

CREDIT CARDS

Travel Insurance Policy Wording.

This policy applies to:

Kiwibank Mastercard® Gold

Kiwibank Platinum Visa

Air New Zealand Airpoints Platinum Mastercard®

Air New Zealand Airpoints Platinum Visa

The Kiwibank logo is located in the bottom right corner. It consists of a green square containing the text "Kiwi bank." in white. The text "Kiwi" is on the top line and "bank." is on the bottom line. The background of the entire page is a light green color with a pattern of small white dots. In the bottom right corner, there is a green square with white diagonal lines.

**Kiwi
bank.**

What's Inside Here.

1.	Welcome to Travel Insurance for Kiwibank Credit Cards	1
2.	Schedule of benefits	2
3.	Important information	3
4.	Definitions	6
5.	General conditions	12
6.	General exclusions	15
7.	Section 1: Overseas medical and other expenses	19
8.	Section 2: Personal baggage	22
9.	Section 3: Cancellation and loss of deposits	24
10.	Section 4: Money and travel documents	27
11.	Section 5: Personal accident	29
12.	Section 6: Personal liability	32
13.	Section 7: Kidnap and ransom	34
14.	Section 8: Rental vehicle excess cover	36
15.	Our Worldwide Emergency Assistance Service	37
16.	How to make a claim	38
17.	How we will settle your claim	39
18.	Contact details	40

Welcome to Travel Insurance for Kiwibank Credit Cards

Your Kiwibank **Mastercard® Gold**, Kiwibank **Platinum Visa**, **Air New Zealand Airpoints Platinum Mastercard**, or **Air New Zealand Airpoints Platinum Visa** (each an “**Insured Card**”) provides **you** with travel insurance for up to 40 days when **you’re travelling** around the world. To activate the cover, all **you** need to do is use **your Insured Card** to purchase **your overseas travel** and/or accommodation (see page 4 for more details on how to do this).

Among other things, the travel insurance covers **you, your spouse** and **dependent children** for **unexpected events** such as; **overseas** medical costs, travel delay, and lost or stolen credit cards. The cover also comes with a 24 hour a day support centre. Should **you** need it, this service provides immediate emergency and medical assistance.

Take the time to understand

When **you** take **your** trip **overseas** we want to make sure it’s a safe and pleasant journey. So please, take the time to read and understand the following terms and conditions. It’s really important **you** understand:

- > what **you’re** covered for;
- > what **you’re** not covered for;
- > what **you** should do in an emergency;
- > how to activate the cover;
- > how to make a claim; and
- > the general conditions.

As **you** make **your** way through this **policy** you’ll see words in bold. These words have a special meaning and **you** can discover their meaning on pages 6-11.

Help is but a call away

On the back cover of this **policy**, you’ll find information that can help **you** in an emergency including important phone numbers of those that can help **you** with any questions. Tear this card off or write down the details and keep them in **your** wallet for safe keeping so it’s handy, should **you** need to make that call.

If **you** have any questions about the travel insurance on **your Insured Card** please call 0800 521 521.

Schedule of benefits

The table below shows the maximum amounts payable per **period of insurance**, for each policy benefit.

		USA, Canada, Europe and Japan	Australia, South Pacific* and Bali only	Rest of the world (except USA, Canada, Europe, Japan, Australia, South Pacific* and Bali)
Section 1 Overseas medical and other expenses	Per Person	UNLIMITED	\$100,000	\$200,000
	Family		\$200,000	\$400,000
Section 2 Personal baggage	Per Person	\$20,000	\$10,000	\$20,000
	Family	\$40,000	\$20,000	\$40,000
Section 3 Cancellation and loss of deposits	Per Person	UNLIMITED	UNLIMITED	UNLIMITED
	Family			
Section 4 Money and travel documents	Per Person	\$1,000	\$1,000	\$1,000
	Family	\$2,500	\$2,500	\$2,500
Section 5 Personal accident	Per Person	\$50,000	\$50,000	\$50,000
	Family			
Section 6 Personal liability	Per Person	\$2,000,000	\$2,000,000	\$2,000,000
	Family			
Section 7 Kidnap and ransom	Per Person	\$250,000	\$250,000	\$250,000
	Family			
Section 8 Rental vehicle excess cover	Per Person	\$2,000	\$2,000	\$2,000
	Family			

* South Pacific means:

Norfolk Island, Papua New Guinea, Solomon Islands, Nauru, Kiribati, Vanuatu, New Caledonia, Fiji, Tonga, the Samoa's, Cook Islands, Niue, Tahiti and other island territories bounded by these countries.

Important information

Cover under this policy

This **policy** provides cover to each **Insured Card cardholder** meeting the activation criteria (detailed overleaf). In addition, cover is extended to the **spouse** and **dependent children** of the **Insured Card cardholder**, if they are **travelling** with the **Insured Card cardholder**.

This **policy** consists of eight sections and provides **you** with cover under each of those sections. The maximum amount payable (i.e. the sum insured) under each section, and other limitations applying to amounts claimable, is specified in the Schedule of benefits and/or in each section of the **policy**. Each section is governed by specific conditions and exclusions and is also subject to the General Conditions and General Exclusions set out in full in this **policy**.

Please read this **policy** wording carefully to ensure **you** understand the extent of cover provided and the applicable conditions, exclusions, procedures, requirements and limitations.

This **policy** applies to **overseas travel** from and returning to New Zealand commencing during the **period of insurance**. Furthermore, some cover under Section 3 – Cancellation and loss of deposits of the **policy** applies from the date of activation of cover (detailed below), until the date **your travel** commences.

Travel Insurance for **Insured Cards** is provided by TOWER Insurance Limited and TOWER Insurance Limited is solely responsible for any claims under the policy. Kiwibank Limited (including its related companies) does not guarantee the obligations of, or any products provided by TOWER Insurance Limited or its related companies. “We”, “us”, or “our” means TOWER Insurance Limited.

40 day cover

The maximum period for which cover is provided under the **policy** is 40 consecutive days from the date **your travel** commences.

Cover beyond 40 days

A separate policy can be arranged for travel beyond 40 days with TOWER Insurance Limited by calling 0800 521 521 prior to departure from New Zealand. Extension cover is subject to the insurer’s acceptance and payment of an additional premium will apply. A separate policy with applicable terms and conditions will be issued.

Activation of cover/Activation criteria

You are entitled to claim under this **policy** if **you** have prior to leaving New Zealand:

- > purchased **your overseas travel tickets** or paid **your overseas travel itinerary items** by using **your Insured Card** account. Where **your Insured Card** is not an accepted means of payment, **you** will be covered if **you** pay using funds from any of **your** other Kiwibank accounts; or
- > if part of **your overseas travel itinerary items** have been purchased as a gift, won or booked using a loyalty points scheme, **you** will be eligible for cover provided **you** pay **your** remaining **overseas travel itinerary items** using **your Insured Card**. Where **your Insured Card** is not an accepted means of payment, **you** will be covered if **you** pay using funds from any of **your** other Kiwibank accounts; or
- > if **you** have no prepaid **overseas travel itinerary items** expenses such as airfares or accommodation because the trip was purchased for **you**, cover can be activated in accordance with the acceptance terms applicable at the time of activation, by calling Kiwibank on 0800 521 521 during normal business hours.

Your Insured Card must not have expired and **you** must be operating it in accordance with the card's terms and conditions at time of activation and commencement of **travel** and at the time the **injury, illness**, loss or damage first occurs.

Your policy number

You may be asked for **your Insured Card** policy number in the event of a claim. **Your policy** number is **your** 16 digit **Insured Card** Credit Card number embossed on the front of **your Insured Card**.

Pre-existing medical conditions

There is no cover for any **pre-existing medical conditions** affecting **you, your spouse** or **dependants** upon whom **your travel** depends on or whose circumstances impact **your travel** arrangements.

- > In some instances **your pre-existing medical conditions** can be covered. If **we** are able to cover **your** condition(s) an additional premium will be payable, which will be charged to **your Insured Card** account. If **you** wish to seek cover for **your pre-existing medical conditions** then call 0800 845 010.

Eligibility for cover

To be eligible for cover under this **policy**, **you** must be a citizen or permanent resident of New Zealand, under 80 years of age and intending to return to New Zealand upon completion of **your** planned **travel**.

No claims will be payable for any persons aged 80 years or older.

Spouse and dependent children

Your spouse and any **dependent children** are covered under this **policy** provided they are **travelling** with **you** and **you** meet the activation criteria.

Travel advisory warnings – no cover for locations classed as ‘extreme risk’

You are not covered for **travel** to or from, or while staying in a country, area or region classified as ‘extreme risk’ by the New Zealand Ministry of Foreign Affairs and Trade website (www.safetravel.govt.nz) at the time **travel** bookings are made.

Excess

You must pay the first \$200 of each and every claim or loss arising from the same **event**.

Financial Strength Rating

TOWER Insurance Limited has a financial strength rating of A- (Excellent) from A.M. Best Company. For the latest rating, access www.ambest.com

Rating Scale

Secure

A++, A+ Superior
A, A- Excellent
B++, B+ Good

Vulnerable

B, B- Fair
C++, C+ Marginal
C, C- Weak
D Poor
E Under Regulatory Supervision
F In Liquidation
S Suspended

Definitions

Wherever the following words appear in this document **bolded**, such words mean:

Word	Definition
Act of terrorism	means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear. Act of terrorism shall also include any act that is verified or recognised by the relevant government(s) de jure or de facto as an act of terrorism.
Cardholder	means a customer who has been issued with a valid Insured Card (including joint and additional cardholders of an Insured Card account) which is current at the time of the event and at activation of cover.
Computer virus	means a set of corrupting, harmful or otherwise unauthorised instructions or codes including a set of maliciously introduced unauthorised instructions or codes, programmatic or otherwise, which propagate themselves through a computer system or network of whatsoever nature. This includes but is not limited to “Trojan horses”, “Worms” and “Time or Logic Bombs”.
Dependent child / children / dependants	means your natural, step or legally adopted, unmarried children from birth to 18 years (inclusive), or up to 25 years of age (inclusive) if the child is a full-time student at an accredited institution of higher learning and primarily dependent upon you for maintenance and support.
Electronic data	means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

Event	means a happening which is totally beyond your control and is unforeseeable.
Excess	means the amount of any claim, which you must pay. The excess applies to each separate event giving rise to a claim.
Family	means you, your spouse and dependent children travelling with you.
Financial default	means receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of an airline, transport provider, tour operator, travel agent, wholesaler or tourist resort.
Hospital	means any institution lawfully operated for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery and having 24 hours a day nursing service and medical supervision; but does not include any institution used primarily as a nursing or convalescence home, a place of rest, a geriatric facility, a mental institution, a rehabilitation or extended care facility or a place for the care or treatment of alcoholics or drug addicts.
Hijack or hijacked	means threats of violence by non-governmental authorities made with the intention of diverting any public transport from its scheduled route, or detaining persons for illegal purposes under international law, and includes the seizing of control of an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare-paying passengers on which you are a passenger.
Illness	means an unexpected illness, sickness or disease which first manifests itself during your travel and whilst you are on your travel , but does not include any illness, sickness or disease which is attributed to or connected in any way to a pre-existing medical condition.
Injury	means external or internal bodily injury caused solely and directly by violent, accidental, external and visible means.

Insured Card	means the Kiwibank Mastercard Gold, Kiwibank Platinum Visa, Air New Zealand Airpoints Platinum Visa or Air New Zealand Airpoints Platinum Mastercard issued by Kiwibank (including joint and additional cardholders) that is eligible for overseas travel as specified by Kiwibank.
Insurer	means TOWER Insurance Limited.
Kidnap, kidnapping or kidnapped	means the seizing and detaining or carrying away of you by force or the threat of force or by fraudulent means for the purpose of demanding ransom against your will and without your consent.
Medical expenses	means all reasonable expenses you necessarily incur within 12 calendar months of sustaining an injury or illness . This covers medical advice or treatment by a legally qualified medical practitioner, nurse, hospital and/or ambulance service for medical, surgical, x-ray, hospital or nursing treatment, including physiotherapy and chiropractic services and the cost of medical supplies and ambulance hire prescribed by a legally qualified medical practitioner, but excluding the cost of dental treatment for routine dental maintenance and/or wear and tear.
Overseas	means beyond the territorial limits of New Zealand.
Period of insurance	means the period commencing when the activation criteria have been met and finishing at the end of the journey or 40 days after the commencement of the journey or when you receive notice from us or Kiwibank cancelling the insurance, whichever occurs first.
Permanent and total disablement	means the total and permanent inability to engage in, perform, or attend to your usual business or occupation as a result of which you suffer loss of income.
Personal baggage	means all items normally worn or carried (including bicycles intended for personal use) by and belonging to you and taken with or purchased by you on your journey or sent in advance other than motor vehicles, motorcycles, trailers, caravans, watercraft, aerial devices and their accessories, household effects not travelling with you or items covered under Section 4 – Money and travel documents.

Policy or policies or policy wording	means this document.
Pre-existing medical condition	<p>means any physical defect, infirmity existing or recurring illness, sickness, injury, disability or condition:</p> <ul style="list-style-type: none"> (a) which you are aware of, or ought to have been aware of; or (b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or (c) which has been diagnosed as a medical condition, or an illness or is indicative of an illness; or (d) which is of such a nature to require, or which potentially may require medical attention; or (e) which is of such a nature as would have caused a prudent, reasonable person to seek medical attention; <p>prior to commencing travel.</p>
Public place	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, shops, streets, taxi stands and wharves.
Ransom	Any monetary loss, which you incur in the provision and delivery of cash, marketable goods, services or property to secure your release.
Relative	Your spouse , parent, parent in-law, grandparent, step-parent, son, daughter, step-son, step-daughter, grandson, granddaughter, brother, brother in-law, sister, sister in-law, daughter in-law, son in-law, fiancé, fiancée, half-brother, half-sister or legal guardian.
Rental vehicle	A standard model motor vehicle designed to carry no more than 8 passengers including the driver (including mopeds and motorcycles with a maximum of 200cc rating and motor homes providing they are not designed to carry more than 8 passengers), rented by you from a licensed motor vehicle rental agency.

Scheduled transport	Air, rail, sea and/or coach transport operated by an established, licensed airline, passenger carrying service operator, tour operator or operated as a public transport service in each case providing regular, scheduled transport for fare paying passengers.
Special event	A wedding, funeral, conference, concert, show or sporting event.
Spouse	Your husband or wife or the person with whom you have continuously cohabited during the 90 days immediately preceding the commencement of the current travel period.
Total loss	With reference to hand or foot, severance or irrecoverable complete and permanent loss of power and control at or above the wrist or ankle; and with reference to the eyes means irrecoverable permanent loss of the entire sight of that eye.
Travel itinerary items	means you must pay for either your airline tickets (1 or more is acceptable), pre-paid accommodation (1 or more nights is acceptable) or pre-paid international tour and/or transport costs rental vehicle, scheduled transport (1 or more is acceptable) prior to leaving New Zealand.
Travel or travelling	<p>Overseas travel for leisure purposes undertaken during the period of insurance by you to another country beyond the territorial limits of New Zealand, but limited for the purposes of cover provided under this policy to a maximum duration of 40 consecutive days commencing on the date and from the time your flight or sea passage departs from New Zealand to an overseas destination and ending;</p> <p>(a) at the time and date you return to New Zealand territorial limits;</p> <p>(b) at midnight on the 40th day after, but inclusive of, the date your departure flight or sea voyage began;</p> <p>(c) if this policy is cancelled or terminated, the date cancellation or termination takes effect;</p> <p>whichever first occurs.</p>

Ultimate net loss of ransom	The final amount of ransom cost less any recoveries. If following our payment to you , part or all the ransom is recovered you must reimburse us the value of the amount recovered.
Unattended	Unattended means, but is not limited to, not on your person at the time of loss, left with a person other than your travelling companion, left in a position where it can be taken without your knowledge, including on the beach, by the pool while you swim, leaving it at a distance where you are unable to prevent it from being unlawfully taken.
Unexpected	Sudden, unforeseeable and unintended, which was outside of your control and which could not reasonably have been anticipated or avoided.
Unexpected event	<ul style="list-style-type: none"> (a) Your unexpected death, serious injury or serious illness; or (b) The unexpected death, serious injury or serious illness of your relative or travelling companion who is resident in New Zealand and is under 80 years; or (c) Any other unexpected cause beyond your control.
We, our or us	The Insurer .
You, your or named person	The cardholder and your accompanying spouse and/or any dependent children , as the context requires. Where any property is owned jointly, this policy covers you jointly.

Words in the singular include the plural and vice versa.

General conditions

(applicable to all sections)

1. Automatic extension

We will automatically extend **your** cover for up to three months from the date of **your** expected return to New Zealand if such return needs to be deferred as a result of **your** inability to **travel** due to an **injury** or **illness** for which a claim is accepted under this **policy** provided that **you** have obtained **our** prior approval and **you** will return to New Zealand as soon as **you** have recovered from the **injury** or **illness**.

2. Claim offset

Except for Section 5 – Personal accident, Events 1-5 inclusive, there is no cover under this **policy** for any loss or **event** or liability which is covered under any other insurance policy, health or medical scheme or Act of Parliament or to the extent that free health care or treatment is available under any reciprocal health agreement between the Government of New Zealand and the Government of any other country or is payable by any other source. These other sources will be considered the primary provider and must be claimed on in the first instance. **We** will however, pay the difference between what is payable under the other insurance policy, health or medical scheme or Act of Parliament or reciprocal health agreement or such other source and what **you** would be otherwise entitled to recover under this **policy**.

3. Complying with this policy

This **policy** is based on correct information supplied to the **Insurer** by Kiwibank, **you** or **your** representative. If any incorrect information is given or a claim is false or fraudulent in any way, then the **policy** shall be void and no claims will be payable.

4. Currency and taxes

All sums insured and **policy** limits are expressed in New Zealand currency and include Goods and Services Tax (GST) and all other taxes.

5. Jurisdiction

The New Zealand courts have exclusive jurisdiction in relation to legal proceedings about this **policy**. The laws of New Zealand shall apply to this **policy**.

6. Required information

Original receipts and documentation must be provided to substantiate **your** claim. Photocopies will not be accepted.

Full evidence (including translations) is to be provided on request at **your** expense.

7. Cancelling this policy

We may cancel the insurance at any time by writing to **you**.

8. Amending this policy

We may change, add to, delete or replace the terms and conditions of this **policy** at any time by giving **you** fourteen (14) days notice.

9. Other insurance

We will only pay over and above the cover provided by any other existing policy, private or reciprocal government medical scheme. This does not apply to Section 5 – Personal accident.

10. Some of your other important obligations

In the event of a loss, **you** must:

- > advise **us** as soon as reasonably possible after any **event** that may give rise to a claim;
- > allow **us** to take over for **our** own benefit and settle any legal right of recovery **you** may have and **you** must co-operate fully in any recovery action;
- > at all times exercise all reasonable care for the safety and security of **your** property;
- > comply with all **our** requests relating to **your** claim including providing all co-operation, information and assistance;
- > consult immediately and follow the advice of a registered medical practitioner if **you** have suffered any **injury** or **illness**;
- > establish that **you** have complied with all **your** obligations under this **policy** and that none of the exclusions apply;
- > immediately notify the carrier or transport provider in writing of any loss or damage to **your** personal baggage, money and passports if the loss or damage occurred when under their custody or control;
- > inform the Police within 24 hours and obtain a written report if it appears that there has been loss, theft, burglary or malicious damage;
- > lodge a written claim against any person, party, hotel or transporter who may be legally liable for **your** loss, **injury** or **illness**;
- > not admit liability in respect of any loss;
- > not cause or facilitate loss or damage or incur liability by any unreasonable, reckless or wilful act or omission;
- > not discuss a claim made on **you** by another person with them. Instead, refer them to **us**;

- > not incur any expense without **our** prior approval;
- > not make any claim that is false or fraudulent in any way or make any false or incorrect statement in connection with any claim;
- > obtain prior approval from **our** Worldwide Emergency Assistance Service for expenses which **you** incur for **hospital** or surgical treatment. If the sudden nature of the **injury** or **illness** prevents prior advice and approval, **you** must notify and obtain approval as soon as is practical after the occurrence of the **injury** or **illness** but within 48 hours of hospitalisation, and **you** must follow the directions of **our** Worldwide Emergency Assistance Service;
- > provide at **your** expense any medical certificate or report that **we** may require to consider **your** claim. **We** may conduct a post mortem examination at our expense;
- > provide original documentary proof of purchase if **you** wish to claim for any property purchased during the **period of insurance**;
- > provide **us** immediately with full particulars of any claim made against **you** by another person, all legal documents served on **you** and allow **us** to instruct a solicitor of **our** choice to conduct **your** defence. **You** must follow the recommendations of that solicitor as to the conduct or continuation of **your** defence. That solicitor shall be entitled to confer with **us** when necessary as to the details of the case and the conduct or continuation of **your** defence;
- > retain damaged articles where possible for potential inspection by **us**;
- > take all actions within **your** power to recover **your** property;
- > take all reasonable steps to minimise any claim and to prevent further loss or damage.

Otherwise **we** can decline **your** claim and/or recover any payment already made.

General exclusions

(applicable to all sections)

The **excess** of \$200.

There is no cover for loss, damage or liability for or arising from, or claims for:

- > acquired immune deficiency syndrome (AIDS), human immunodeficiency virus (HIV) or sexually transmitted diseases;
- > any condition for which **you** are receiving, or are on a waiting list to receive **hospital** treatment, examination or investigation, or for which **you** are **travelling overseas** to obtain medical treatment, examination or investigation;
- > any consequential loss, loss of enjoyment or loss of income other than the cover provided in Section 5 – Personal accident;
- > any medical costs and other expenses incurred **overseas** after the date when **you** can, in the opinion of **our** medical advisers, be safely repatriated to New Zealand;
- > any **pre-existing medical condition** unless disclosed and accepted in writing by **us** and for which an additional premium has been paid;
- > any terminal condition;
- > asbestosis or any related disease;
- > continued medication, drugs or treatment;
- > depression, anxiety, nervous disorders or mental **illness**;
- > pregnancy known to exist during the **period of insurance** of this **policy** and for which **you** have been receiving medical treatment or medication, childbirth or postnatal medical care other than the cover provided in Section 1 – Overseas medical and other expenses, Event 10 – Pregnancy;
- > self-inflicted **illness** or **injury**, suicide, voluntary abortion, influence of alcohol or drugs;
- > any professional sporting activity;
- > deliberate exposure to exceptional danger except in an attempt to save human life;
- > extreme versions of any sport;
- > mountaineering or rock climbing necessitating the use of ropes;
- > or occurring during any international ocean voyage (whether or not **you** have actually entered international waters) or more than 25 nautical miles from the mainland except as a fare paying passenger on a licensed cruise ship;
- > or occurring in remote areas except as part of an organised tour;

- > parachuting, hang or tow gliding, microlite flying, sky diving, paragliding and/or parasailing;
- > pot holing, bungee jumping, rodeo activities, polo or hunting;
- > training, competing or racing other than on foot;
- > underwater activities involving the use of artificial breathing apparatus unless **you** hold an internationally recognised diving qualification;
- > white water activities;
- > air travel unless **you** are a ticketed passenger on a regular airline or established charter service;
- > any person lawfully in **your** accommodation premises;
- > any unreasonable or criminal or reckless or wilful act or omission, any disregard for, or failure to comply with any provision in or notice or order under any legislation by **you**;
- > confiscation, detention, requisition or destruction by customs or other authorities;
- > depreciation, mildew, mould, rot, corrosion, rust, insects, vermin, wear and tear, gradual deterioration, any process of cleaning, dyeing, repairing or restoring, or action of sunlight;
- > military, naval, air service operations, heavy manual work or hazardous work;
- > nuclear weapons material or ionising radiation or contamination by radio-activity from any nuclear waste or from the combustion of nuclear fuel including any self-sustaining process of nuclear fission or fusion;
- > or occurring in any country where **you** ordinarily reside other than the cover provided in Section 3 – Cancellation and loss of deposits;
- > receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of an airline, transport provider, tour operator, travel agent, wholesaler or tourist resort;
- > **travel** to or from, or while staying in a country, area or region classified as “extreme risk” by the New Zealand Ministry of Foreign Affairs and Trade at the time travel bookings are made;
- > **your** criminal activities;
- > any work (including volunteer work) undertaken, other than in attendance at a conference, trade fair, business training course or business meeting (provided that no manual work or manual activities was involved).

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- > war, invasion, acts of foreign enemy or enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power, or any act of any person or persons acting on behalf of or in connection with any organisation the objective of which includes the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

Other than the cover provided in Section 1 – Overseas medical and other expenses, Event 12 – Medical/Evacuation expenses due to terrorism and Section 5 – Personal accident, Event 2 – Accidental death and permanent and total disablement caused by terrorism:

- > **you** are not covered for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
- > **you** are not covered for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, responding to, or in any way relating to any **act of terrorism**.

If **we** allege that by reason of either the previous two clauses, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon **you**.

Pandemic exclusion

This **policy** does not cover any liability, loss, cost or expense arising out of, resulting from, caused or contributed to by influenza or any other virus or disease that is declared to be an outbreak or epidemic by the World Health Organisation, or any Government or ruling body of a country in which the outbreak or epidemic has occurred.

Loss of electronic data exclusion

This **policy** does not cover loss of or damage to **electronic data**, and any liability arising from this, directly or indirectly caused by, or in connection with a **computer virus**. This includes loss of use, reduction in functionality or any other associated loss or expense in connection with the **electronic data**.

Policy age limits

No claims shall be payable under this **policy** in respect of any person aged 80 years or above.

In addition:

- > Cover under this **policy** Section 5 – Personal accident Event 2 – Accidental death and permanent and total disablement caused by terrorism does not apply to persons aged 65 years or over.
- > If **you** are under 18 years of age the maximum benefit payable under Section 5 – Personal accident is 10% of the compensation specified in the Schedule of benefits or \$10,000, whichever is the lesser.
- > Cover under this **policy** Section 5 – Personal accident, Event 5 – Loss of income only applies to persons between the ages of 16 and 64 years inclusive.

Section 1

Overseas medical and other expenses

1. Medical expenses

If whilst **you** are **travelling you** suffer an **injury** or **illness**, **we** will reimburse **you** for **medical expenses** incurred outside of New Zealand, or **we** will guarantee payment for a qualifying **hospital** claim if **you** call **our** Worldwide Emergency Assistance Service for authorisation. Minor medical accounts need to be settled **overseas** by **you** and claimed upon **your** return to New Zealand. The maximum amount **we** will pay is shown in the Schedule of benefits.

2. Dental treatment overseas

We will reimburse **you** up to \$1,500 per person for reasonable costs incurred **overseas** for treatment to sound natural teeth as the result of an **injury** or for the relief of sudden acute pain whilst **you** are **travelling overseas**.

3. Accompanying person

We will pay for reasonable additional travel and accommodation expenses incurred by one person, who because of **your** severe **illness** or **injury** and with the approval of **our** medical advisers, travels to **you**, remains with **you** or escorts **you** back to New Zealand.

4. Funeral expenses

In the event of **your** death during **your travel**, **we** will, subject to prior authorisation from **our** Worldwide Emergency Assistance Service pay for:

- > the reasonable funeral, cremation or burial expenses in the area where death occurred, or
- > the costs of returning **your** body or ashes to New Zealand excluding funeral and internment costs.

The maximum amount **we** will pay is \$15,000 per person.

5. Incidental hospital expenses

We will reimburse **you** up to \$100 per full day for incidental non-medical necessities after the third day of your hospitalisation as a result of an **illness** or **injury** up to a maximum of \$3,000.

6. Additional expenses due to medical claims

If both of the following apply:

- > **you** suffer an **illness** or **injury** for which **you** are eligible to make a claim for medical expenses; and
- > **you** are required by a medical practitioner to convalesce during your travel;

We will reimburse **you** for actual and reasonable additional expenses necessarily incurred up to a maximum of \$5,000 per person or per family for **your** related travel, phone calls, accommodation and meals whilst **you** convalesce. **You** must obtain prior approval from **our** Worldwide Emergency Assistance Service.

7. Lapsed flight tickets

If **your** original return ticket becomes invalid as a direct result of a claim under this section during **your travel**, **we** will pay for the cost (less any refunds or credits) of a scheduled, economy flight back to New Zealand up to the limit specified in the Schedule of benefits. **You** must obtain prior authorisation from **our** Worldwide Emergency Assistance Service.

8. Ongoing medical expenses

If:

- > **we** have accepted a claim under Section 1; and
- > **our** medical consultant verifies that **you** need continuing treatment in New Zealand,

we will reimburse **you** for actual and reasonable costs incurred after **your** return to New Zealand up to \$1,000 per person. Such costs must be irrecoverable from any other source, including ACC or any health insurer.

9. Ongoing dental treatment

We will reimburse **you** for ongoing dental treatment which is incurred within 3 months of **your** return to New Zealand, resulting from an **injury** which occurred **overseas**.

10. Pregnancy

We will pay the reasonable costs incurred for emergency treatment overseas for extraordinary medical complications occurring during the first 20 weeks of **your** pregnancy. **We** will only pay costs incurred within 12 months of the occurrence.

11. Medical evacuation

If whilst **you** are **travelling our** Worldwide Emergency Assistance Service authorises a medical evacuation, **we** will reimburse **you** (or at **our** option directly pay) for the cost of evacuation up to the limits shown in the Schedule of benefits. **You** must comply with the advice and directions of **our** Worldwide Emergency Assistance Service. **We** also have the right to evacuate **you** to another country. The right to evacuate rests solely with **us** and is based on medical advice.

12. Medical/Evacuation expenses due to terrorism

If during **your travel**, **you** suffer an **injury** or **illness** as a result of an **act of terrorism**, **we** will reimburse **medical expenses** or evacuation expenses up to the amount shown in the Schedule of benefits or \$250,000 per person (whichever is less).

However, this does not apply to losses resulting from the use of nuclear, biological or chemical weapons, substances or contamination.

The maximum amount payable under all sections of all policies underwritten by **us**, for any **act of terrorism** shall be \$5,000,000. This means that claims will be proportionally assessed in relation to all claims received by **us**.

Losses we do not cover under Section 1 – Overseas medical and other expenses

We will not pay for any claims arising directly or indirectly from:

- (a) Elective check-ups, cosmetic procedures, normal wear and tear or normal maintenance of dental and general health.
- (b) Expenses incurred in New Zealand unless claimed under Section 1 – Overseas medical and other expenses, Event 8 – Ongoing medical expenses.
- (c) Private **hospital** or medical treatment where public funded services or care is available in New Zealand or under any Reciprocal Health Agreement (RHA) between the Government of New Zealand and the government of the relevant other country.
- (d) Specialist treatment (including but not limited to physiotherapy and chiropractor) without a referral from a registered medical practitioner and prior authorisation from **our** Worldwide Emergency Assistance Service.
- (e) **Your** refusal or failure to allow **us** to repatriate **you** to New Zealand or evacuate **you** to another country, region or place.

Section 2

Personal baggage

1. Lost, stolen and damaged items

We will pay for sudden and unforeseen accidental physical loss or damage to **your personal baggage** or personal items occurring during **your travel** resulting from a sudden and **unexpected event**. **We** will pay the present day value of the items or the costs of reinstatement or repair at **our** option up to the amount shown in the Schedule of benefits with a limit of up to \$1,500 per item or up to \$2,500 for video cameras.

In all cases an item, pair or set of articles e.g. a camera with attached or unattached lenses or accessories shall be deemed to be one item.

To extend cover for a specified item under Section 2 in excess of the maximum limit of \$1,500 per item (or pair or set of items), **you** must obtain **our** approval to increase the amount of cover for the specified item before travel commences. **We** may refuse or limit cover, and specify any special conditions if cover is extended, including payment of an additional premium. The maximum limit for each specified item is \$10,000 per item with a \$20,000 maximum limit for all specified items. If you wish to seek extended cover for a specified item then call 0800 845 010.

2. Baggage delay

If during **your travel**, **you** are deprived of **your personal baggage** by any carrier for 12 hours or more from the time of **your** arrival at **your overseas** destination **we** will reimburse **you** up to \$500 for emergency purchases of essential items of clothing and requisites.

If **you** are deprived of **your personal baggage** for a further 72 hours, **we** will reimburse **you** up to a further \$500 for **your** additional costs. A claim must be lodged with the carrier in the first instance and a report obtained. This is not a cash benefit. Receipts must be provided for expenses incurred.

Losses we do not cover under Section 2 – Personal baggage

We will not pay for any claims arising directly or indirectly from:

- (a) **Personal baggage** merely mislaid or forgotten, including left in hotel or other accommodation rooms.
- (b) Sporting equipment or bicycles damaged whilst in use.
- (c) The loss, theft or damage of any goods which are intended for sale or trade or as trade samples.

- (d) The loss, theft or damage of cameras, video cameras or jewellery, left **unattended** in a vehicle or in an unattended building unless in a locked safe.
- (e) The loss, theft or damage of household effects, breakage of glass, fragile or brittle items, depreciation, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric or climatic conditions, or action of sunlight.
- (f) The loss, theft or damage of jewellery not carried by **you** or on **your** person when using transport providers.
- (g) The loss, theft or damage of **personal baggage**:
 - > due to **your** failure to take due care and precautions to safeguard **your** property; or
 - > left **unattended** in a **public place**; or
 - > left in a vehicle overnight; or
 - > from an unlocked premises or room or an unlocked vehicle.
- (h) The loss, theft or damage of software or programmed data, electrical or mechanical breakdown of any item.
- (i) The loss, theft or damage of unaccompanied baggage or items sent by postal or courier service.

Section 3

Cancellation and loss of deposits

1. Cancellation of travel

If, as a result of an **unexpected event** (such as cancellation or curtailment of public transport services as a result of a strike or other industrial action) **you** have to cancel **your** planned **travel**, **we** will reimburse **you** up to a maximum of \$5,000 for irrecoverable **travel** and accommodation costs less any refunds or credits **you** are eligible to receive.

2. Curtailment of travel

We will pay up to the amount shown in the Schedule of Benefits, less any refund of **your** cancelled return ticket, for the reasonable additional accommodation and travel expenses incurred by **you** in returning directly to New Zealand, due to the curtailment of **your travel** resulting from any **unexpected event** outside **your** control. Provided that **you** purchased a return ticket to New Zealand before **your** departure. This reimbursement will be less any refunds or credits **you** are eligible to receive. **You** must obtain prior approval from **our** Worldwide Emergency Assistance Service.

3. Travel interruption/Loss of deposits

If, as a result of an **unexpected event** **your travel** is interrupted **we** will reimburse **you** for the non-refundable unused portion of **travel** or accommodation arrangements paid by **you** in advance. This reimbursement will be less any refunds or credits **you** are eligible to receive up to a maximum of \$10,000. **You** must obtain prior approval from **our** Worldwide Emergency Assistance Service.

4. Resumption of travel

If, as a result of an **unexpected event**, **you** have to return to New Zealand, **we** will pay up to \$5,000 for the economy class transport costs to enable **you** to return **overseas** to continue **your** original **travel** arrangements within 12 months of the **unexpected event**. Payment is subject to the provision that **you** returned to New Zealand and:

- (a) **You** obtain approval from **our** Worldwide Emergency Assistance Service;
- (b) **Your** original planned **travel** was at least 14 days duration;
- (c) Less than 50% of **your period of insurance** duration has been used;
- (d) **You** have not otherwise claimed for cancellation or curtailment for the same **event**;
- (e) A pre-paid return ticket had been purchased before departure from New Zealand.

5. Travel delay

If the **scheduled transport** on which **you** have arranged to **travel** is delayed for more than six hours beyond the scheduled departure time and causes **you** to miss **your** onward connecting flight **we** will reimburse **you** up to \$2,500 for irrecoverable additional travel costs necessarily incurred on a regular airline or established charter service to reach **your** ticketed destination. **We** will also reimburse **you** up to \$100 per **named person** per day for **your** reasonable additional meal and accommodation costs if **your** flight is delayed for more than six hours.

6. Travel delay to a special event

If **your** planned **travel** is to attend a **special event** and the **travel** is delayed due to an **unexpected event** and the **special event** is unable to be delayed or rescheduled, **we** will reimburse **you** for the actual and reasonable additional costs of **travelling** on alternative **scheduled transport** to enable **you** to attend the **special event** as planned, less any refunds and credits which **you** are eligible to receive. The maximum amount **we** will pay is \$5,000 per person/family. **You** must obtain prior approval from **our** Worldwide Emergency Assistance Service.

7. Missed connection

If, as a result of an **unexpected event**, **you** miss **your scheduled transport** connection, **we** will reimburse **you** for **your** actual and reasonable additional travel and accommodation costs and meals which are irrecoverable from any other source pending the next available **scheduled transport** connection to allow **you** to continue **your** planned **travel**. The maximum amount **we** will pay is \$2,500 per person/family.

8. Hijack cash

We will pay a cash benefit of \$250 for each 24 hour period **you** are detained as a result of the public transport in which **you** are **travelling** being **hijacked**. The maximum amount payable is \$5,000 per person.

Losses we do not cover under Section 3 – Cancellation and loss of deposits

We will not pay for loss or damage arising from, or claims for:

- (a) Any curtailment expenses for **your** prepaid return tickets or prepaid accommodation if **we** have already accepted a claim for the cost of **your** additional accommodation and return ticket expenses under this section. **You** may claim for either the loss of **your** prepaid costs or **your** additional costs, but not both.
- (b) Cancellation due to lack of numbers.

- (c) Cancellation or changes to **your travel** arrangements at the request of an employer.
- (d) Delays caused by transport providers, or for which a transport provider is responsible, where the costs are recoverable from the transport provider or any other source.
- (e) The error, default or insolvency of a travel agent, wholesaler, airline or other service provider.
- (f) The failure of any service provider to provide a service to **you**, which **you** prepaid, because of their error or **financial default** or **travel** interruptions, curtailments or diversions resulting from the **financial default** of any service provider; any governmental or official authority directive; or the security requirements of any service provider.
- (g) The inability or negligence of a tour operator, charter airline or wholesaler to complete **your** travel arrangements.
- (h) **Your** disinclination to **travel**, **your** personal wishes or the disinclination to **travel** on the part of any other person upon whom **your travel** depends.
- (i) **Your** failure to check in at the correct prescribed time for **scheduled transport** services **you** pre-arranged or were relying on, or to pre-arrange and check valid visas or passports or airline/transport tickets or to carry **your** passport with **you**.
- (j) **Your** financial circumstances or work related commitments.

Section 4

Money and travel documents

1. Credit cards and replacement travel documents

If, during **your travel**, any essential credit cards or travel documents (including tickets for pre-booked **scheduled transport** and passports) are lost from **your** person, stolen from a locked room or locked vehicle or are destroyed due to a sudden and **unexpected event** beyond **your** control, **we** will reimburse **you** for actual and reasonable costs which **you** necessarily incur in arranging essential replacement credit cards or travel documents up to the amount shown in the Schedule of benefits.

2. Money

If, during **your travel**, any cash, currency notes or travellers cheques are lost or stolen from **your** person due to an **unexpected** specific incident beyond **your** control, **we** will reimburse **you** for the value of such lost or stolen cash, currency or travellers cheques up to the amount shown in the Schedule of benefits.

3. Unauthorised use of travel documents

We will pay for **your** legal liability arising out of unauthorised use of **your** travel documents, credit cards and travellers cheques, following theft from **your** person during **your travel** (on the condition that the person responsible is not **your relative**). The maximum **we** will pay for the unauthorised use of **your** travel documents is \$550 per person.

Conditions applying to Section 4 – Money and travel documents

1. All losses must be reported to the Police or local Government Authorities within 24 hours of the discovery of the loss.
2. Loss, theft or damage to any item while in custody of airlines, carriers, hotels, travel or tour operations, must be immediately reported. A claim must be lodged with them in the first instance and a report obtained. The loss of, or damage to, credit cards, travellers cheques or travel documents must be reported as soon as possible to the issuing authority, and the appropriate cancellation measures taken by **you** immediately.
3. Proof of ownership is required for lost or stolen money.

Losses we do not cover under Section 4 – Money and travel documents

We will not pay for any claims arising directly or indirectly from:

- (a) Devaluation of currency or shortages due to errors or omission during monetary transactions.
- (b) Money or documents merely mislaid or forgotten, including left in hotel or other accommodation rooms.
- (c) The loss, theft or damage of bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities or any kind of bullion.
- (d) The loss, theft or damage of unaccompanied money or documents sent by postal or courier service.
- (e) The loss, theft or damage to money or documents:
 - > due to **your** failure to take due care and precautions to safeguard **your** property; or
 - > left unattended in a **public place**; or
 - > left in a vehicle overnight; or
 - > from unlocked premises or an unlocked vehicle.

Section 5

Personal accident

1. Accidental death and personal injury

If, during the **period of insurance**, **you** suffer **injury** outside New Zealand, which causes accidental death or **permanent and total disablement** within 12 months of the **injury**, **we** will pay **you** or **your** estate up to \$50,000 in accordance with the Table of events on page 30. The most **we** will pay under any one **policy** is \$50,000.

In all cases:

- (a) **we** will not pay any benefit if **you** are under the age of 16 years or over 80 years at the date of the **injury**;
- (b) in the event of death, a death certificate and a post mortem report must be produced.

2. Accidental death and permanent and total disablement caused by terrorism

If, during **your travel** outside of New Zealand, **you** suffer accidental death or **permanent and total disablement** caused by any **act of terrorism**, **we** will pay **you** or **your** estate \$25,000. The most **we** will pay under any one policy is \$50,000.

However, this does not apply to losses resulting from the use of nuclear, biological or chemical weapons, substances or contamination.

The maximum payable under all sections of all policies underwritten by **us**, for any **act of terrorism** shall be \$5,000,000. This means that claims will be proportionally assessed in relation to all claims received by **us**.

3. Exposure

If, as a result of an **injury**, **you** are exposed to the elements and as the result of that exposure, an event described in the Table of Events on page 31 occurs within 12 months after the related **injury**, **we** will pay the relevant percentage of compensation specified in the Table of Events up to a maximum of \$50,000 per person.

4. Disappearance

If **your** body is not found within 12 calendar months after an accident involving the **scheduled transport** in which **you** are **travelling**, death will be presumed in the absence of any evidence to the contrary and **we** will pay **your** estate \$50,000. The most **we** will pay under any one **policy** is \$50,000.

5. Loss of income

If **you** suffer an **injury** during **your travel** and within 90 days of suffering the **injury you** lose all **your** income because **you** can not do at least:

- (a) 10 hours work per week, or
- (b) one third of the hours per week that **you** usually worked during the twelve months immediately before suffering the **injury**,

in **your** own occupation, and since suffering the **injury you** have not worked in any other occupation or business then when **you** return to New Zealand, **we** will pay up to \$1,000 per week for the loss of **your** usual income while **you** can not work up to a maximum of \$12,000 per person/per family.

Additional exclusions applying to loss of income (in addition to other policy exclusions)

Cover does not apply:

- (a) For the first 30 days after **you** planned to resume **your** job.
- (b) For any further benefit after **we** have paid **you** for 3 months.
- (c) For any **injury** which is covered by the Injury Prevention, Rehabilitation and Compensation Act 2001 or successive legislation, statutory benefits or any other insurance.
- (d) For any inability to work as a result of **illness**.
- (e) If **you** are less than 16 years of age or more than 64 years of age at the date of the **injury**.

Table of events

The compensation for each event is payable as a percentage of the sum insured shown in the Schedule of benefits.

Injury resulting in:		
1.	Death	100%
2.	Permanent and total disablement	100%
3.	Permanent and incurable paralysis of all limbs	100%
4.	Permanent total loss of	
	a) more than one limb	100%
	b) one limb	50%
5.	Permanent total loss of sight	
	a) both eyes	100%
	b) one eye	50%

Conditions applying to Section 5

– Personal accident

1. After the occurrence of any of the Events 2-5 in the Table of events, all cover with respect to that traveller under this section shall cease and **you** may not make any other claims.
2. All benefits are payable to **you** or **your** estate.
3. If **you** are under 18 years of age the maximum benefit payable under Section 5 – Personal accident is 10% of the compensation specified in the Schedule of benefits or \$10,000, whichever is the lesser.
4. Benefits shall not be payable at all unless **you** shall as soon as practically possible after the happening of any **injury** giving rise to a claim under this section, obtain and follow proper medical advice from a legally qualified medical practitioner.
5. Benefits will not be payable for more than one of the Events 1-5 in respect of the same **injury**.
6. Aggregate Limit of Liability – **our** total liability for all claims in respect of any one accident, or series of accidents, or directly arising out of air travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over specific air routes, shall not exceed \$5,000,000.

Losses we do not cover under Section 5

– Personal accident

Cover does not apply:

- (a) For any type of **illness** or disease, even if contracted directly or indirectly as a consequence of an **injury**.
- (b) If the **injury** is a result of **you** being under the influence of intoxicating liquor or of a drug (unless administered under the orders of a **hospital** or qualified medical practitioner).
- (c) If the **injury** is resulting from or occurring whilst engaged in work for a business, trade or profession.

Section 6

Personal liability

1. Personal liability

If **you** become legally liable for loss or damage to property, including **injury**, death or **illness** arising from accidents occurring outside New Zealand during the **period of insurance**, **we** will pay up to \$2,000,000, provided such legal liability is established in a New Zealand court or in the court of the country in which the accident occurred.

2. Legal costs

We will pay up to \$500,000 for reasonable costs incurred by **you** with **our** consent in defending any claim for which cover would be available under Section 6 (1).

3. False arrest

We will pay the reasonable legal costs actually and necessarily incurred by **you** as a result of false arrest or wrongful detention of **you** during **your travel**, by any legally recognised foreign Government. The maximum amount **we** will pay is \$2,500 per person.

Condition applying to Section 6 – Personal liability

You must not admit fault or liability to any other person without **our** prior written consent.

Losses we do not cover under Section 6 – Personal liability

We will not pay for any claims for or arising directly or indirectly from:

- (a) Aggravated, punitive or exemplary damages, fines and/or other penalties or reparation orders.
- (b) Animals belonging to **you** or in **your** care, custody or control or any of **your relatives**.
- (c) Bodily **injury** to any member of **your relatives** ordinarily residing with **you**.
- (d) Employer liability or contractual liability to any of **your relatives**.
- (e) **Injury, illness** or death to **you, your** employees or members of **your** family or **your relatives**.
- (f) Loss or damage to property belonging to **you** or any employee or member of **your** family, or under **your** control.

- (g) The influence of intoxicating liquor or drugs (unless administered under the orders of a **hospital** or qualified medical practitioner).
- (h) Wilful, malicious or unlawful acts by **you** or any of **your relatives**.
- (i) **Your** ownership or occupation of land or buildings other than as a temporary residence.
- (j) **Your** ownership, possession or use of vehicles other than push cycles, aircraft or aerial devices other than model aircraft or watercraft other than a rowboat, surfboard, sailboard, body board, water-ski or model boat.
- (k) **Your** use of firearms.

Section 7

Kidnap and ransom

If during **your** travel, **you** are **kidnapped**, **we** will pay:

1. The **ultimate net loss of ransom** paid by **you** following **your kidnapping** during the period of **travel**.
2. The reasonable expenses, actually and necessarily incurred following receipt of a **ransom** demand after **your kidnapping** during **your travel**, for:
 - (a) Fees and expenses of any independent security consultants retained by **you** as a result of such a ransom demand provided **we** have given **our** consent to the appointment.
 - (b) Interest paid on monies borrowed from a financial institution for the purpose of paying **ransom**.
The amount **we** will pay will be for a term not exceeding 30 days prior to the payment of the **ransom** until the first business day after **you** receive settlement from **us**, on a principal sum not exceeding \$250,000, and for a rate of interest not exceeding 2% above the maximum overdraft interest rate charged by Kiwibank at that time.
 - (c) Any other expenses which are directly and necessarily incurred for the purpose of investigating, negotiating, or paying a **ransom** demand or costs in procuring **your** release, but excluding any expenses, fees or damages incurred as a result of any proceeding brought against **you** arising out of the **kidnapping** or the way it was handled, and expenses, losses or damages caused by interruption to any business.

The maximum amount **we** will pay under this Section 7 – Kidnap and ransom is limited to \$250,000 per person as specified in the Schedule of benefits. The most **we** will pay under any one **policy** is \$250,000.

Conditions applying to Section 7 – Kidnap and ransom

1. **You** must take all reasonable precautions to keep this insurance cover confidential.
2. **We** will not act as an intermediary or negotiator for **you**, nor will **we** offer direct advice to **you** on dealing with the kidnapper(s).
3. If any other person receives advice that **you** have or may have been **kidnapped**, they should make every reasonable effort to:

- (a) determine whether **you** have been **kidnapped**;
 - (b) notify the appropriate law enforcement agency and comply with their recommendations and instructions;
 - (c) give **us** immediate notification of the **kidnapping** or suspicion of it;
 - (d) record the serial numbers or other identifying characteristics of any currency or goods delivered to secure the release of the **kidnapped** person.
4. If investigation establishes collusion or fraud by **you** or any other person, **you** must reimburse **us** for any payment **we** have made under this section.

Losses we do not cover under Section 7 – Kidnap and ransom

Cover does not apply:

1. If **you** have:
 - (a) had **kidnap** and **ransom** insurance declined, cancelled or issued with special conditions in the past; or
 - (b) suffered a **kidnapping** or attempted **kidnapping** in the past; or
 - (c) had an extortion demand made against **you** in the past.
2. For **kidnapping** occurring in Mexico, in any other country located in Central or South America or in any Nation or State where United Nations armed forces are present or any location that is listed as an 'extreme risk' location on the Ministry of Foreign Affairs and Trade website (www.safetravel.govt.nz).

Section 8

Rental vehicle excess cover

If, during **your travel**, **you** hire a **rental vehicle** which is stolen or damaged, **we** will reimburse **you** for any excess or deductible allowance made by the rental vehicle company up to the maximum limit of \$2,000.

Losses we do not cover under Section 8 – Rental vehicle excess cover

Cover does not apply:

- (a) If the loss or damage occurs whilst driving the **rental vehicle** other than on a formed or paved roadway or car park.
- (b) If **you** are in breach of any local driving laws or rules.
- (c) If **you** are under the influence of alcohol and/or drugs (unless administered under the orders of a qualified medical practitioner who has cleared **you** to drive).
- (d) If **you** have not hired the **rental vehicle** from a licensed rental agency.
- (e) If **you** have violated the terms of the rental vehicle agreement.

Our Worldwide Emergency Assistance Service

Emergency and medical assistance

In the event of an emergency **overseas**, place a collect call to **our** Worldwide Emergency Assistance Service at any time from any place in the world.

1. Call the operator in **your** current location.
2. Ask the operator to place a collect call to New Zealand 64 (9) 985 5000 and **we** can be contacted from anywhere in the world, 24 hours a day, 7 days a week.

The number, 64, is the country code and the number in brackets is the area code.

Our Worldwide Emergency Assistance Service has a team of highly skilled doctors and medical professionals who are available by telephone at any time of day or night for advice and assistance in the event of medical emergency and associated problems for travellers outside New Zealand.

Our Worldwide Emergency Assistance Service provides the following services free of charge:

- (a) Access to a registered medical practitioner for emergency assistance and advice.
- (b) Case management if hospitalised and cost containment and control.
- (c) Emergency evacuation back to New Zealand, if necessary.
- (d) Emergency transportation to the nearest suitable **hospital**.
- (e) Payment guarantees to **hospitals** and insurance verification.
- (f) Second opinion on surgery.
- (g) Urgent message service and emergency travel planning.
- (h) **Your** close relatives in New Zealand will be advised of **your** medical condition and be kept informed of the situation.

How to make a claim

It is important that **you** tell **us** immediately if **you** become aware of any circumstances that may give rise to a claim. If **you** require assistance with a claim while **overseas** please call **us** and **we** will put **you** in touch with **our** nearest claim-settling agent or give **you** advice on what to do.

If you are asked to fill in a claim form, **we** must receive the completed claim form within 30 days. To reduce delays with **your** claim please attach to **your** claim form, police reports, proof of delay, receipts and proof of ownership documents for any items lost, stolen or damaged.

Australian Medicare

New Zealand citizens travelling to Australia may be covered under the Australian Medicare Scheme for the cost of medical treatment in Australia. If any **illness** or **injury** occurs in Australia, **you** must register with the Australian Medicare Authorities as soon as possible.

USA medical claims

If **you** require medical treatment or hospitalisation in the USA, **you** must contact the Worldwide Emergency Assistance Service immediately (collect) on 64 (9) 985 5000.

If **you** are a patient:

Before receiving services or incurring expenses, please contact the Worldwide Emergency Assistance Service.

The Worldwide Emergency Assistance Service will direct **you** to the nearest preferred medical provider in **your** area.

If you are the provider:

Before rendering services or incurring expenses, please call the Worldwide Emergency Assistance Service on the above listed number. Failure to call may result in delayed payment to you for your services.

How we will settle your claim

Once **we** receive advice of **your** claim **we**:

- > May appoint an assessor, investigator or **our** medical adviser to look after **your** claim;
- > May ask **you** to complete a claim form;
- > Will acknowledge that **we** have received **your** claim and may ask **you** for further information or assistance **we** may require to enable **us** to consider **your** claim;
- > Will arrange at **our** option for the repair or replacement or pay for the loss, once **your** claim has been accepted.

Your claim will be settled when **you** return to New Zealand except for major **overseas** medical claims. At **our** option **we** may settle other urgent claims while **you** are **overseas**.

Contact details

For enquiries and claims:

- > If **you** are calling from within New Zealand, freephone on 0800 521 521.
- > If **you** are calling **us** from **overseas**, phone collect through an International Operator on 64 (9) 985 5000, 24 hours a day.



Travel Insurance for Insured Cards

For all enquiries and claims from anywhere in the world, 24 hours a day, 7 days a week.

- > If you are calling from within New Zealand, call freephone 0800 521 521.
- > If you are calling from overseas, call collect 64 (9) 985 5000.

Your Travel Insurance for **Insured Cards** is arranged by Kiwibank and provided by TOWER Insurance Limited, and TOWER Insurance limited is solely responsible for any claims under the policy. Kiwibank Limited does not guarantee the obligations of, or any products provided by, TOWER Insurance Limited. Important terms, conditions and exclusions are set out in the Travel Insurance policy wording which is available at kiwibank.co.nz

**Kiwibank Mastercard® Gold,
Kiwibank Platinum Visa, Air New Zealand
Airpoints Platinum Visa or Air New Zealand
Airpoints Platinum Mastercard®**

For credit card enquiries

Call 0800 521 521 or call 64 (4) 473 11 33 from overseas.

For lost or stolen credit card enquiries

Call 0800 521 521 or call 64 (4) 473 11 33 from overseas.

Kiwibank Limited
Private Bag 39888
Wellington 5045

BR5099 MAY19

The Kiwibank logo consists of a solid green square containing the text "Kiwi bank." in white. The word "Kiwi" is on the top line and "bank." is on the bottom line. The square is positioned in the bottom right corner of the page, overlapping a background of white diagonal lines on a light green field.

**Kiwi
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