

Visiting New Zealand travel insurance



Product Disclosure Statement
(PDS), including Policy Wording

Effective from 1 October 2016



Southern Cross
Travel Insurance
scti.co.nz

Important - Please Read!

Thank you for choosing Visiting New Zealand travel insurance. We want You to enjoy Your stay here in New Zealand and to be confident knowing what You are covered for if the unexpected happens. This Policy only provides cover for Unexpected Events affecting Your Journey. 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)	
B (Weak)	NR (Not Rated)

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 'Ask a question' on Our website to view Our IDR and EDR processes.

Communicating with SCTI

Email: info@scti.co.nz

Website: www.scti.co.nz

Policy queries: 0800 784 691

Emergency assistance: +64 9 359 1602

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 10) which states the section limits and sub limits for the Policy and cover type You select.
- **'Definitions'** (page 12) 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 16).
- **'General Exclusions of this Policy Applying to All Sections'** (page 19).

Eligibility

To be eligible for this Policy, You must:

- (a) hold a current New Zealand work visa or visitor visa; or
- (b) be exempt from the requirements to hold a visa to visit New Zealand.

You are not eligible for this Policy if You:

- (a) are a citizen or permanent resident of New Zealand; or
- (b) are travelling to New Zealand with the intention of obtaining medical or dental treatment, cosmetic surgery or related advice; or
- (c) have been advised by a registered medical practitioner that You are not fit to travel.

Please refer to general condition 24 (page 18).

How To Apply

You can buy a Visiting New Zealand Policy online at www.scti.co.nz or by completing an application form through a Designated Agent.

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. Please refer to general condition 7 (page 16).

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 type, Your Start Date of Insurance, End Date of Insurance, and any conditions applying to Your Policy

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

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 one person, or one adult, and his or her Spouse 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 25 (page 18).

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 cover type, number and age of people covered and length of Journey.

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 36 (page 19).

Limits On Cover

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

- This travel insurance Policy is designed for temporary visitors working or travelling in New Zealand. If You are injured or become ill and the cost of medical and/or additional expenses is likely to exceed the cost of evacuation, We are entitled to return You to Your Home Country if You are medically fit to fly. The standard of medical care available in Your Home Country will not affect Our decision to fly You home.
- If You have applied for New Zealand Permanent Residency and are injured or become ill, We are still entitled to return You to Your Home Country if You are medically fit to fly. So if You are thinking about living permanently in New Zealand, We would strongly recommend that You review Your Policy and its suitability for Your circumstances. Once You are a permanent resident of New Zealand, You are no longer eligible for cover under this Policy.
- Where a particular benefit has no sub limit specified, the section limit set out in the Schedule of Benefits on page 10 is the maximum amount We will pay for all claims under that section.

Pre-Existing Conditions

Your Pre-Existing Conditions are excluded under this Policy.

We consider any medical or physical conditions, symptoms or circumstances which You are aware of, or a reasonable person in Your circumstances ought to have been aware of, prior to Your Start Date of Insurance to be Pre-Existing Conditions, regardless of whether or not a diagnosis has been made.

There are also some conditions that We are unable to offer cover for, even if they manifest during Your Period of Insurance. These are listed under 'General exclusions of this Policy applying to all sections'.

Please refer to general exclusions 1, 2, 3, 4, 5, 6 and 7 (page 19) and the 'Pre-Existing Condition' definition (page 14).

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, Injury or change in Your health that arises after Your Start Date of Insurance but prior to Your Start Date of Journey. We will not pay any claims arising directly or indirectly from Your Illness, Injury or change in Your health that arises after Your Start Date of Insurance but prior to Your Start Date of Journey, other than where You qualify for cover under 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 are at Your own risk, and may not be covered should You need to make a claim.

Please refer to general condition 2 (page 16).

Medical Cover

Private hospital treatment is not automatically covered under this Policy so You must first seek public hospital treatment.

Please refer to 'Losses We Do Not Cover Under Section 1' subsection (a) (page 24).

Changes to Your Journey Relating to an Immediate Family member

Cover under section 2 is only available for Unexpected Events that directly relate to You, or an Immediate Family member located in Your Home Country.

It is important to consider the health of Your Immediate Family when You arrange travel insurance. There are limits on when and what cover is available where a claim involves an Existing Condition of an Immediate Family Member.

Please refer to the 'Existing Condition of an Immediate Family Member' definition (page 12), 'Conditions Applying to Section 2' (page 25) and 'Sub Limits Applying to Section 2' (page 26).

When & Where Cover Starts & Ends

Cover commences under sections 2.1 and 2.4 on Your Start Date of Insurance. Cover under all other sections of the Policy commences on Your Start Date of Journey, and You are covered:

- (a) while in New Zealand; and
- (b) departing Your Home Country travelling to New Zealand (inclusive of transit stops) for up to 5 days; and
- (c) departing New Zealand travelling to Your Home Country (inclusive of transit stops) for up to 5 days.

You are not covered while in Your Home Country.

Cover ceases on Your End Date of Insurance.

Please refer to the 'Start Date of Insurance' definition (page 15), 'Start Date of Journey' definition (page 15), 'End Date of Insurance' definition (page 12), and general condition 26 (page 18).

Emergency Assistance

If You need emergency assistance, contact Southern Cross Emergency Assistance on +64 9 359 1602, 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 8 (page 16).

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 conditions 3 and 4 (page 16) and general conditions 13 and 14 (page 17).

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 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 about another insured, You are responsible for the accuracy and completeness of that information.

Policy Cancellation

You may cancel this Policy in accordance with the cooling-off period set out in general condition 36 (page 19).

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, 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.

If We avoid or cancel Your Policy, We may notify Your issuing agent and/or relevant immigration authorities.

Privacy

We collect, hold, use and disclose Your personal and health 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 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 the 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 policy holder is responsible for the accuracy and completeness of that contact, correspondence or information.

Policy Wording

Schedule of Benefits

Section Limits

The maximum cover for the following sections in NZ\$

Maximum cover per Policy in NZ\$

Section 1	
Medical & Evacuation (\$100 Excess applies per Unexpected Event)	\$100,000
Section 2	
Changes to Your Journey (\$100 Excess applies per Unexpected Event)	\$50,000
Section 3	
Personal Accident (\$100 Excess applies per Unexpected Event)	\$20,000
Section 4	
Personal Liability (\$100 Excess applies per Unexpected Event)	\$250,000
Section 5	
Rental Vehicle Excess (\$100 Excess applies per Unexpected Event)	\$2,000
Section 6	
Cash & Travel Documents (\$100 Excess applies per Unexpected Event)	\$1,000



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 set out on page 10 apply.

Section 1

Medical & Evacuation

Ancillary Services	\$200 per person, per Policy
Emergency Dental Treatment	\$750 per person, per Policy
Extra Travel & Accommodation	\$5,000 per Unexpected Event
Accompanying Person	\$10,000 per person, per Policy
Funeral Expenses/ Return of Mortal Remains	\$25,000 per deceased person
Search & Rescue	\$10,000 per person, per Policy

Section 2

Changes to Your Journey

Travel Interruption	\$250 per 12 hour period, up to \$2,000 per Unexpected Event
Delayed Journey to a Special Event	\$1,000 per person, up to \$5,000 per Policy
Claims due to an Existing Condition of an Immediate Family Member	\$2,500 per person, up to \$5,000 per Policy
Tickets Purchased Using Frequent Flyer Points	\$5,000 per Policy

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.

'Ancillary Services': services provided by registered acupuncturists, chiropractors, dermatologists, dieticians, osteopaths, physiotherapists, podiatrists, or Chinese medicine practitioners.

'Certificate of Insurance': the certificate that We send 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.

'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.

'Designated Agent': any person or organisation who has signed a valid agent agreement with Us.

'End Date of Insurance': the date specified on Your Certificate of Insurance or the date and time of Your final return to Your Home Country, 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 an Immediate Family Member': in relation to Immediate Family located in Your Home Country only, 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.

'Hazardous Work': any work or occupation where You are exposed to an increased risk of physical danger, harm or any adverse health effects as a result of Your duties and/or the location of Your work, including the following occupations, activities and locations:

- activities involving heights above two metres; or
- underground or underwater; or
- more than 12 nautical miles (22.2km) offshore; or
- work with wild animals, including in zoos, safari parks, game reserves and sanctuaries; or
- Remote Areas; or
- construction sites; or
- operation of heavy machinery; or
- working with or around hazardous chemicals and/or materials; or
- work with firearms, explosives or weaponry of any kind; or
- forestry; or
- demolition; or
- activities as a member of the armed forces or fire, police and ambulance services.

'Home Country': the country of origin nominated by You as being the country in which You principally resided prior to Your Start Date of Insurance.

'Illness': a symptom, sickness or disease (whether diagnosed or undiagnosed) which first manifests itself during Your Period of Insurance.

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

'Injury': a bodily injury caused solely and directly by accidental, visible and external means, that occurs during Your Period of Insurance.

'Journey': Your time away from Your Home Country, which commences on Your Start Date of Journey, and ceases on Your End Date of Insurance. Your Journey includes:

- (a) while You are in New Zealand; and
- (b) departing Your Home Country travelling to New Zealand (inclusive of transit stops) for up to 5 days; and
- (c) departing New Zealand travelling to Your Home Country (inclusive of transit stops) for up to 5 days.

'Medical Expenses': reasonable expenses necessarily incurred by You outside of Your Home Country during Your Journey in respect of hospital, medical, surgical, nursing home or other remedial attention or treatment given or prescribed by a registered medical practitioner, excluding optical and dental treatment (except as provided under section 1.2). For the purpose of this definition, 'reasonable expenses' are the 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.

'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'; and
- (b) 'Definitions'; and
- (c) 'General Conditions of this Policy Applying to All Sections'; and
- (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 Personal Accident'
 - 'Section 4 Personal Liability'
 - 'Section 5 Rental Vehicle Excess'
 - 'Section 6 Cash & Travel Documents'

'Pre-Existing Condition': in relation to each person named on Your Certificate of Insurance, any medical or physical conditions (including congenital conditions, anomalies or defects but excluding congenital blindness and deafness), symptoms or circumstances which You are aware of, or a reasonable person in Your circumstances ought to have been aware of:

- (a) for which advice, care, treatment, medication or medical attention has been sought, given, or recommended; or
- (b) for which You are awaiting test results or further investigation, specialist treatment or specialist consultation; or
- (c) which have been diagnosed as a medical condition, or indicative of a medical condition; or
- (d) which are of such a nature to require, or which potentially may require medical attention; or
- (e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention;

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, wharves, sporting grounds or facilities and libraries.

'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.

'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': either the date as specified on Your Certificate of Insurance, or the date and time that You depart from Your Home Country, whichever occurs later.

'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.

'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.

'Visiting New Zealand' the name of this travel insurance Policy.

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 (page 7 & 8).
2. You must notify Us at info@scti.co.nz of any Illness, Injury, or change in Your health that arises after Your Start Date of Insurance but prior to Your Start Date of Journey. We will not pay any claims arising directly or indirectly from Your Illness, Injury or change in Your health that arises after Your Start Date of Insurance but prior to Your Start Date of Journey, 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 are at Your own risk, and may not be covered should You need to make a claim.
3. You must provide all assistance, information and co-operation reasonably requested by Us.
4. 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.
5. You must obtain and provide all necessary documents regarding Your Immediate Family, including reports from a registered medical practitioner and death certificates, that We reasonably request. It is Your obligation to obtain appropriate authorisation from Your Immediate Family in order to obtain and provide this information to Us.
6. You must check the travel advisory ratings on the New Zealand Ministry of Foreign Affairs and Trade website (www.safetravel.govt.nz) immediately prior to Your Start Date of Journey. We will not pay any claims where a travel advisory risk rating of 'High' or 'Extreme' has been published on that website prior to Your Start Date of Journey, except for cover provided under section 2.1 if that rating was published after Your Start Date of Insurance but prior to Your Start Date of Journey. It also may not be possible to organise emergency assistance to destinations with a 'High' or 'Extreme' risk rating, or to war zones or Remote Areas.
7. You must have access to a valid email address in order for SCTI to communicate with You on all matters relating to Your Policy.

When the Unexpected Happens

8. 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.
9. We are not responsible for the medical standards or services You may receive and You acknowledge and accept that different places, countries, facilities and tour operators may have lower medical standards and services than in New Zealand.

10. 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.
11. 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.
12. All currency mentioned in this Policy is in New Zealand dollars. All sums insured include any applicable taxes or duties.
13. 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.
14. 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.
15. 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.
16. 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.
17. 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 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 3.
18. You may claim for either Your prepaid costs or Your additional costs, but not both.
19. You cannot become 'better off' financially due to a claim.
20. 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.
21. If You do not hold a return ticket to Your Home Country at the time of an Unexpected Event We will deduct from any claim, which may include Your evacuation back to Your Home Country, 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.
22. The right to any payment which remains unclaimed by You for 5 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

23. You can rely on verbal statements made by a Designated Agent only when they are consistent with this Policy Wording. If a statement is made which is inconsistent with this Policy Wording, You cannot rely on it unless it is recorded in writing by Us.
24. To be eligible for this Policy, You must:
- hold a current New Zealand work visa or visitor visa; or
 - be exempt from the requirements to hold a visa to visit New Zealand.
- You are not eligible for this Policy if You:
- are a citizen or permanent resident of New Zealand; or
 - are travelling to New Zealand with the intention of obtaining medical or dental treatment, cosmetic surgery or related advice; or
 - have been advised by a registered medical practitioner that You are not fit to travel.
25. 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 one person, or one adult, and his or her Spouse and any of their Dependent Children, all of whom are named on the Certificate of Insurance and are travelling together on the same itinerary.
26. Cover commences under sections 2.1 and 2.4 on Your Start Date of Insurance. Cover under all other sections of the Policy commences on Your Start Date of Journey, and You are covered:
- while in New Zealand; and
 - departing Your Home Country travelling to New Zealand (inclusive of transit stops) for up to 5 days; and
 - departing New Zealand travelling to Your Home Country (inclusive of transit stops) for up to 5 days.
- You are not covered while in Your Home Country.
- Cover ceases on Your End Date of Insurance.
27. At the end of Your Period of Insurance, You may apply for another Policy. If You do purchase a new Policy, any medical conditions that have occurred during Your previous Policy(s) will be excluded.
28. The issuing of a Visiting New Zealand 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.
29. 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.
30. We may only change the terms and conditions contained in this Policy Wording by Our written notice to You prior to Your Start Date of Journey. If We accept any change to Your Policy which You have requested, We will confirm the change by providing written confirmation to You. We are not obliged to accept any changes requested by You.
31. If, after Your Start Date of Journey, Your return to Your Home Country 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 Your Home Country, subject to any limitations set out in this Policy Wording.

32. 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.
33. The use of the words 'includes' or 'including' in this Policy Wording does not limit what else is included.
34. 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

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

Cooling-Off Period

36. 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 Start Date of Journey, and receive a full refund. If You cancel Your Policy later than 14 days after Your Start Date of Insurance but prior to Your Start Date of Journey You are still entitled to a refund, less a \$35 cancellation fee. 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 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 under any section of this Policy arising directly or indirectly from:

- Pre-Existing Conditions.
- Conditions for which You require, are on a waiting list for, or are scheduled to receive, a medical procedure (including overnight or day surgery).
- Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- A sexually transmitted infection (STI);
- Mental health conditions including nervous disorders, depression, stress, anxiety or travel exhaustion.
- Alcohol or substance addiction.
- Pregnancy, except for medical complications up to and including the 20th week of pregnancy, providing the pregnancy was without complication prior to Your Start Date of Insurance.
- Travelling against medical advice at any time.
- Any loss of or damage to any of Your personal items or effects.
- Elective or cosmetic procedures or treatment, including any complications that arise from any such procedure or treatment.
- The breakdown or dissolution of any personal or family relationship.
- Events relating to animals that belong to You or Your Immediate Family.
- Intentional self-inflicted Illness or Injury, suicide or attempted suicide, or voluntary abortion.

14. The influence of alcohol or drugs (other than a drug administered or prescribed by a registered medical practitioner, and taken as prescribed).
15. Persons invited to Your accommodation or You visiting the accommodation of persons unknown to You.
16. Participating in any prostitution.
17. Participating in any gambling.
18. Hitchhiking.
19. Your unlawful activity.
20. 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.
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 kite surfing;
 - (j) mountaineering necessitating the use of 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) downhill snow 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 downhill snow 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. Hazardous Work.
28. Events where a travel advisory risk rating of 'High' or 'Extreme' has been published on the New Zealand Ministry of Foreign Affairs and Trade website (www.safetravel.govt.nz), prior to departure from New Zealand or Your Home Country, except for cover as provided under section 2.1 if the travel advisory risk rating 'High' or 'Extreme' was published after Your Start Date of Insurance but 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 Your Home Country or New Zealand prior to the riot or civil commotion, and You promptly take steps to avoid related risks.
31. You travelling to a country engaged in war, invasion or civil war, whether declared or not.
32. Acts of foreseeable violence or involving military operations.
33. Acts of Terrorism (except for cover as provided under section 1).
34. 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.
35. 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).
36. Your disinclination to remain in New Zealand, or the disinclination for You to remain in New Zealand on the part of any person upon whom Your travel depends.
37. Your refusal to return to Your Home Country after the date when You may, in the opinion of Our medical adviser, have safely been evacuated to Your Home Country.
38. Any claim where Our directions or instructions or those of Southern Cross Emergency Assistance have not been followed.
39. 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 hospital 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 Your Home Country or to another country for further treatment if You are medically fit to travel.

If You decline to return to Your Home Country or to travel to another country in accordance with Our instructions, We will only reimburse You for Medical Expenses incurred up to the date and time that We required Your evacuation.

Sub Limits Applying to Section 1.1

'Ancillary Services': the maximum amount We will pay for any Ancillary Services is \$200 per person, per Policy. A written referral from a registered medical practitioner must be provided with Your claim.

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 only; 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 Policy.

1.3 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.

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

1.4 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 Your Home Country or 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 \$10,000 per person, per Policy.

1.5 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 Country; and
- (c) 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 \$25,000 per deceased person.

Conditions Applying to Section 1.5

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 19) do not apply to claims made under section 1.5 only.

1.6 Search & Rescue

If, as a result of an Unexpected Event, You become legally liable for costs incurred in mounting a search and rescue operation to locate You, We will reimburse You (or directly pay the provider) for Actual and Reasonable costs up to a maximum of \$10,000 per person, per Policy.

Conditions Applying to Section 1.6

- (a) For a search and rescue operation occurring in New Zealand the invoice must be raised by a member of New Zealand Land Search and Rescue Incorporated, the New Zealand Coastguard, the New Zealand Police or the New Zealand Defence Forces.
- (b) For a search and rescue operation occurring outside of New Zealand the invoice must be raised by the Police, the Coastguard or a member of a legally recognised Government Defence Force.

Excess Applying to Section 1

All claims under section 1 are subject to a \$100 Excess deduction per Unexpected Event.

Losses We Do Not Cover Under Section 1

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

- (a) Private hospital or medical treatment where public funded services or care is available.
- (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 Ancillary Services) without a written 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 caries, 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 or oral surgery.
- (f) Immigration health screening.
- (g) Any treatment required due to an accident, unless written evidence from the Accident Compensation Corporation (ACC) is provided to Us, proving it has declined to pay some or all of the cost.
- (h) First time purchase of medical equipment (including wheelchairs, crutches and nebulisers).
- (i) Medical Expenses incurred directly or indirectly due to the error or negligence 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 Your Home Country, subject to the 'Sub Limits Applying to Section 2', 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.

2.2 Travel Interruption

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

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

Subject to the 'Sub Limits Applying to Section 2' the maximum amount We will reimburse You is \$250 for each full 12 hour interruption up to a maximum of \$2,000 per Unexpected Event.

2.3 Curtailment

If, as a result of an Unexpected Event, You curtail Your Journey to return to Your Home Country, subject to the 'Sub Limits Applying to Section 2' We will reimburse You for each equivalent expense type (including Your Scheduled Transport, accommodation, tours, meals and communication expenses) to the Actual and Reasonable value of either:

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

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 \$1,000 per person, up to a maximum of \$5,000 per Policy.

Conditions Applying to Section 2

1. The Unexpected Event must directly relate to You, or an Immediate Family member located in Your Home Country.
2. Where the Unexpected Event directly relates to an Immediate Family member located in Your Home Country, the Unexpected Event must result in that Immediate Family member'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 relating to an Immediate Family member results in either condition 2 (a), (b), (c) or (d) above, and is directly or indirectly related to an Existing Condition of an Immediate Family Member, the maximum amount We will pay is \$2,500 per person, up to a maximum of \$5,000 per Policy.
- (b) If a transportation ticket purchased using frequent flyer points must be cancelled or altered as a result of an Unexpected Event, We will reimburse You up to \$5,000 per Policy 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 arising directly or indirectly from:

- (a) Your disinclination to travel, Your personal wishes or the disinclination to travel on the part of any other person upon whom Your travel depends.
- (b) Cancellations or changes to Your travel arrangements at the request or requirement of an employer or academic provider.
- (c) Your financial circumstances, work or academic related commitments, or currency rate fluctuations.
- (d) 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.
- (e) 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.
- (f) The error, default or Financial Collapse of any service provider.
- (g) 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.
- (h) 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.
- (i) Payments for ceremonies or receptions, including wedding festivities and cultural events.

Section 3 Personal Accident

If, while 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.

Excess Applying to Section 3

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

Losses We Do Not Cover Under Section 3

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

- (a) Death if it occurs after the 90th day from the date on which the Injury first occurred.
- (b) Death if You are aged 9 years or under, or 81 years or over, at Your Start Date of Insurance.
- (c) Any type of Illness or disease, even if contracted directly or indirectly as a consequence of an Injury.

Section 4 Personal Liability

If, as a result of an Unexpected Event, You become legally liable for damages, compensation, or 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 reimburse You for Your Actual and Reasonable costs up to the section limit specified in the Schedule of Benefits.

Conditions Applying to Section 4

1. You must not admit fault or liability to any other person without Our prior written consent.
2. For Unexpected Events occurring in New Zealand resulting in a claim of \$5,000 or more, legal liability must be established in a New Zealand court.
3. For Unexpected Events occurring in New Zealand resulting in a claim of less than \$5,000, liability must be established by an independent third party assessor satisfactory to Us, at Our sole discretion.
4. For all Unexpected Events occurring outside of New Zealand, legal liability must be established in a court of the country in which the Unexpected Event occurred.

Excess Applying to Section 4

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

Losses We Do Not Cover Under Section 4

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

- (a) Ownership, possession or use of 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.

Section 5 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 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.

Excess Applying to Section 5

All claims under section 5 are subject to a \$100 Excess deduction per Unexpected Event.

Losses We Do Not Cover Under Section 5

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

- (a) Loss or damage that occurs while driving the Rental Vehicle other than on a formed or paved roadway or car park; or
- (b) Loss or damage that occurs while 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; or
- (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.

Section 6 Cash & Travel Documents

6.1 Cash

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

6.2 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 6

All claims under section 6 are subject to a \$100 Excess deduction per Unexpected Event.

Conditions Applying to Section 6

1. You must at all times exercise reasonable care for the safety and security of Your cash, bank cards, travel documents and passports, and not leave them Unattended. The degree of care that needs to be taken must be proportionate to the value of Your items.

2. You must take all reasonable actions within Your power to recover Your cash, bank cards, travel documents and passports.
3. Loss, theft or damage of cash, bank cards, travel documents or passports while in the custody of any service provider, including Scheduled Transport providers, schools, 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 cash to Our reasonable satisfaction.

Losses We Do Not Cover Under Section 6

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

- (a) The loss, theft or damage of cash, bank cards or travel documents:
 1. left Unattended in a Public Place; or
 2. left Unattended in a vehicle (including taxis); or
 3. from unlocked premises or an unlocked vehicle.
- (b) The loss, theft or damage of cash, bank cards or travel documents:
 1. not carried on Your person when using transport providers; or
 2. left in Your accommodation where a safe has been provided and You fail to use it.
- (c) Unaccompanied cash, bank cards or travel documents sent by postal or courier service.
- (d) Depreciation, moth, vermin, leakage, gradual deterioration, atmospheric or climatic conditions, or the action of light.
- (e) Devaluation of currency or shortages due to error or omission during monetary transactions.
- (f) Fraudulent use of credit cards or bank cards.
- (g) Cash, bank cards or travel documents that are owned by a person not named on Your Certificate of Insurance.

Southern Cross Travel Insurance

Private Bag 99925, Newmarket, Auckland 1149, New Zealand

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