



Product Disclosure Statement (PDS), including Policy Wording

This PDS, including Policy Wording, is effective from 1 October 2016

Important - Please Read!

Thank you for choosing TravelCare. We want You to have a safe and pleasant Journey and to be confident knowing what You are covered for if the unexpected happens. This Policy provides cover for Unexpected Events affecting Your overseas travel. We want to be able to pay Your claim in the event of a qualifying loss, so it is important that You understand Your obligations and the limitations of cover under this Policy. Please take the time to read this Product Disclosure Statement, including Policy Wording.

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About Southern Cross Travel Insurance

Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance (SCTI), is the insurer of this Policy. Any reference to We', 'Us' or 'Our' in the Product Disclosure Statement (PDS), including Policy Wording, means SCTI.

Standard and Poor's Rating

Southern Cross Benefits Limited has an A (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Ltd. The rating scale is:

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

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Full details of the rating scale are available at www.standardandpoors.com. Standard and Poor's (Australia) Pty Ltd is an approved agency under the Insurance (Prudential Supervision) Act 2010.

Complaints & Disputes

SCTI is a registered financial service provider and a member of the Insurance & Financial Services Ombudsman (IFSO) Scheme, which is an approved dispute resolution scheme. If You have a complaint or dispute about the services We provide You, please follow Our Internal Disputes Resolution (IDR) process.

If Your complaint or dispute is not satisfactorily resolved, You can then follow Our External Disputes Resolution (EDR) process and refer the matter to the IFSO. For more information or to access the free and independent IFSO process please call 0800 888 202, or visit www.ifso.nz. Please go to Our website to view Our IDR and EDR processes.

Communicating with SCTI

Email: info@scti.co.nz

Website: www.scti.co.nz

Southern Cross Emergency Assistance: +64 9 359 1600



Product Disclosure Statement (PDS), including Policy Wording

This PDS contains information on this Policy's main benefits and features and is designed to help You decide if this travel insurance is right for You.

Understanding Your Policy

The Policy Wording outlines the Policy's features, benefits, terms, conditions and exclusions. Please ensure You read and understand the Policy Wording, including:

- 'Schedule of Benefits' (page 5) which states the section limits and sub limits for the Policy and cover type You select.
- 'Definitions' (page 6) which sets out the definitions of certain words that appear throughout the PDS and the Policy Wording. Words which are defined begin with capital letters and have specific meanings.
- 'General Conditions of this Policy Applying to All Sections' (page 7).
- 'General Exclusions of this Policy Applying to All Sections' (page 9).

Eligibility

To be eligible for this Policy, You must be:

- (a) a New Zealand citizen or permanent resident; or
- (b) an Australian citizen or permanent resident who resides in New Zealand; or
- (c) on a visa or permit which allows You access to all publicly funded health and disability services in New Zealand and is valid until after Your End Date of Insurance.

You are not eligible for this Policy if You:

- (d) do not intend to return to New Zealand on the completion of Your overseas travel; or
- (e) are travelling overseas with the intention of obtaining medical or dental treatment, cosmetic surgery or related advice; or
- (f) have been advised by a registered medical practitioner that You are not fit to travel; or
- (g) have already departed New Zealand; or
- (h) are not travelling to a destination outside of New Zealand.

Please refer to general condition 25 (page 8).

How To Apply

You can buy a TravelCare Policy online at www.scti.co.nz or over the phone. A requirement of this Policy is that You must have access to a valid email address in order for SCTI to communicate with You on all matters relating to Your Policy, and a New Zealand bank account to receive any claim payment relating to Your Policy. Please refer to general condition 8 (page 7).

If We accept Your application for insurance, We provide confirmation of this by emailing You:

- a copy of Our PDS, including Policy Wording; and
- Your Certificate of Insurance, which sets out details of Your Policy including Your premium, the Policy and plan type, Your Start Date of Insurance, End Date of Insurance, and any conditions applying to Your Policy; and
- if applicable, written confirmation of cover for specified items and/or Covered Conditions.

Together, these documents set out the terms and conditions of Your Policy.

Policy Types

There are two Policy types available:

- 'Single Journey Policy': provides cover for a single Journey overseas.
- 'Annual Frequent Traveller Policy': provides cover for an unlimited number of Journeys overseas, each no longer than 90 days, over a 12 month period.

Please refer to the 'Single Journey Policy' definition (page 7) and 'Annual Frequent Traveller Policy' definition (page 6).

Destinations

Your Policy must cover all destinations You will be visiting during any Journey. You will not be covered for events or losses which occur in any destination not covered by Your Policy.

Please refer to general condition 28 (page 8).

Cover Types

There are two cover types available:

- 'Individual': applies to one person, or one adult and any of his or her Dependent Children, all of whom are named on the Certificate of Insurance and are travelling together on the same itinerary.
- 'Family': applies to two adults, or two adults and any of their Dependent Children, all of whom are named on the Certificate of Insurance and are travelling together on the same itinerary.

Please refer to general condition 29 (page 8).

Your Premium

When You apply for Your Policy, You will be advised of the premium. The premium is based on a number of factors, including the Policy and cover type, plan, number and age of people covered, length of Journey, specified items and Covered Conditions. Your total premium will include government taxes, including Goods and Services Tax (GST) if applicable.

Cooling-Off Period

If You are not completely satisfied with Your Policy, You have cooling-off rights and may be entitled to a refund of Your premium.

Please refer to general condition 41 (page 9).

Limits On Cover

You need to be aware that cover under this Policy contains limits. A summary of the key limits is set out in this PDS. Full details of Your cover is set out in the Policy Wording.

Pre-Existing Conditions

Your Pre-Existing Conditions are excluded under this Policy. However, You can seek cover for Your Pre-Existing Conditions during the application process by completing an online medical assessment. If We are able to offer cover, an additional premium will be payable.

If Your Pre-Existing Conditions are undiagnosed, We are unable to assess them and they will remain excluded under Your Policy.

Any Pre-Existing Conditions that We do not accept or exclude from cover during the application process or You have not declared to Us are also excluded under Your Policy.

IMPORTANT: If You are aware of having any Heart, Vascular, or Lung Illness or Type 2 Diabetes, You must declare these at the time of Your Policy application.

There will be no cover under Your Policy for any claims relating to any Heart, Vascular, or Lung Illness or Type 2 Diabetes that arises after Your Start Date of Insurance where You had any Heart, Vascular, or Lung Illness, or Type 2 Diabetes Pre-Existing Condition prior to the Start Date of Insurance that for any reason has not been accepted for cover by Us. Such reasons may include, but are not limited to, where We have declined to offer cover or where We have offered cover during the application process but You chose not to pay the additional premium required.

Once We have provided confirmation of Your Policy, You are no longer able to declare any Pre-Existing Conditions and We will not pay any claims directly or indirectly related to these Pre-Existing Conditions.

There are also some conditions that We are unable to offer cover for. These are listed under 'General Exclusions of this Policy Applying to All Sections'.

Please refer to general exclusions 1, 2, 3, 4, 5, 6 & 7 (page 9), the 'Pre-Existing Condition' definition (page 7), and the 'Heart, Vascular or Lung Illness' definition (page 6).

Covered Conditions

A Covered Condition is:

- (a) any Pre-Existing Condition that You disclosed to Us at the time of Your application, for which any additional premium required by Us has been received by Us and We have confirmed cover to You by email; or
- (b) an Illness or Injury that first manifests itself after Your Start Date of Insurance but prior to Your Start Date of Journey, You have disclosed to Us, and any additional premium required by Us has been received by Us and We have confirmed cover to You by email.

Please refer to the 'Covered Condition' definition (page 6).

Your Obligations After Your Start Date of Insurance but Prior to Your Start Date of Journey

You must notify Us at info@scti.co.nz of any Illness or Injury, or change in Your Covered Condition(s) that arises:

- (a) after Your Start Date of Insurance but prior to Your Start Date of Journey; or
- (b) in New Zealand between Journeys (if You have an Annual Frequent Traveller Policy).

If We offer cover for Your Illness or Injury, or the change in Your Covered Condition(s), an additional premium may apply. Unless We have confirmed cover by email to You and We have received any additional premium requested by Us, We will not pay any claims arising directly or indirectly from Your Illness or Injury, or the change in Your Covered Condition(s), other than where You qualify for cover under and in accordance with sections 2.1 or 2.4.

Any further deposits or payments made in relation to Your Journey after You become aware of Your Illness or Injury, or the change in Your Covered Condition(s), are at Your own risk, and may not be covered should You need to make a claim.

Please refer to general condition 3 (page 7).

Medical Cover

Private hospital treatment is not automatically covered under this Policy. If You are in a country that has a reciprocal health agreement with New Zealand, You must first seek public hospital treatment under that reciprocal health agreement.

Unlike a standard New Zealand health insurance policy, We will not pay claims for medical or dental treatment received in New Zealand.

Please refer to 'Losses We Do Not Cover Under Section 1' subsection (f) (page 10).

Pregnancy Cover

We will cover costs or losses relating to pregnancy up to and including the 20th week, providing the pregnancy was without complication prior to Your Start Date of Insurance. Cover is limited to costs or losses arising as a result of medical complications only. Common symptoms, including breast tenderness, constipation, fatigue, frequent urination, heartburn and nausea (morning sickness) are not covered. You do not need to apply for this cover.

Changes to Your Journey Relating to a Relevant Person

Cover under section 2 is only available for Unexpected Events that directly relate to You or a Relevant Person. A Relevant Person is any person not named on Your Certificate of Insurance who is:

- (a) a member of Your Immediate Family; or
- (b) Your Travelling Companion(s); or
- (c) directly related to the primary purpose of Your Journey.

It is important to consider the health of Your Relevant Person(s) when You arrange travel insurance. There are limits on when and what cover is available where a claim involves an Existing Condition of a Relevant Person.

Please refer to the 'Relevant Person' definition (page 7), 'Existing Condition of a Relevant Person' definition (page 6), 'Conditions Applying to Section 2' (page 11) and 'Sub Limits Applying to Section 2' (page 11).

Cover for Your Personal Items

If Your personal items are lost, stolen or damaged, We are entitled to choose between repairing the item, reinstating the item, issuing a store credit, or paying You as per the benefit under section 3.1 (page 12).

There is limited cover for jewellery and watches under this Policy. If You are taking high value items with You on Your Journey and You would like these items covered at their current value, You must specify them during the application process. We will confirm cover in writing if We are willing to offer cover for the specified item(s), and an additional premium will be payable for this additional cover.

For specified items, there are specific proof of ownership and value requirements under this Policy. If You cannot meet these requirements, this Policy may not be right for You.

Please refer to the 'Schedule of Benefits' (page 5), section 3 (page 12) and 'Conditions Applying to Sections 3 & 4' (page 12).

When Cover Starts & Ends

Cover commences under sections 2.1 and 2.4 on Your Start Date of Insurance. Cover for all other sections of the Policy commences on Your Start Date of Journey.

Cover ceases on the End Date of Insurance specified on Your Certificate of Insurance.

Please refer to the 'Start Date of Insurance' definition (page 7), 'Start Date of Journey' definition (page 7), 'End Date of Journey' definition (page 6), 'End Date of Insurance' definition (page 6) and section 2.3 (page 11).

Natural Events

If a Natural Event commences prior to Your Start Date of Insurance, there will be no cover under Your Policy for any costs or losses arising directly or indirectly from, related to or associated with, that Natural Event.

However, cover will resume under and in accordance with Your Policy if travel-related transport, infrastructure, systems and services previously affected by that Natural Event, have since resumed and operated normally for at least 21 consecutive days.

Emergency Assistance

When You need assistance, contact Southern Cross Emergency Assistance on +64 9 359 1600, 24 hours a day, 7 days a week. Under some circumstances, You are required to contact Southern Cross Emergency Assistance.

Please refer to general condition 9 (page 8).

Other Important Information

Claims

Claims must be submitted to Us as soon as reasonably possible after the Unexpected Event giving rise to the claim. If We require additional information, We will advise You of this. You must provide all reasonable assistance, information and co-operation requested by Us, including any and all necessary documents that We reasonably request. Please refer to general condition 4 (page 7) and general condition 12 (page 8).

All telephone calls to and from Us and Southern Cross Emergency Assistance are recorded and kept secure. We do this for training purposes and to ensure that any information exchanged over the telephone can be easily verified.

Duty of Disclosure

When You apply for, extend or amend a Policy with Us, We will ask You a series of questions. When You answer these questions You must declare everything You know, or which a reasonable person in the circumstances would be expected to know, for Us to decide:

- whether We will insure You;
- the amount We will charge You; and
- whether any special conditions will apply to Your Policy.

Everyone who is insured under the Policy must comply with this duty of disclosure. If You provide information on behalf of another Insured, You are responsible for the accuracy and completeness of that information. If You (or they) do not comply with this duty of disclosure, We may refuse to issue a Policy, reduce Our liability for any claim and/or cancel Your Policy, or refuse to pay Your claim or treat Your Policy as void from the beginning.

Policy Cancellation

You may cancel this Policy as per the cooling-off period set out in general condition 41 (page 9).

If at any time You have:

- failed to comply with Your 'Duty of Disclosure';
- made a misrepresentation to Us;
- given Us false information, documentation or statements;
- defrauded or attempted to defraud Us;
- failed to comply with a relevant provision of the Policy; or
- failed to notify Us of matters as required by the Policy;

We may:

- avoid the Policy from the beginning or cancel the Policy; and/or
- reduce Our liability to You for any claim.

If We avoid or cancel the Policy for any of these reasons, We will do so by giving You notice by email not less than 15 business days prior to cancelling Your Policy, and:

- We may not pay claims;
- We may retain any premium paid; and
- Your cover and the cover of all insureds listed on Your Certificate of Insurance will end.

Privacy

We collect, hold, use and disclose Your personal information in accordance with Our privacy statement. A summary of the key terms of Our privacy statement is set out below. You can find the full privacy statement on Our website www.scti.co.nz/privacy.

- The information We collect and hold about You will be used to consider Your eligibility for this Policy, to provide You with services that You request and for other purposes set out in Our privacy statement. This may include insurance services such as managing, assessing and investigating claims.
- We may be required to collect personal information about You from third parties. Further details can be found in Our privacy statement.
- Your personal information may be disclosed to third parties in New Zealand or overseas who are involved in the purposes set out in Our privacy statement. These third parties may include other insurers, reinsurers, claims investigators, police, medical and health service providers, legal and other professional advisers. Please see Our privacy statement for full details on when and to whom We may disclose Your personal information.
- If You would like to access or correct personal information that We hold about You, please email Us at info@scti.co.nz.
- If You do not provide Us with full and correct and complete personal information We request for all individuals on the Policy, We may not be able to process Your application for insurance, process Your claims, or provide You with Our services.
- We may change and update Our privacy statement from time to time. The current version can be accessed at www.scti.co.nz/privacy.

Notices & Contact

In relation to any aspect of the Policy, including for claims purposes, We may:

- (a) contact You as the main policyholder. If We do contact You this constitutes notice on all of the persons named on the Certificate of Insurance; or
- (b) contact any other persons named on the Certificate of Insurance.

Any contact, correspondence or information of any kind received by Us from the main policyholder is made on behalf of all persons named on the Certificate of Insurance, and the main policyholder is responsible for the accuracy and completeness of that contact, correspondence or information.

Schedule of Benefits

Section Limits

The maximum cover for the following sections in NZ\$

	Cover types	Single Journey Policy Maximum cover per Policy in NZ\$	Annual Frequent Traveller Policy Maximum cover per Journey in NZ\$
Section 1 Medical & Evacuation	Individual Family	UNLIMITED UNLIMITED	UNLIMITED UNLIMITED
Section 2 Changes to Your Journey (\$100 Excess applies per Unexpected Event)	Individual Family	\$50,000 \$100,000	\$50,000 \$100,000
Section 3 Baggage & Personal Items (\$100 Excess applies per Unexpected Event)	Individual Family	\$25,000 \$50,000	\$25,000 \$50,000
Section 4 Cash & Travel Documents (\$100 Excess applies per Unexpected Event)	Individual Family	\$1,000 \$2,000	\$1,000 \$2,000
Section 5 Personal Accident (up to \$25,000 per person aged 16-80 years, to a maximum of)	Individual Family	\$25,000 \$50,000	\$25,000 \$50,000
Section 6 Personal Liability	Individual Family	\$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000
Section 7 Rental Vehicle Excess	Individual Family	\$5,000 \$5,000	\$5,000 \$5,000

Sub Limits

Some of the sections have sub limits for particular types of claims. These are set out below.
Where a particular type of claim has no sub limit, the section limits above apply.

Section 1 Medical & Evacuation	
Emergency Dental Treatment	\$750 per person, per Journey
Cash Allowance Whilst in Hospital (after 72 hours)	\$100 per 24hr period, up to \$3,000 per person, per Journey
Accompanying Person	\$5,000 per Journey
Funeral Expenses/Return of Mortal Remains	\$15,000 per deceased person
Claims relating to Terrorism.....	\$100,000 per Policy
Section 2 Changes to Your Journey	
Travel Interruption (after 12 hours delay)	\$30,000 per Journey, or qualifying expenses incurred within the first 30 days, whichever is lower
Delayed Journey to a Special Event	\$3,000 per person, \$6,000 per Journey
Claims due to an Existing Condition of a Relevant Person	\$2,500 per person, \$5,000 per Journey
Frequent Flyer Points Cancellation	\$5,000 per Journey
Section 3 Baggage & Personal Items	
Maximum Total Unspecified Jewellery/Watches	\$2,500 per Journey
Unspecified Laptops/Personal Computers/Tablets/Cameras	\$3,000 per item, \$10,000 per Journey
Other Unspecified Items	\$1,500 per item
Specified Items	\$10,000 per item
Maximum Total Specified Items	\$15,000 per Journey
Baggage Delay (after 12 hours delay)	\$1,000 per person, \$5,000 per Journey
Special Medication Benefit	\$500 per person, per Journey
Section 4 Cash & Travel Documents	
Cash	\$500 per Journey
Section 5 Personal Accident	
Loss of Income (up to \$500 per week to a maximum of)	\$6,500 per person, \$13,000 per Journey

Definitions

Wherever the following words appear in the PDS or Policy Wording starting with capital letters, such words mean:

'We', 'Us', 'Our': Southern Cross Benefits Limited (trading as Southern Cross Travel Insurance, or SCTI), the insurer of this Policy.

'You', 'Your', 'Yourself': the insured person(s) named on the Certificate of Insurance.

'Actual and Reasonable': reasonable losses actually incurred which are necessary and what were paid, or what would have been paid, under normal circumstances, as determined reasonably by Us. Costs incurred in relation to losses for travel and accommodation must be of the same fare class or standard as those originally selected for Your Journey.

'Annual Frequent Traveller Policy': Policy that provides cover for an unlimited number of Journeys overseas, each no longer than 90 days, over a 12 month period.

'Certificate of Insurance': the certificate that We email to You providing confirmation that We have issued a Policy to You and setting out details of Your Policy.

'Contact Sport': any sport which allows physical contact with other players, either deliberate or incidental, within the rules of the sport.

'Covered Condition': in relation to each person named on Your Certificate of Insurance:

- (a) any Pre-Existing Condition that You disclosed to Us at the time of Your application, for which any additional premium required by Us has been received by Us and We have confirmed cover to You by email; or
- (b) an Illness or Injury that first manifests itself after Your Start Date of Insurance but prior to Your Start Date of Journey, You have disclosed to Us, and any additional premium required by Us has been received by Us and We have confirmed cover to You by email.

'Dependent Children': Your unmarried children, stepchildren, foster children, grandchildren, nieces and nephews, who are aged 17 years or under on Your Start Date of Insurance and are primarily dependent on the adult(s) named on the Certificate of Insurance.

'End Date of Insurance':

- Single Journey Policy - Your End Date of Journey.
- Annual Frequent Traveller Policy - the date specified on Your Certificate of Insurance.

'End Date of Journey':

- Single Journey Policy - the date specified on Your Certificate of Insurance, or the date and time that You return to New Zealand, whichever occurs first.
- Annual Frequent Traveller Policy - in relation to each Journey made by You, the date and time that You return to New Zealand, or after the 90th day following Your departure from New Zealand, whichever occurs first.

'Excess': the amount of any claim You are responsible for. This amount will be deducted from any claim payment.

'Existing Condition of a Relevant Person': in relation to each Relevant Person, any medical or physical conditions, symptoms or circumstances for which advice, care, treatment, medication or medical attention has been sought, given, or recommended, prior to Your Start Date of Insurance.

'Financial Collapse': any service provider You are relying on for Your Journey that:

- (a) is not able to pay its debts as they fall due for payment in the ordinary course of business; or
- (b) ceases to carry on normal business operations; or
- (c) has not paid another service provider whose services You are relying on; or
- (d) is placed in receivership or liquidation; or
- (e) becomes subject to statutory management.

'Heart, Vascular, or Lung Illness': any Illness related to the heart, blood and blood vessels and respiratory system, including, but not limited to:

- Abdominal aortic aneurysm
- Aneurysm
- Angina
- Arrhythmia
- Asthma
- Atrial fibrillation
- Bronchitis
- Cardiac valve disease
- Cardiomyopathy
- Carotid artery stenosis/dissection
- Chronic obstructive airways disease (COAD/COPD)
- Congenital heart disease
- Coronary artery disease
- Emphysema
- Heart attack
- Heart failure
- High blood pressure (Hypertension)
- High cholesterol (Hypercholesterolemia)
- Ischaemic heart disease
- Pleural effusion
- Pulmonary embolus
- Rheumatoid lung disease
- Stroke (Cerebrovascular Accident/CVA)
- TIA (Transient Ischaemic Attack/Mini-stroke)
- Tuberculosis

If You are unsure whether You have any such Illnesses, please email us at info@scti.co.nz.

'Illness': a sign, symptom, sickness, condition or disease (whether diagnosed or undiagnosed).

'Immediate Family': Your Spouse, fiancé, fiancée, parent, stepparent, sibling, child, stepchild, foster child, niece, nephew, grandparent, grandchild, parent-in-law, brother and sister-in-law, son and daughter-in-law.

'Injury': physical bodily harm caused by accidental means.

'Journey': Your time away from New Zealand, which commences on Your Start Date of Journey and ceases on Your End Date of Journey.

'Medical Expenses': reasonable expenses necessarily incurred by You overseas in respect of hospital, medical, surgical, nursing home or other remedial attention or treatment given or prescribed by a registered medical practitioner, excluding dental treatment (except as provided under section 1.2). For the purpose of this definition, 'reasonable expenses' are the reasonable expenses incurred for the standard level of hospital, medical, surgical, nursing home or other remedial attention or treatment given in the country You are in.

'Natural Event': an event caused by natural processes of the earth, including but not limited to, a flood, earthquake, hurricane or volcanic eruption.

'Period of Insurance': the period commencing on Your Start Date of Insurance and ceasing on Your End Date of Insurance.

'Policy': the contract of insurance between You and Us which consists of:

- (a) the PDS, including Policy Wording; and
- (b) Your Certificate of Insurance; and
- (c) any document from Us confirming any addition or variation of Your Policy.

'Policy Wording': this consists of the:

- (a) 'Schedule of Benefits';
- (b) 'Definitions';
- (c) 'General Conditions of this Policy Applying to All Sections';
- (d) 'General Exclusions of this Policy Applying to All Sections'; and

(e) sections of the Policy which are divided up as follows:

- 'Section 1 – Medical & Evacuation'
- 'Section 2 – Changes to Your Journey'
- 'Section 3 – Baggage & Personal Items'
- 'Section 4 – Cash & Travel Documents'
- 'Section 5 – Personal Accident'
- 'Section 6 – Personal Liability'
- 'Section 7 – Rental Vehicle Excess'

'Pre-Existing Condition': in relation to each person named on Your Certificate of Insurance, any Illness or Injury which that person is aware of, or a reasonable person in that person's circumstances ought to have been aware of, for which advice (including awaiting test results), care, treatment, medication or medical attention has been sought, given, or recommended within the last 3 years prior to Your Start Date of Insurance and regardless of whether or not a medical diagnosis has been made.

'Professional Sport': sport for which participants receive payment for their performance, as opposed to amateur sport.

'Public Place': any area to which the public has access (whether authorised or not) including the foyers and grounds of any accommodation, restaurants, bars, night clubs, shops, markets, public toilets, beaches, airports, railway stations, bus terminals, taxi stands, and wharves.

'Relevant Person': any person not named on Your Certificate of Insurance who is:

- (a) a member of Your Immediate Family
- (b) Your Travelling Companion(s); or
- (c) directly related to the primary purpose of Your Journey.

'Remote Area': any area with limited or no telecommunications or medical services.

'Rental Vehicle': a standard model motor vehicle or motor home designed to carry no more than 8 people including the driver, or a moped or motorcycle with a maximum engine capacity of 200cc, rented by You from a licensed motor vehicle rental agency.

'Schedule of Benefits': the table in this Policy Wording which sets out the maximum sums insured for each section of the Policy and any sub limits that apply to each section.

'Scheduled Transport': air, rail, sea and/or road transport operated by an established and licensed passenger carrying service operator, tour operator or public transport service, in each case providing regular, scheduled transport for fare paying passengers.

'Single Journey Policy': Policy that provides cover for a single Journey overseas.

'Southern Cross Emergency Assistance': the organisation that provides You with worldwide emergency assistance services.

'Special Event': a wedding, funeral, conference, concert, show, festival or sporting event.

'Spouse': the person:

- (a) to whom You are legally married; or
- (b) with whom You live in a relationship equivalent to marriage (whether of the same or opposite gender) and with whom You have continuously cohabitated for a period of at least 3 months prior to Your Start Date of Journey.

'Start Date of Insurance': the date and time We issue Your Certificate of Insurance.

'Start Date of Journey':

- Single Journey Policy – the date as specified on Your Certificate of Insurance, or the date and time that You depart from New Zealand, whichever occurs later.
- Annual Frequent Traveller Policy – in relation to each Journey made by You, the date and time that You depart from New Zealand.

'Terrorism': any act, or preparation in respect of action, designed to influence a government or any political division in pursuit of political, religious or ideological gain or with the purpose of intimidating the public.

'TravelCare': the name of this travel insurance Policy.

'Travelling Companion': each person that is not named on Your Certificate of Insurance, with whom You are travelling on Your Journey, whose circumstances affect Your travel and upon whom Your travel depends.

'Unattended': not on Your person or under Your control at the time of the loss, theft or damage, or left in a place where it can be taken without Your knowledge (including on the beach or beside the pool while You swim), or where You are unable to prevent it from being unlawfully taken.

'Unexpected Event': a cause or event that occurs during Your Period of Insurance that:

- (a) was sudden, unforeseeable or unintended; and
- (b) was outside of Your control; and
- (c) could not reasonably have been anticipated or avoided.

General Conditions of this Policy Applying to All Sections

Your Obligations

1. You must comply with Your 'Duty of Disclosure'. If You fail to comply with Your 'Duty of Disclosure' and/or carry out certain specified acts or omissions, We may avoid the Policy from the beginning or cancel the Policy, and/or reduce Our liability to You for any claim. Please refer to 'Duty of Disclosure' and 'Policy Cancellation' in the PDS (page4).
2. Without limiting Your Duty of Disclosure, You must disclose at the time of Your application, any Pre-Existing Condition that is a Heart, Vascular, or Lung Illness, and/or Type 2 Diabetes.
3. You must notify Us at info@scti.co.nz of any Illness or Injury, or change in Your Covered Condition(s) that arises:
 - (a) after Your Start Date of Insurance but prior to Your Start Date of Journey; or
 - (b) in New Zealand between Journeys (if You have a Annual Frequent Traveller Policy).

If We offer cover for Your Illness or Injury, or the change in Your Covered Condition(s), an additional premium may apply. Unless We have confirmed cover by email to You and We have received any additional premium requested by Us, We will not pay any claims arising directly or indirectly from Your Illness or Injury, or the change in Your Covered Condition(s), other than where You qualify for cover under and in accordance with sections 2.1 or 2.4.

Any further deposits or payments relating to Your Journey that are made after You become aware of Your Illness or Injury, or the change in Your Covered Condition(s), are at Your own risk, and may not be covered should You need to make a claim.

4. You must provide all assistance, information and co-operation reasonably requested by Us.
5. You must obtain and provide any and all necessary documents, including proof of refunds, translations, repair reports and reports from a registered medical practitioner, police, airline, travel agent or other authority that We reasonably request.
6. You must obtain and provide all necessary documents regarding a Relevant Person, including reports from a registered medical practitioner and death certificates, that We reasonably request. It is Your obligation to obtain appropriate authorisation from all Relevant Persons in order to obtain and provide this information to Us.
7. Immediately prior to Your Start Date of Journey, You must check the travel advisory ratings issued by the New Zealand Government Ministry of Foreign Affairs and Trade and published on their website (www.safetravel.govt.nz) for the destinations You are travelling to.
8. You must have access to a valid email address in order to communicate with Us on all matters relating to Your Policy, and have access to a New Zealand bank account to receive any claim payment relating to this Policy.

When the Unexpected Happens

9. You, or someone acting on Your behalf, must contact Southern Cross Emergency Assistance under the following circumstances during Your Journey:
 - (a) if You require hospitalisation or surgical treatment; or
 - (b) in the event of Your death.
10. We are not responsible for the medical standards or services overseas and You acknowledge and accept that different places, countries, facilities and service providers may have lower medical standards and services than in New Zealand.
11. Unless it is not reasonably practicable, loss, theft or damage must be reported to police, security, or appropriate authorities within 24 hours of Your discovery of the loss, theft or damage and a full written report obtained and provided to Us, otherwise Your claim may not be paid.
12. Claims must be submitted to Us as soon as reasonably possible after the Unexpected Event giving rise to the claim. If We require additional information, We will advise You of this.
13. All currency mentioned in this Policy is in New Zealand dollars. All sums insured include any applicable taxes or duties.
14. You must provide sufficient evidence:
 - (a) of any Unexpected Event; and
 - (b) as is necessary to substantiate Your claim;to Our reasonable satisfaction, including all relevant original receipts and documents where available. We may also require You to provide Us with such other forms of supporting evidence as are necessary (in Our reasonable opinion) to evidence the Unexpected Event and substantiate Your claim. Photocopied, faxed or scanned documents will only be accepted if first agreed to by Us.
15. We have a right of subrogation and may, at Our cost and in Your name, take any action available to recover compensation from another party in respect of a claim. You must assist Us in providing information about any third parties who We may recover a claim from and/or in any legal proceedings. You must tell Us if You take legal proceedings.
16. If any information is falsely given or You make a fraudulent claim, this Policy shall become void and no claims will be payable.
17. The law of New Zealand shall apply and the courts of New Zealand will have exclusive jurisdiction in respect of any litigation in relation to this Policy.
18. Additional travelling and accommodation expenses for which You make a claim must be of the same nature and class as originally purchased and may not be upgraded without Our prior written approval.
19. If all or part of any valid claim is covered by another source, including any travel, sickness, accident, health, or income protection insurance policies, banks and/or a credit card providers, or You are eligible to receive any refunds, credits, rebates or discounts, then You must provide Us with those details and We will only pay the difference. If You can claim against anyone else You must claim against them first before We will consider covering the difference. This condition does not apply to section 5.
20. You may claim for either Your prepaid costs or Your additional costs, but not both.
21. You cannot become 'better off' financially due to a claim.
22. Your right to make a claim is subject to, and conditional on, You providing all authorisations which We are required to obtain to comply with privacy laws and codes of practice applying in New Zealand and elsewhere. These authorisations can relate to the collection, holding, use and disclosure of information, which We require to investigate and verify Your claim. Please see Our privacy statement for more information.
23. If You do not hold a return ticket to New Zealand at the time of an Unexpected Event We will deduct from any claim, which may include Your evacuation back to New Zealand, an amount equal to Your original carrier's one way economy class fare for the route used for Your return, as published on the date Your claim is finalised by Us.

24. The right to any payment which remains unclaimed by You for 6 years after the payment was made available by Us shall lapse at the expiry of such period and such amount may then be applied for Our own use.

Terms of Cover

25. To be eligible for this Policy, You must be:
 - (a) a New Zealand citizen or permanent resident; or
 - (b) an Australian citizen or permanent resident who resides in New Zealand; or
 - (c) on a visa or permit which allows You access to all publicly funded health and disability services in New Zealand and is valid until after Your End Date of Insurance.You are not eligible for this Policy if You:
 - (d) do not intend to return to New Zealand on the completion of Your overseas travel; or
 - (e) are travelling with the intention of obtaining medical or dental treatment, cosmetic surgery, or related advice while overseas; or
 - (f) have been advised by a registered medical practitioner that You are not fit to travel; or
 - (g) have already departed New Zealand; or
 - (h) are not travelling outside of New Zealand.
26. Cover commences under sections 2.1 and 2.4 on Your Start Date of Insurance. Cover for all other sections of the Policy commences on Your Start Date of Journey. Cover ceases on Your End Date of Insurance.
27. The maximum length of Journey covered under a Single Journey Policy, including any Policy extension agreed to by Us under general condition 34, is 12 months. The maximum length of each Journey covered under an Annual Frequent Traveller Policy is 90 days.
28. Your Policy must cover all destinations You will be visiting during any Journey. You will not be covered for events or losses which occur in any destination not covered by Your Policy.
29. There are two cover types available:
 - 'Individual': applies to one person, or one adult and any of his or her Dependent Children, all of whom are named on the Certificate of Insurance and are travelling together on the same itinerary.
 - 'Family': applies to two adults, or two adults and any of their Dependent Children, all of whom are named on the Certificate of Insurance and are travelling together on the same itinerary.
30. The issuing of a TravelCare Policy shall be at Our sole discretion. We may decline to offer cover or choose to offer cover on different terms and conditions, regardless of whether cover has been offered previously.
31. Any special terms and conditions that You receive in writing from Us will apply in addition to the terms and conditions contained in this Policy Wording.
32. Any change to Your Policy that You request will be at Our discretion and We are not obligated to accept any change requested by You. Your 'Duty of Disclosure' (page 4) will apply. We will advise You of any additional premium payable, and confirm the change by email. Any change to Your Policy will only take effect once We have received any additional premium requested by Us and we have notified You of the change by email.
33. If, after Your Start Date of Journey, Your return to New Zealand is delayed due to an Unexpected Event, Your Period of Insurance will be extended at no charge until You are reasonably able to return to New Zealand, subject to any limitations set out in this Policy Wording.
34. If You choose to extend Your Journey, You can request an extension of Your Policy by visiting www.scti.co.nz prior to Your End Date of Journey. If You have a Single Journey Policy, no extension will be granted once Your End Date of Insurance has passed. If You have an Annual Frequent Traveller Policy, no extensions will be granted. Any events that have occurred prior to the date this extension is issued will not be considered an Unexpected Event during any extended Policy period.

35. If a Natural Event commences prior to Your Start Date of Insurance, there will be no cover under Your Policy for any costs or losses arising directly or indirectly from, related to or associated with, that Natural Event.

However, cover will resume under and in accordance with Your Policy if travel-related transport, infrastructure, systems and services previously affected by that Natural Event, have since resumed and operated normally for at least 21 consecutive days.

36. If any provision of this Policy is held by any court or administrative body (including the IFSO) to be illegal, void or unenforceable, such determination does not impair the enforceability of the remaining parts of this Policy which will remain in full force.

37. The use of the words 'includes' or 'including' in this Policy Wording does not limit what else is included.

38. Any requirement for notices to be provided by Us under this Policy will be deemed satisfied once an email has been despatched by Us providing it is addressed to an email address You have provided to Us.

39. In relation to any claim made under any section of this Policy, the maximum amount We will pay, subject to any applicable sub limit, is the section limit specified in the Schedule of Benefits.

Premium

40. Payment of the premium is acceptance of these Policy Wording terms and conditions.

Cooling-Off Period

41. If You are not completely satisfied with the terms and conditions of Your Policy, You may cancel Your Policy within 14 days of Your Start Date of Insurance but prior to Your first Start Date of Journey, and receive a full refund. If You cancel later than 14 days after Your Start Date of Insurance but prior to Your first Start Date of Journey, You are still entitled to a refund, less a \$35 cancellation premium. To cancel Your Policy, visit www.scti.co.nz. If You cancel Your Policy We will not pay any claims made by You. No premium is refundable once a claim is made or after Your first Start Date of Journey (except to the extent that You may be entitled to a refund under the Consumer Guarantees Act 1993).

General Exclusions of this Policy Applying to All Sections

We will not pay for any claims, costs or losses under any section of this Policy directly or indirectly arising from, related to or associated with:

1. Any Pre-Existing Condition which is not a Covered Condition.
2. Any Heart, Vascular, or Lung Illness or Type 2 Diabetes that arises after Your Start Date of Insurance where You had any Heart, Vascular, or Lung Illness, or Type 2 Diabetes Pre-Existing Condition prior to the Start Date of Insurance that for any reason has not been accepted for cover by Us. Such reasons may include, but are not limited to, where We have declined to offer cover or where We have offered cover during the application process but You chose not to pay the additional premium required.
3. Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV).
4. A sexually transmitted infection (STI).
5. Travel exhaustion.
6. Alcohol or substance addiction.
7. Pregnancy, except for pregnancy up to and including the 20th week, providing the pregnancy was without complication prior to Your Start Date of Insurance. Cover is for medical complications only. Common symptoms, including breast tenderness, constipation, fatigue, frequent urination, heartburn and nausea (morning sickness) are not covered. You do not need to apply for this cover.
8. Travelling against medical advice at any time.
9. Elective or cosmetic procedures or treatment, including any complications that arise from any such procedure or treatment.
10. The breakdown or dissolution of any personal or family relationship.
11. Events relating to animals that belong to You or a Relevant Person.
12. Any self-harm (and any illness or injury caused by such self-harm), suicide, attempted suicide, or undergoing a voluntary abortion.
13. The influence of alcohol or drugs (other than a drug administered or prescribed by a registered medical practitioner, and taken as prescribed).

14. Persons invited to Your accommodation or You visiting the accommodation of persons unknown to You.

15. Participating in any prostitution.

16. Participating in any gambling.

17. Hitchhiking.

18. Your unlawful activity.

19. Consequential loss of benefits, including loss arising from the use of frequent flyer points or similar loyalty programmes (except as specifically covered under 'Sub Limits Applying to Section 2'), or as part of a prize for a promotion or an employee incentive scheme.

20. Additional or unused prepaid costs that do not represent Your proportional share, and which relate to persons not named on Your Certificate of Insurance.

21. Your loss of enjoyment, amenity or other non-financial loss.

22. Services provided by a family member or friend including accommodation or health care.

23. Air or sea travel except as a fare paying passenger on Scheduled Transport services (or aboard charter vessels where crew are included, which are operating within coastal waters, or sightseeing air tours from one location back to that location). We consider for the purpose of this clause that a fare paying passenger includes the utilisation of Your 'airpoints', 'flybuys' or similar loyalty programme, or as part of a prize for a promotion or an employee incentive scheme.

24. Activity as an aircraft crew member. This includes anyone in control of a device that leaves the ground.

25. Riding a moped or motorcycle (whether as driver or passenger) in any of the following circumstances:

- (a) where the engine capacity is more than 200cc; or
- (b) without a helmet; or
- (c) without a valid driver's licence as required in the country You are in.

26. Participation in, or training for, the following activities at any time during Your Period of Insurance:

- (a) Professional Sport;
- (b) individual or team sport competitions which involve monetary prizes over \$500;
- (c) Contact Sport;
- (d) racing, including against time, of any sort (other than solely on foot);
- (e) motor sports;
- (f) hunting of any sort;
- (g) pot-holing or caving;
- (h) rodeo;
- (i) micro light flying or kitesurfing;
- (j) mountaineering necessitating the use of support ropes;
- (k) abseiling or outdoor rock climbing;
- (l) base jumping;
- (m) parachuting, paragliding, parasailing, hang gliding, bungee jumping, white water rafting, black water rafting, white water kayaking or land yachting, unless participating with an operator licensed in the relevant country;
- (n) skiing or snowboarding which happens off-piste, outside of designated commercial ski areas, or in areas which have been closed for any reason, or competitive skiing or snowboarding in any area;
- (o) underwater activities involving the use of an artificial breathing apparatus unless You hold an open water diving certificate or are diving with a qualified instructor;
- (p) Remote Area touring, except as part of a licensed organised tour; or
- (q) ocean yachting 12 nautical miles or 22.2km or more away from populated land, or in a Remote Area.

27. Work, including volunteer work, undertaken overseas during Your Journey, other than attendance at a conference, trade fair, business training course, business meeting or office based work (provided that no manual activity or manual work is involved).

28. You travelling to a destination for which a travel advisory risk rating of 'High' or 'Extreme' has been issued by the New Zealand Government Ministry of Foreign Affairs and Trade and published on their website (www.safetravel.govt.nz) prior to Your Start Date of Journey.
29. Events related to a governmental or official authority directive, restriction, prohibition, quarantine, or detention, including border closures and seizures by government authorities.
30. Riot or civil commotion unless You have already left New Zealand prior to the riot or civil commotion, and You promptly take steps to avoid related risks.
31. War, invasion or civil war, whether declared or not.
32. Acts of foreseeable violence or involving military operations.
33. Nuclear weapons materials or ionising radiation or contamination of radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall mean any self-sustaining process of nuclear fusion or fission.
34. Intentionally or recklessly placing Yourself in circumstances, or undertaking activities, which pose a risk to Your personal safety (except in an attempt to save a human life) or the safety of Your baggage or personal items.
35. Your refusal to return to New Zealand after the date when You may, in the opinion of Our medical adviser, have safely been evacuated to New Zealand.
36. Any claim where Our directions or instructions or those of Southern Cross Emergency Assistance have not been followed.
37. Scams or fraud perpetrated against You that could have been reasonably anticipated or avoided.

Section 1

Medical & Evacuation

Minor medical accounts must be paid by You, then claimed from Us.

1.1 Medical & Evacuation

If, as a result of an Unexpected Event, You require medical treatment during Your Journey, We will reimburse You for Actual and Reasonable Medical Expenses incurred, or We will confirm payment for a qualifying hospitalisation claim. You, or someone acting on Your behalf, must contact Southern Cross Emergency Assistance if You require hospitalisation or surgical treatment during Your Journey.

If We have confirmed cover for Your Medical Expenses, We have the option of evacuating You, at Our cost, to New Zealand or to another country for further treatment if You are medically fit to travel. We will not pay for any expenses incurred for further medical treatment in New Zealand.

If You decline to be evacuated to New Zealand or to another country as per Our instructions, We will only reimburse You for Medical Expenses incurred up to the date and time that We required Your evacuation.

1.2 Emergency Dental Treatment

If, as a result of an Unexpected Event, You require emergency dental treatment during Your Journey for:

- (a) relief from sudden and acute pain by the application of antibiotics, temporary dressings or extraction; or
- (b) Injury to Your teeth (providing this is in conjunction with sudden and acute pain);

We will reimburse You for Actual and Reasonable emergency dental expenses incurred.

The maximum amount We will pay is \$750 per person, per Journey.

1.3 Cash Allowance Whilst in Hospital

If both of the following apply:

- (a) We have confirmed cover for Your hospitalisation claim during Your Journey; and
- (b) You are required to remain in hospital overseas for more than 72 hours continuously;

We will pay You \$100 for each complete 24 hour period, up to a maximum of \$3,000 per person, per Journey.

1.4 Extra Travel & Accommodation

If both of the following apply:

- (a) We have confirmed cover for Your Medical Expenses; and

- (b) Our medical advisers confirm that You are not fit to travel;

We will reimburse You for Actual and Reasonable additional costs necessarily incurred for related travel, communication, accommodation and meals for Yourself and any other person named on Your Certificate of Insurance accompanying You, until You are fit to travel.

1.5 Accompanying Person

If all of the following apply:

- (a) You are travelling alone; and

- (b) We have confirmed cover for Your Medical Expenses; and

- (c) You are hospitalised for more than 10 days;

We will pay the following costs for a person nominated by You:

- (d) a scheduled return economy flight to travel from New Zealand to the place where You are receiving medical treatment; and

- (e) Actual and Reasonable accommodation and meal expenses.

The maximum amount We will pay is \$5,000 per Journey.

1.6 Funeral Expenses/Return of Mortal Remains

In the event of Your death during Your Journey, We will pay for the Actual and Reasonable costs:

- (a) to cremate or embalm Your body; and

- (b) for funeral expenses incurred in the area where the death occurred or to return Your remains to Your home town in New Zealand; and

- (c) for a scheduled return economy flight for an Immediate Family member to assist with (b) above.

Your estate must contact Southern Cross Emergency Assistance.

The maximum amount We will pay is \$15,000 per deceased person.

Conditions Applying to Section 1.6

1. We do not require evidence that Your death was caused by an Unexpected Event, however sufficient evidence of Your death will need to be provided to Our reasonable satisfaction.
2. The 'General Exclusions of this Policy Applying to All Sections' (page 9) do not apply to claims made under section 1.6 only.

Sub Limits Applying to Section 1

The maximum amount We will pay for claims under Section 1 that are directly or indirectly related to Terrorism is \$100,000 per Policy.

Losses We Do Not Cover Under Section 1

We will not pay for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- (a) Private hospital or medical treatment where public funded services or care is available, including under any Reciprocal Health Agreement (RHA) between the Government of New Zealand and the Government of any other country.
- (b) Hospitalisation or surgical treatment undertaken without obtaining prior authorisation from Southern Cross Emergency Assistance. If it is not possible for You or someone on Your behalf to contact Southern Cross Emergency Assistance, then You or someone on Your behalf must contact Southern Cross Emergency Assistance within 48 hours of hospitalisation.
- (c) Specialist treatment (including physiotherapy and chiropractic treatment) without a referral from a registered medical practitioner.
- (d) Check-ups, self-prescribed medicine, treatment for infertility, maintenance examinations for preventative medicine, preventative treatment (including contraception and vaccines), and convalescence for treatment of a condition not detrimental to Your health.
- (e) Normal dental wear and tear, normal maintenance of dental health, tooth decay/dental cavities, any treatment resulting from a lack of regular dental maintenance and/or hygiene, or (except to the extent that is necessary to treat any Injury claimed under section 1.2 (b)) dental bridges, dental restoration work, caps, crowns, precious metal costs, pins, fittings, fillings or root canals.
- (f) Medical or dental expenses incurred in New Zealand.
- (g) Medical Expenses incurred directly or indirectly due to the error of a medical provider.

Section 2

Changes to Your Journey

2.1 Cancellation & Alteration

If, as a result of an Unexpected Event, You have to cancel or alter Your Journey prior to departing New Zealand, We will reimburse You the lower of either:

- (a) the total value of Your Actual and Reasonable additional alteration costs; or
- (b) the total value of Your unused, prepaid costs.

We will only reimburse you to alter Your Journey once per Unexpected Event.

2.2 Travel Interruption

If, as a result of an Unexpected Event, Your travel is interrupted for more than 12 hours but You remain overseas on Your Journey, We will reimburse You for each equivalent expense type (including Scheduled Transport, accommodation, tours, meals and communication), the Actual and Reasonable value of either:

- (a) Your additional costs to enable You to continue Your original planned Journey; or
- (b) Your unused, prepaid costs.

Subject to the 'Sub Limits Applying to Section 2', the maximum amount We will pay is the lower of:

- (a) \$30,000 per Journey; or
- (b) the qualifying expenses You incur in the first 30 days You are delayed after the 12 hour interruption.

Where the Unexpected Event relates to an Immediate Family member located overseas, We will only reimburse costs up to the equivalent value of a curtailment claim.

2.3 Curtailment

If, as a result of an Unexpected Event, You curtail Your Journey to return to New Zealand, We will reimburse You for each equivalent expense type (including Scheduled Transport, accommodation, tours, meals and communication), the Actual and Reasonable value of either:

- (a) Your additional curtailment costs; or
- (b) Your unused, prepaid costs.

Under a Single Journey Policy, if You curtail Your Journey to return to New Zealand early but You choose to return overseas, You will need to purchase a new Policy prior to departing New Zealand.

2.4 Delayed Journey to a Special Event

If, as a result of an Unexpected Event, Your Journey to attend a Special Event is delayed and the Special Event cannot be delayed or rescheduled, We will reimburse You for the Actual and Reasonable additional costs of travelling on alternative transport to enable You to attend the Special Event as planned.

Subject to the 'Sub Limits Applying to Section 2', the maximum amount We will pay is \$3,000 per person, up to a maximum of \$6,000 per Journey.

Conditions Applying to Section 2

1. The Unexpected Event must directly relate to You or a Relevant Person.
2. Where the Unexpected Event directly relates to a Relevant Person, the Unexpected Event must result in that Relevant Person's:
 - (a) death; or
 - (b) admission to a public or private hospital, or a hospital wing of a rest home, for inpatient care relating to non-elective treatment; or
 - (c) admission to end stage palliative care; or
 - (d) diagnosis of a terminal illness or condition, or a condition requiring radiotherapy or chemotherapy.
3. Any reimbursement will be less any refunds or credits You are eligible to receive. You must provide proof of such refunds, or prove that Your costs are non-refundable.

Sub Limits Applying to Section 2

- (a) Where the Unexpected Event relates to a Relevant Person, results in either condition 2 (a), (b), (c) or (d) above, and is directly or indirectly related to an Existing Condition of a Relevant Person, the maximum amount We will pay is \$2,500 per person, up to a maximum of \$5,000 per Journey.
- (b) If a transportation ticket purchased using frequent flyer points must be cancelled or altered as a result of an Unexpected Event, the maximum amount We will pay is \$5,000 per Journey on the following basis:
 1. If Your frequent flyer points are redeemed as a dollar value equivalent, then this is the amount We will reimburse You.
 2. If there is no dollar value specified then We will reimburse You the equivalent dollar amount as advised by the transport provider.
 3. If the frequent flyer points company only charges a reinstatement or penalty fee, then this is the amount We will reimburse You.

Excess Applying to Section 2

All claims under section 2 are subject to a \$100 Excess deduction per Unexpected Event.

Losses We Do Not Cover Under Section 2

We will not pay for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- (a) Cancellations or changes to Your travel arrangements due to any healthcare services and procedures (including overnight or day surgery) for which prior to Your Start Date of Insurance You were on a waiting list or scheduled to receive.
- (b) Your disinclination to travel, Your personal wishes or the disinclination to travel on the part of any other person upon whom Your travel depends.
- (c) Your return travel to New Zealand if you did not hold a pre-paid return ticket to New Zealand at the time of the Unexpected Event, other than cover as provided under General Condition 23.
- (d) Cancellations or changes to Your travel arrangements at the request or requirement of an employer or academic provider.
- (e) Your financial circumstances, work or academic related commitments, or currency rate fluctuations.
- (f) Your failure to check-in or board at the correct prescribed time for Scheduled Transport services, or to pre-arrange and confirm that visas, passports, transport tickets, or any other bookings, were valid and correct, and carried with You.
- (g) Delays and rescheduling 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.
- (h) The error, default or Financial Collapse of any service provider.
- (i) You not having a confirmed seat, booking or reservation, including travelling on standby tickets, or not complying with Your obligations to make any return journey within the required time period stipulated in any form of open travel arrangements.
- (j) Payments for ceremonies or receptions, including wedding festivities and cultural events.
- (k) A pandemic illness, or the threat or perceived threat of any such pandemic illness. Pandemic illness means an illness which has been declared, announced or notified as a pandemic by the U.S. Center for Disease Control and Prevention, the World Health Organisation or the Government of New Zealand.
- (l) Acts of Terrorism or the threat or perceived threat of Terrorism.
- (m) A travel advisory risk rating of 'High' or 'Extreme' that has been issued by the New Zealand Government Ministry of Foreign Affairs and Trade and published on their website (www.safetravel.govt.nz) prior to Your Start Date of Insurance.

Section 3

Baggage & Personal Items

3.1 Lost, Stolen & Damaged Items

If, as a result of an Unexpected Event, Your personal items are lost, stolen or damaged during Your Journey, We will pay You:

- (a) For unspecified items: the original purchase price less an allowance for depreciation, which is based on the age of the item and applied at a reasonable rate determined by Us. Any payment will not exceed the lower of the original purchase price of the item or the 'Sub Limits Applying to Section 3.1'.
- (b) For specified items: the current value of the item. Any payment will not exceed the 'Sub Limits Applying to Section 3.1'. We reserve the right to conduct an independent valuation of the specified item at Our cost. Any claim payment may reflect this independent valuation.

We are entitled to choose between repairing the item, reinstating the item, issuing a store credit at a supplier of Our choice, or paying You by direct credit to a nominated New Zealand bank account.

Cover for specified items is only available where:

1. You have paid an additional premium to specify an item(s); and
2. We have confirmed cover in writing for Your specified item(s).

Sub Limits Applying to Section 3.1

- (a) Unspecified laptops, personal computers, tablets, cameras and related accessories (in each case inclusive of accessories as a set of equipment items): \$3,000 maximum limit per item, \$10,000 per Journey.
- (b) Total unspecified jewellery (or pair or set of jewellery items) and watches: \$2,500 maximum limit per Journey for all unspecified jewellery and watches.
- (c) Other unspecified items (or pair or set of items): \$1,500 maximum limit per item.
- (d) Specified items (or a pair or set of specified items): \$10,000 maximum limit per specified item, with a \$15,000 maximum limit per Journey for all specified items.

3.2 Baggage Delay

If, as a result of an Unexpected Event, You are deprived of Your baggage by Your Scheduled Transport provider for 12 hours or more from the time of arrival at Your overseas destination, We will reimburse You for the Actual and Reasonable cost of purchasing essential items of clothing and personal effects, if You provide the following with Your claim:

- (a) original receipts for expenses incurred (this is not a cash benefit); and
- (b) a delayed baggage report.

The maximum amount We will pay is \$1,000 per person up to a maximum of \$5,000 per Journey. This benefit does not apply if You are deprived of Your baggage on Your return to New Zealand.

3.3 Special Medication Benefit

If, as a result of an Unexpected Event, Your essential medication prescribed by a registered medical practitioner and required for Your health, is lost, stolen, damaged or delayed during Your Journey, We will pay and assist in arrangements for replacement medication.

The maximum amount We will pay is \$500 per person, per Journey.

Excess Applying to Section 3

All claims under section 3 are subject to a \$100 Excess deduction per Unexpected Event.

Conditions Applying to Section 3

Please refer to 'Conditions Applying to Sections 3 & 4' (page 12).

Losses We Do Not Cover Under Section 3

Please refer to 'Losses We Do Not Cover Under Sections 3 & 4' (page 12).

Section 4

Cash & Travel Documents

4.1 Cash

If, as a result of an Unexpected Event, Your cash is lost or stolen during Your Journey, We will reimburse You for the value of such lost or stolen cash.

The maximum amount We will pay is \$500 per Journey.

4.2 Bank Cards & Travel Documents

If, as a result of an Unexpected Event, Your essential bank cards, travel documents or passports which You are carrying with You during Your Journey are lost, stolen or damaged, We will reimburse You for Actual and Reasonable costs required for their replacement.

Excess Applying to Section 4

All claims under section 4 are subject to a \$100 Excess deduction per Unexpected Event.

Conditions Applying to Sections 3 & 4

1. You must at all times exercise reasonable care for the safety and security of Your personal items, cash, bank cards, travel documents and passports, and not leave them Unattended. The degree of care that needs to be taken is proportionate to the value of Your items.
2. You must take all reasonable actions within Your power to recover Your personal items.
3. Loss, theft or damage of personal items, cash, bank cards, travel documents or passports while in the custody of any service provider, including Scheduled Transport providers, hotels, travel or tour operators, must be immediately reported to them. A claim must be lodged with them and a report obtained and provided to Us, otherwise Your claim may not be paid. The loss, theft or damage of bank cards, travel documents or passports must be reported as soon as possible to the issuing authority, and the appropriate cancellation measures taken by You immediately.
4. You must provide proof of ownership and value for Your lost or stolen personal items and cash to Our reasonable satisfaction.
For specified items, We require the following with Your claim:
 - (a) an original receipt dated within 12 months prior to the date You specified the item, as proof of ownership and value; or
 - (b) an original receipt as proof of ownership and a current valuation dated within 12 months prior to the date You specified the item as proof of value; or
 - (c) documentation showing the personal item specified on Your domestic contents insurance policy as proof of ownership, and a current valuation as proof of value. This documentation must be dated within 12 months prior to the date You specified the item.
5. You must prove to Our reasonable satisfaction that You were on Your Journey at the time of the loss, theft or damage. This may include:
 - (a) a copy of Your passport stamps and the identification page; or
 - (b) a copy of Your boarding pass; or
 - (c) any other official documentation that proves to Our reasonable satisfaction that You were on Your Journey.
6. Damaged personal items must be retained where possible for potential inspection by Us at Our request.

Losses We Do Not Cover Under Sections 3 & 4

We will not pay for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- (a) The loss, theft or damage of personal items, cash, bank cards or travel documents:
 1. left Unattended in a Public Place; or
 2. left in a vehicle overnight; or
 3. from unlocked premises or an unlocked vehicle.

- (b) The loss, theft or damage of jewellery, watches, cash, bank cards or travel documents:
 1. left Unattended in a vehicle (including taxis); or
 2. not carried on Your person when using transport providers; or
 3. left in Your accommodation where a safe or locker has been provided and You fail to use it.
- (c) Unaccompanied baggage, other items, cash, bank cards or travel documents sent by postal or courier service.
- (d) Sporting equipment or bicycles damaged whilst in use.
- (e) Software or programmed data, downloaded files, or the electrical or mechanical breakdown of any personal item.
- (f) Household effects, breakage of glass, fragile or brittle items (except for photographic or video equipment, binoculars, spectacles or contact lenses), depreciation, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric or climatic conditions, action of light or manufacturing defects.
- (g) Bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind, or any transactions involving these.
- (h) Devaluation of currency or shortages due to error or omission during monetary transactions.
- (i) Fraudulent use of credit cards, bank cards or mobile phones.
- (j) Any goods or personal items which are intended for sale, trade, valuation or as trade samples.
- (k) Motor vehicles, motor cycles, scooters, trailers, caravans, watercraft, aircraft (or other aerial devices) or the parts of any of these.
- (l) Cameras and related equipment, and electronic devices including laptops, personal computers, tablets, phones and navigation devices, that are packed in checked luggage or luggage not stored with You when using transport providers.
- (m) Warranties, support plans, postage or insurance premiums paid on personal items.
- (n) Your Travelling Companion's personal items, cash, bank cards or travel documents.

Section 5

Personal Accident

5.1 Death During Journey

If, whilst on Your Journey, You suffer an Injury which directly results in Your death, We will pay to Your estate the section limit specified in the Schedule of Benefits.

Your estate must provide medical reports and/or certificates to conclusively prove that death arose directly as a consequence of an Injury during Your Journey. We are entitled to arrange a post mortem examination at Our cost.

5.2 Total Permanent Disablement

If both of the following apply:

- (a) You were in full time regular employment prior to Your Start Date of Journey; and
- (b) whilst on Your Journey You suffer an Injury which directly results in You being permanently and irreversibly disabled to the extent that You cannot undertake or continue any gainful employment;

We will pay to You the section limit specified in the Schedule of Benefits. You must provide medical reports to conclusively prove that disablement arose directly as a consequence of an Injury during Your Journey.

5.3 Loss of Income

If both of the following apply:

- (a) You suffer an Injury whilst on Your Journey; and
- (b) within 90 days of suffering the Injury You lose all Your income because You cannot do Your normal work when You return to New Zealand, as confirmed by a registered medical practitioner;

We will pay up to \$500 per week for the loss of Your usual income while You cannot work.

The maximum amount We will pay is \$6,500 per person, up to a maximum of \$13,000 per Journey.

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 13 weeks.
- (c) For any Injury which is covered by the Accident Compensation Act 2001 or successive legislation, statutory benefits or any other insurance.
- (d) For any inability to work as a result of Illness.

Losses We Do Not Cover Under Section 5

We will not pay for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- (a) Death if it occurs after the 90th day from the date on which the Injury first occurred.
- (b) If You are aged 15 years or under, or 81 years or over at Your Start Date of Insurance.
- (c) Any Illness, even if resulting directly or indirectly from an Injury.
- (d) Acts of Terrorism or the threat or perceived threat of Terrorism.

Section 6

Personal Liability

If, as a result of an Unexpected Event, You become legally liable for damages, compensation, and legal expenses as a result of Your negligence during Your Journey, causing:

- (a) Bodily Injury (including death) of another person; or
- (b) Loss of, or damage to property;

We will pay up to the section limit specified in the Schedule of Benefits.

Conditions Applying to Section 6

1. You must not admit fault or liability to any other person without Our prior written consent.
2. Legal liability must be established in a New Zealand court or in a court of the country in which the event occurred.

Losses We Do Not Cover Under Section 6

We will not pay for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- (a) Ownership, possession or use of motor vehicles, aircraft or watercraft.
- (b) Ownership or occupation of land or buildings other than as a temporary residence.
- (c) The use of firearms.
- (d) Any work, occupation, business or profession.
- (e) Employer liability or contractual liability to any member of Your Immediate Family.
- (f) Legal costs resulting from any criminal proceedings.
- (g) Wilful, malicious or unlawful acts by You or any member of Your Immediate Family.
- (h) Bodily Injury to any member of Your Immediate Family ordinarily residing with You.
- (i) Animals belonging to You or in the care, custody or control of You or any member of Your Immediate Family.

- (j) Any damages, compensation and legal expenses for which You become liable due to the use of a Rental Vehicle, causing bodily injury (including death) of another person, or loss or damage to property other than Your Rental Vehicle.
- (k) Your Travelling Companion's personal items, cash, bank cards or travel documents.
- (l) Acts of Terrorism or the threat or perceived threat of Terrorism.

Section 7

Rental Vehicle Excess

If, as a result of an Unexpected Event, the Rental Vehicle which You hired is stolen or damaged during Your Journey, We will reimburse You for any Excess payable to the Rental Vehicle company that is not refundable.

Cover does not apply:

- (a) If You are in breach of any local driving laws or rules.
- (b) If You have not hired from a licensed Rental Vehicle agency.
- (c) If You have breached the terms of the Rental Vehicle agreement.

Losses We Do Not Cover Under Section 7

We will not pay for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- (a) Loss or damage that occurs whilst driving the Rental Vehicle other than on a formed or paved roadway or car park.
- (b) Loss or damage that occurs whilst the Rental Vehicle is driven by a person not covered on this Policy, or if You are not a named driver on the Rental Vehicle agreement.
- (c) Any damages, compensation and legal expenses for which You become liable due to the use of a Rental Vehicle, causing bodily injury (including death) of another person, or loss or damage to property other than Your Rental Vehicle.