours or of Your Travelling Companion, dies unexpectedly or is hospitalised as a result of a serious Injury or illness (except where the relevant death, Injury or illness arises from a Pre-existing Medical Condition), We will reimburse the Reasonable additional cost of Your early return to Your Home.

f) If a Close Relative of Yours dies or is hospitalised as a result of a Pre-existing Medical Condition, or Complications attributable to that condition, and if at the time of policy issue You, or a Reasonable person in Your circumstances, would have been unaware of the likelihood of such hospitalisation or death, We will pay for the Reasonable additional cost of Your return to Your Home. The most We will pay for all events under this benefit is the maximum amount shown for claims arising from the Pre-existing Medical Condition of a Close Relative in the Schedule of Benefits.

g) If, following commencement of Your Journey, You or Your Travelling Companion are denied boarding on any scheduled Public Transport service, based on the suspicion that You have an Epidemic or Pandemic disease, We will pay the costs You incur for additional accommodation and meals as a result up to the Maximum Benefit shown in the Schedule of Benefits.

h) If a disruption to Your Journey arises from any of the following reasons:

    i) Your scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or an accident affecting Your mode of transport; or

    ii) Your travel documents are accidentally lost, damaged or stolen during Your Journey and Your Journey is disrupted because You must arrange replacement of Your travel documents; or

    iii) You unknowingly break any quarantine rule; or

iv) Your Home is rendered uninhabitable by fire, explosion, earthquake or flood,

We will reimburse Your Reasonable additional travel and accommodation expenses.

Epidemics and Pandemics

The cover described under Sections 1.2 also covers the following events:

- You or Your Travelling Companion are diagnosed with an Epidemic or a Pandemic disease and cannot commence or complete Your travel; or
- Your Close Relative who is not travelling with You is hospitalised due to an Epidemic or Pandemic disease and their condition is considered life-threatening by a Registered Medical Practitioner; or
- You or Your Travelling Companion are quarantined or ordered into mandatory isolation by the New Zealand Government based on their suspicion that You have been exposed to an Epidemic or Pandemic disease.

1.3 Travel Delay

If circumstances outside Your control result in a delay to Your Journey for at least 6 hours, We will reimburse the cost of Your Reasonable additional meals and accommodation expenses up to:

- $500 at the end of the initial six hour period
- $500 for each full 24 hour period that the delay continues beyond the initial six hour delay, up to the Maximum Benefit shown in the Schedule of Benefits.

1.4 Resumption of Journey

If You are forced to return to New Zealand due to the serious Injury, illness or death of a Close Relative, We will pay up to the Maximum Benefit for Your Reasonable Public Transport costs actually incurred by You to resume Your Journey, in accordance with Your original pre-booked itinerary, provided that:

a) the serious Injury, illness or death of a Close Relative occurred after Your departure on Your Journey;

b) Your Journey was intended to be a duration of at least 14 days;

c) You had been away for less than 50% of the duration of Your Journey; and

d) You have not made a claim relating to the same event under Section 1.2 Additional Expenses.

If the serious Injury, illness or death of a Close Relative is as a result of a Pre-existing Medical Condition, or Complications attributable to that condition, and if at the time of policy issue You, or a Reasonable person in Your circumstances, would have been unaware of the likelihood of such hospitalisation or death, We will pay up to the maximum amount shown in the Schedule of Benefits.

Exclusions applying to Section 1

You must also check the **General Exclusions** for other reasons why We will not pay.

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

a) Your disinclination to travel, personal wishes, You or Your Travelling Companion changing plans voluntarily;

b) Your financial circumstances, including You being made redundant, business or contractual obligations, or the request of Your employer;

c) any reason that may cause Your Journey to be cancelled, rescheduled, disrupted, delayed or shortened or which You were aware, or a Reasonable person in Your circumstances would have been aware before Your policy was purchased;

d) Your failure to check in at the correct departure time or claims resulting from You being a standby passenger;

e) any additional travel or accommodation expenses, which are not of same nature and class as originally purchased, unless we have provided our prior approval for the upgrade;

f) the serious Injury, illness, disease or death of any person who is not:

> You; or

> Your Travelling Companion; or

> Your Close Relative;

g) the receivership, insolvency, statutory management, administration, bankruptcy, liquidation collapse or adverse financial position of any airline, transport provider, tour operator, travel agent, or wholesaler;

h) the inability of a tour operator or wholesaler to complete arrangements for a group tour, due to a deficiency in the number of persons required to commence or complete any part of the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements which do not form part of the tour;

i) the inability or negligence of a tour operator, charter airline or wholesaler to complete Your travel arrangements, or costs charged by or payable to a supplier resulting from rescheduling or cancelling of travel arrangements by that supplier;

j) delays or rescheduling by a bus line, airline, shipping line, rail authority or other transport provider where they are obligated to compensate You under a refund policy, or under any international or local legislation. Compensation may include refunds, credits, vouchers and / or additional meals and accommodation;

k) costs paid in advance that exceed the recommended retail value of any concert or sporting event ticket that is scheduled to take place during Your Journey;

l) lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where You are travelling to, from, or through;

m) the medical condition(s) or signs or symptoms, whether or not they are Pre-existing Medical Condition(s), of any person insured on this policy aged 75 or above at the start date of the Period of Insurance, unless they have completed a medical assessment and We have agreed in writing to provide this cover;

n) the breakdown or dissolution of any personal or family relationship unless You have experienced family violence, or family violence has affected a child in Your care, and cancelling or changing Your journey is necessary to protect You, the child, or both, from further family violence. To support Your claim, You need to send us either:

- a protection order, police safety order, or a relevant police or court document, or
- a letter or email supporting your claim from one of the following:
  - A domestic violence support service
  - A doctor
  - An Oranga Tamariki social worker

Section 2
Medical Benefits

Important: If You are aged 75 or above at start date of Your Period of Insurance, You do not have any cover under this Section of the policy **unless** You have completed a medical assessment and We have agreed in writing to provide You with this cover.

You do not have cover under this section for domestic Journeys within New Zealand.

2.1 Medical and Repatriation Expenses

You are covered up to the Maximum Benefit for Reasonable and customary overseas Hospital, medical, surgical, or other remedial attention or treatment given or prescribed by a Registered Medical Practitioner, including medical repatriation expenses, incurred as a result of an illness, Injury or disease occurring during Your Journey.

This benefit only applies in excess of any amounts You are entitled to from any reciprocal health agreements between New Zealand or Your country of citizenship and the country in which the charges or expenses were incurred and in excess of any amounts that are recoverable by or on behalf of You from any other source. New Zealand has reciprocal health agreements with Australia and the United Kingdom. You will be required to seek treatment in these countries from their public health system.

In all cases:

a) You, or someone acting on Your behalf, must wherever Reasonably possible contact Allianz Partners prior to treatment or hospitalisation. Failure to obtain Our prior approval before Your hospitalisation or treatment may result in Your claim being declined or reduced by the amount to the extent We are prejudiced. Our approval will not be unreasonably withheld or delayed;

b) We have the option of returning You to New Zealand for further treatment if You are medically fit to travel. If You decline to return to New Zealand, We will not pay for any ongoing overseas medical expenses;

c) If You choose not to return to Your Home on or prior to the end date of Your Period of Insurance, We will not pay for any ongoing medical expenses, including medication, that You incur after the expiry date in connection with any Injury, illness or disease that occurred during the Period of Insurance.

2.2 Medical and Repatriation Expenses as a result of a Terrorist Act

Cover under Section 2.1 is extended to cover medical expenses and repatriation arising from a Terrorist Act.

We will pay the maximum amount shown under this section in the Schedule of Benefits.

2.3 Emergency Dental Treatment

We will pay, up to the policy's Maximum Benefit, for Reasonable costs You incurred for emergency dental treatment provided during Your Journey which the treating dentist certifies in writing was required solely for the immediate relief of sudden and acute onset of pain to healthy natural teeth following an infection or broken tooth. For cover to apply, teeth must be whole or properly restored (with fillings only) and without impairment, periodontal or other conditions.

2.4 Hospital Cash

If, during Your Journey, You are confined to a Hospital overseas as a result of Injury or illness, We will pay You up to the amount specified in the Schedule of Benefits for each 24 hour period You are hospitalised, provided the period of confinement exceeds at least 48 hours and limited to the policy's Maximum Benefit. We will not pay for the first 48 continuous hours You are in Hospital.

2.5 Additional Medical Claim Expenses

We will also pay for emergency telephone calls and taxi fares up to up to the Maximum Benefit specified in the Schedule of Benefits in connection with Your Injury or illness. Receipts must be provided.

2.6 Search and Rescue – Natural Disaster

We will pay up to the Maximum Benefit towards the costs of a private search if You are declared missing following a natural disaster, during the Period of Insurance, provided that:

a) one of Your Close Relatives requests the search; and

b) the search is approved by local authorities; and

c) the search commences within 72 hours of the official notification that You are missing.

2.7 Funeral Expenses

Where Your death occurs We will pay up to the Maximum Benefit for the Reasonable funeral and cremation or burial expenses in the area where death occurred, or for the Reasonable costs of returning Your body or ashes to New Zealand, excluding funeral and interment costs.

Exclusions applying to Section 2

You must also check the **General Exclusions** for other reasons why We will not pay.

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

a) You not following the Reasonable advice of our Emergency Assistance Team unless You can show the expense was necessarily incurred in circumstances beyond Your control;

b) medical expenses relating to hospitalisation or surgical treatment where our prior approval has not been sought and obtained, unless notification is not Reasonably possible;

c) medical expenses incurred for continuing treatment or medication which commenced prior to this Journey, even if We have agreed to cover Your Pre-existing Medical Condition;

d) private medical treatment when public treatment is available;

e) treatment exceeding more than two weeks by an acupuncturist, chiropractor or physiotherapist where You have been referred by a Registered Medical Practitioner unless approved by Allianz Partners;

f) extraction of wisdom teeth unless these have been impacted;

g) dental treatment in New Zealand;

h) normal dental health maintenance;

i) damage to dentures, dental prostheses, bridges or crowns;

j) dental treatment involving the use of precious metals or for cosmetic dentistry;

k) dental treatment caused by or related to the deterioration and/or decay of teeth;

l) the medical condition(s) or signs or symptoms, whether or not they are Pre-existing Medical Condition(s), of any person insured on this policy aged 75 or above or above at the start date of the Period of Insurance unless they have completed a medical assessment and We have agreed in writing to provide this cover.

Section 3
Life Benefits

You do not have cover under this section for domestic Journeys within New Zealand.

3.1 Accidental Death or Permanent Total Disablement

Schedule of Compensation		Percentage of Benefit Limit
1	Death	100%
2	Permanent Total Disablement	100%
3	Permanent Total Loss of or the Loss of use of two Limbs	100%
4	Loss of or the permanent Total Loss of use of one Limb	50%
5	Permanent Total Loss of speech	100%
6	Permanent Total Loss of sight in:	
	a) both eyes	100%
	b) one eye	50%
7	Permanent Total Loss of hearing in:	
	a) both ears	75%
	b) one ear	15%

If, during Your Journey:

a) You suffer an Injury which within 12 calendar months of the date of the Injury, directly results in any event described in the Schedule of Compensation; or

b) You are exposed to the elements and as a direct result of that exposure, within 12 calendar months You suffer an event described in the Schedule of Compensation,

We will pay the compensation stated in the Schedule of Compensation up to the policy's Maximum Benefit.

Conditions applying to Section 3:

a) Benefits will not be payable for more than one of the events 1 to 7 in respect of the same Injury.

b) After the occurrence of any of any of the events listed in the Schedule of Compensation for which 100% of the Maximum Benefit is payable, all cover with respect to You under this section shall cease.

c) All benefits are payable to You or Your estate.

Exclusions applying to Section 3

You must also check the **General Exclusions** for other reasons why We will not pay.

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

a) deliberate exposure to danger unless in the attempt to save a human life;

b) disease, illness (even if contracted through an Injury) or any natural causes;

c) Your failure to follow the Reasonable requirements of Our Emergency Assistance Team under Section 2;

d) Cyber Risk.

Section 4
Baggage, Money And Travel Documents

You do not have cover under this section for domestic Journeys within New Zealand.

4.1 Personal Baggage

If, during Your Journey, Your Personal Baggage is accidentally lost, damaged or stolen, We will pay per item up to the policy's Maximum Benefit. At Our discretion, We may elect to repair or replace Your items or We will pay the present day value of the lost or damaged item in cash, after making an allowance for depreciation and wear and tear.

Proof of ownership and value will be required to support any claim over $500.

The special item limit shown in the Schedule of Benefits applies per item for camera and video equipment and is inclusive of all attached or unattached lenses or accessories.

Items under two years of age
For items that are less than two years old, present day value means the lesser of the purchase price or the replacement price of the item(s).

Items over two years of age
If an item is more than two years old, present day value is calculated by applying a minimum 20% depreciation per annum (from the date of purchase) up to the maximum of 60%. Depreciation may be measured by using the current second hand value of the lost or damaged item.

4.2 Emergency Baggage

If Your Personal Baggage is temporarily lost in transit, and is not restored to You within 12 hours of the discovery of the loss, We will reimburse You for the emergency purchase of essential replacement items.

We will reimburse You up to NZ$1,000 after the first 12 hours.

If Your Personal Baggage is still missing after a further 24 hours then an additional amount of NZ$1,000 is claimable.

Receipts of purchases must be produced to support any claim.

This section does not apply if Your Personal Baggage is temporarily lost when You are returning to Your Home at the end of Your Journey.

If Your luggage is not found and You make a claim under Section 4.1, the costs of the essential items You purchased will be deducted from any amount payable to You under Section 4.1.

4.3 Travel Documents

If Your travel documents are accidentally lost, damaged or stolen during Your Journey, We will pay up to the policy's Maximum Benefit for:

a) the cost of replacing Your travel documents including passports, entry visas and credit cards; and

b) the cost of subsequent unauthorised use by other persons, provided that You have observed all terms and conditions as set down by the issuing authority and You cannot recover Your loss from any other source.

4.4 Personal Money

We will pay up to the policy's Maximum Benefit for the accidental loss or theft from Your person or from a locked safe or from Your accommodation when You are present in the room, of cash taken on Your Journey for personal use.

Exclusions applying to Section 4

You must also check the **General Exclusions** for other reasons why We will not pay.

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

a) household furniture (other than soft goods which include manchester and household linen);

b) fragile or brittle articles unless damage is caused by fire or accident to the conveyance in which they are being carried;

c) tools of trade, bicycles, skis/snowboards and/or bindings, surfboards, windsurfers or similar water equipment other than when they are damaged in transit on a licensed commercial transporter or resulting from fire in or theft from locked accommodation premises;

d) sporting equipment whilst in use;

e) stock or samples of any kind related to business or trade;

f) Personal Baggage sent in advance or articles mailed, sent or shipped by freight or cargo separately;

g) Personal Baggage left Unattended by You or Your Travelling Companion in a Public Place. This includes where an item is at a distance from You that You cannot prevent it from being taken;

h) Personal Baggage left in a motor vehicle unless stored in a locked luggage compartment of the motor vehicle and forced entry is gained. If there is no lockable luggage compartment in the motor vehicle the items must be unable to be seen from outside the locked vehicle;

i) travel documents not reported within 24 hours to the police or the issuer of any credit card or travellers cheque(s) or travel documents where You have not complied with the conditions under which they have been issued and done everything to minimise the loss;

j) jewellery, except when at the time of the loss or damage the item is being worn by You, or was in Your bedroom while You are present in the same room, or in a locked safe;

k) any electronic device caused by the malfunction of that device;

l) any electronic data or software;

m) delay, detention or confiscation by Customs Officers or other officials;

n) scratching, denting, grazing, staining, wear and tear, rot, mould, mildew, rust, corrosion, the action of insects or vermin, or clothing and personal effects being cleaned, dyed, altered or repaired;

o) cash except when at the time of the loss the cash was on Your person, or was in Your accommodation while You were present in the same room, or in a locked safe.

Section 5
Rental Vehicle Excess

You do not have cover under this section for domestic Journeys within New Zealand.

5.1 Rental Vehicle Excess

You are covered for the insurance excess You are required to pay, as a result of loss or damage to a Rental Vehicle You have hired, up to the policy's Maximum Benefit, provided that:

a) You were the driver of the Rental Vehicle at the time of the accident or if the Rental Vehicle was not being driven it was under Your custody and control when stolen or damaged

b) You have observed all driving licence rules and regulations;

c) Your Rental Vehicle was rented from a licensed rental agency;

d) You have not breached Your rental vehicle rental agreement;

e) the excess is not recoverable from any other source; and

f) You have made a claim with the motor vehicle's insurer which has been accepted, or would have been accepted except for the application of the excess.

Exclusions applying to Section 5

You must also check the **General Exclusions** for other reasons We will not pay.

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

a) You using the Rental Vehicle in breach of the rental agreement;

b) You using the Rental Vehicle without a licence for the purpose that You were using it (such as but not limited to the carrying of passengers or freight); or

c) administrative charges or fees imposed by the rental company that do not form any part of the amount specified in Your Rental Vehicle agreement.

Section 6 Personal Liability

You do not have cover under this section for domestic Journeys within New Zealand.

6.1 Personal Liability

If You become legally liable to pay compensation for:

a) death or bodily Injury to someone else; or

b) physical loss of, or damage to, someone else's property,

as a result of an accident, or a series of accidents arising out of the one event, that happens during Your Journey, then We will cover You for:

a) the compensation (including Legal Costs) awarded against You; and

b) any Reasonable Legal Costs incurred by You for settling or defending a claim made against You, providing You have approval in writing from Allianz Partners before incurring these costs. If You fail to do so, We will only pay for costs incurred up to the amount We would have authorised had You asked Us first.

Please contact Allianz Partners to confirm approval for these costs.

Where Reasonably practicable, We should be told as soon as You or Your personal representatives are aware, or a Reasonable person in Your circumstances would have been aware, of a possible prosecution, inquest, fatal Injury, accident or incident which might lead to a claim against You.

You should not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against You without Our written consent. If You do, We may reduce or refuse Your claim to the extent We are prejudiced.

Exclusions applying to Section 6

You must also check the **General Exclusions** for other reasons We will not pay.

We will not pay any amount You become legally liable to pay if the liability 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 Close Relative or employee of any of You;

b) loss of or damage to property belonging to, or in the care, custody or control of You, Your Travelling Companion, a Close Relative or an employee of any 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, or compensation scheme or fund, or under workers compensation law, or an industrial award or agreement;

f) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;

g) illness, sickness or disease that is transmitted by You;

h) any relief or recovery other than monetary amounts;

i) a contract that imposes on You a liability which You would not otherwise have;

j) assault and/or battery committed by You or at Your direction;

k) any act intended to cause bodily Injury, property damage or liability done by You or any person acting with Your knowledge, connivance or consent;

l) Cyber Risk.

Claims

First, check You are covered by Your policy by reading the appropriate section in this Policy Wording and the **General Exclusions** applying to all sections to see exactly what is, and is not covered, noting particularly any conditions, limitations and section specific exclusions.

How to make a claim

You must give notice of Your claim as soon as possible. The fastest and easiest way to make a claim is to visit Our online claims portal: claimmanager.co.nz

You can use the first 6 and last 4 digits of Your Insured Card as a policy number to make Your claim.

Alternatively, You can call one of Our Claims Consultants on **0800 876 541** between 8.30am and 5pm Monday to Friday or email Us at claims@allianz-assistance.co.nz

If there is a delay in claim notification, or You do not provide sufficient details to process Your claim, We can reduce Your claim by the amount of prejudice We have suffered because of the delay.

You must give any information We reasonably ask for to support Your claim at Your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required We may ask You to provide translations of any such documents into English to enable Our assessment of Your claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

If You think that You may have to cancel Your Journey or shorten Your Journey You must tell Us as soon as Reasonably practicable. Call one of Our Claims Consultants on **0800 876 541** between 8.30am and 5pm Monday to Friday.

For medical, hospital or dental claims, contact Us as soon as Reasonably practicable.

For loss or theft of Your Personal Baggage, report it to the police or other relevant authorities as soon as Reasonably practicable and obtain a written notice of Your report.

For damage or misplacement of Your Personal Baggage, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make. Please submit full details of any claim in writing as soon as Reasonably practicable after Your return Home.

Claims are payable in New Zealand dollars to You

We will pay all claims in New Zealand dollars. We will pay You unless You tell Us to pay someone else. The rate of currency exchange that will apply is the rate at the time You incurred the expense. Payment will be made by direct credit to a New Zealand bank account nominated by You.

You must not admit fault or liability

You must not admit that You are at fault, for any accident, incident or event causing a claim under Your policy, and You must not offer or promise to pay any money, or become involved in legal action, without Our approval.

You must help Us to recover any money We have paid

If We have a claim against someone in relation to the money We have to pay or We have paid under Your policy, You must do everything You can to help Us do that in legal proceedings. If You are aware of any third party that You or We may recover money from, You must inform Us.

If You can claim from anyone else, We will only make up the difference

If You can make a claim against someone in relation to a loss or expense covered under this policy and they do not pay You the full amount of Your claim, We will make up the difference. You must claim from them first.

Other insurance

If any loss, damage or liability covered under this policy is covered by any other insurance, You must give Us details. If You make a claim under one insurance and You are paid the full amount of Your claim, You cannot make a claim under the other insurance. If You make a claim under any other insurance and You are not paid the full amount of Your claim, We will make up the difference, up to the amount this policy covers You for, provided Your claim is covered by this policy. We may seek contribution to amounts We have paid, or must pay, from Your other insurer. You must give Us any information We Reasonably ask for to help Us make a claim from Your other insurer.

Recovery

If We have a claim against someone in relation to the money We have to pay or We have paid under Your policy, You must take Reasonable steps to help Us do that in legal proceedings. If You are aware of any third party that You or We may recover money from, You must take Reasonable steps to inform Us of such third party.

We may, at Our discretion, undertake in Your name and on Your behalf, control and settle proceedings for Our own benefit in Your name to recover compensation or secure indemnity from any party in respect of anything covered by this Policy. We will act Reasonably having regard to Your interests, and will keep You informed if You ask Us to.

You are to assist and permit to be done, everything reasonably required by Us for the purpose of recovering compensation or securing indemnity from other parties to which We may become entitled or subrogated, upon Us accepting Your claim under this policy regardless of whether We have yet paid Your claim and whether or not the amount We pay You is less than full compensation for Your loss. These rights exist regardless of whether Your claim is paid under a non-indemnity or an indemnity clause of this policy.

We will apply any money We recover from someone else under a right of subrogation in the following order:

1. to Us, Our costs (administration and legal) arising from the recovery.
2. to Us, an amount equal to the amount that We paid to You under Your Policy.
3. to You, Your uninsured loss (less Your Excess).
4. to You, Your Excess.

Once We pay Your total loss, We will pay You the balance of any money left over.

If We have paid Your total loss and You receive a payment from someone else for that loss or damage, You must pay Us the amount of that payment up to the amount of the claim We paid You.

Freephone – within New Zealand
Phone: 0800 876 541
Monday- Friday, 8.30 am – 5.00 pm NZST

Calling from outside New Zealand
Phone: +64 9 487 0816

Medical assessment: +64 9 488 1647

Emergency assistance: +64 9 486 6868

Emergency – Assistance Numbers
Worldwide, collect call: +64 9 486 6868
From Australia toll free: 1800 554 114
From UK toll free: 0808 589 3893
From USA toll free: 1800 326 1543

Email Us
Sales: help@allianz-assistance.co.nz
Claims: claims@allianz-assistance.co.nz

Kiwibank Limited
Private Bag 39888
Wellington 5045
Kiwibank.co.nz

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