

Working Overseas travel insurance



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 Working Overseas travel insurance. We understand that working overseas can be an exciting opportunity, however, it also means that if things go wrong You are a long way from home. 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 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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Southern Cross
Travel Insurance
scti.co.nz

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:

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

Policy queries: 0800 800 571

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 New Zealand citizen or permanent resident; or
- an Australian citizen or permanent resident who has resided in New Zealand for a period of at least 12 consecutive months, within the five years prior to Your Start Date of Insurance.

You are not eligible for this Policy if You:

- have resided outside of New Zealand for more than five years prior to Your Start Date of Insurance; or
- do not intend to return to New Zealand on the completion of Your Journey; or
- are travelling overseas with the intention of obtaining medical or dental treatment, cosmetic surgery or related advice while overseas; or
- have been advised by a registered medical practitioner that You are not fit to travel; or
- are not travelling to a destination outside of New Zealand.

Please refer to general condition 24 (page 8).

How to Apply

You can buy a Working Overseas Policy online at www.scti.co.nz.

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 will 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 cover and plan type, Your level of Excess, 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.

Cover Types

There are two cover types available:

- 'Medical Only Cover': provides cover under section 1 only.
- 'Full Cover': provides cover under all sections of the Policy.

Please refer to general condition 28 (page 8).

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.

There are two plans available:

- 'Worldwide': covers all destinations.
- 'Australia/South Pacific': covers American Samoa, Australia, Bali, Cook Islands, Fiji, French Polynesia, Lombok, New Caledonia, Niue, Norfolk Island, Samoa, Tahiti, Tonga and Vanuatu.

Please refer to general condition 27 (page 8).

Excess Options

There are four Excess options available - \$100, \$250, \$500 and \$1,000. The Excess that will apply to Your Policy is the Excess nominated by You during the application process and is shown on Your Certificate of Insurance. The Excess is applied per Unexpected Event, and applies to all sections of the Policy.

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 plan, cover type, number and age of people covered, length of insurance Policy, Excess, 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 40 (page 9).

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 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, even if they manifest during Your Period of Insurance. These are listed under 'General Exclusions of this Policy Applying to All Sections'.

Illnesses or Injuries which manifest during Your Period Of Insurance will be considered to be Pre Existing Conditions for any further Working Overseas policies You may purchase. Should You wish to seek cover for these Pre-Existing Conditions, You must declare them during the application process.

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 after Your Start Date of Insurance but prior to Your Start Date of Journey.

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 2.2.

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.

Please refer to 'Losses We Do Not Cover Under Section 1' subsection (a) (page 11).

Medical Evacuation

Under the terms of this Policy, if We have confirmed cover for Your Medical Expenses due to an Unexpected Event, 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.

If We choose this option, Your cover under Your Policy with SCTI will cease on Your return to New Zealand, with the exception of the cover provided under sections 1.7 and 2.5, which shall remain available to You for a period of 12 months from the date of the Unexpected Event. Any unused premium will be calculated at the date of Your return to New Zealand and will be refunded to You, and You will still be able to make a claim for any qualifying loss that occurred prior to the expiry of Your Policy with SCTI.

Should You wish to return to Your Main Destination once Your medical treatment in New Zealand has been completed, You may apply for a new Working Overseas Policy.

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.

Please refer to sections 1.1 and 1.7 (page 10,) and section 2.5 (page 11).

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 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 'Existing Condition of a Relevant Person' definition (page 6), 'Conditions Applying to Section 2' (page 11) and 'Sub Limits Applying to Section 2' (page 12).

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 at a supplier of Our choice, or paying You in accordance with 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 13).

When Cover Starts & Ends

Cover commences under sections 2.1, 2.2 and 2.6 on Your Start Date of Insurance. Cover under all other sections of the Policy commences on Your Start Date of Journey and ceases on Your End Date of Insurance. During Your Journey, You are covered while on multiple trips to New Zealand for up to 30 days (if You hold a return ticket back to Your Main Destination) and for multiple trips and transit stops within the areas covered by Your plan.

Please refer to general condition 25 (page 8).

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 conditions 3, 4 and 5 (page 7).

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; and
- 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 in accordance with the cooling-off period set out in general condition 40 (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 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 to 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.

Policy Wording

Schedule of Benefits

Section Limits

The maximum cover for the following sections in NZ\$ applies per person per policy. An Excess applies per Unexpected Event claimed, under all sections. For Your Excess details, please refer to Your Certificate of Insurance, along with general condition 28 (page 8).

	Australia/South Pacific Plan	Worldwide Plan
Section 1 Medical, Evacuation & Replacement Staff	UNLIMITED	UNLIMITED
Section 2 Changes to Your Journey	\$50,000	\$100,000
Section 3 Baggage & Personal Items	\$7,500	\$10,000
Section 4 Cash & Travel Documents	\$500	\$500
Section 5 Personal Accident	\$25,000	\$50,000
Section 6 Personal Liability	\$100,000	\$200,000
Section 7 Rental Vehicle Excess	\$3,000	\$3,000

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 & Replacement Staff

Optical Treatment.....	\$500 per person, per Policy
Ancillary Services.....	\$2,500 per person, per Policy
Maternity Care.....	\$3,000 per pregnancy
Rehabilitation & Occupational Therapy.....	\$10,000 per person, per Policy
Psychology & Psychiatry.....	\$2,000 per person, per Policy
Prescriptions.....	\$3,000 per person, per Policy
Emergency Dental Treatment.....	\$1,200 per person, per Policy
Extra Travel, Accommodation Expenses & Meal Allowance.....	\$5,000 per Unexpected Event
Accompanying Person.....	\$5,000 per person, per Policy
Funeral Expenses/Return of Mortal Remains.....	\$15,000 per deceased person
Replacement Staff.....	\$5,000 per Unexpected Event
Evacuation Benefit.....	\$5,000 per Policy
Claims relating to Terrorism.....	\$100,000 per Policy

Section 2 Changes to Your Journey

Curtailment.....	\$5,000 per Policy
Travel Interruption.....	\$5,000 per Unexpected Event
Resumption of Journey.....	\$5,000 per Policy
Delayed Journey to a Special Event.....	\$2,500 per person, \$5,000 per Policy
Claims due to an Existing Condition of a Relevant Person.....	\$2,500 per person, \$5,000 per Policy

Section 3 Baggage & Personal Items

Maximum Total Unspecified Jewellery and Watches.....	\$2,500 per Policy
Unspecified Laptops/Personal Computers/Tablets/Cameras.....	\$3,000 per item, \$10,000 per Journey
Other Unspecified Items.....	\$1,500 per item
Specified Items.....	\$5,000 per item
Maximum Total Specified Items.....	\$10,000 per Policy
Baggage Delay (after 12 hours delay).....	\$1,000 per person, \$5,000 per Policy
Special Medication Benefit.....	\$500 per Policy

Section 4 Cash & Travel Documents

Cash.....	\$500 per Policy
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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 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, any additional premium required by Us has been received by Us and We have confirmed cover to You by email.

'End Date of Insurance': either:

- (a) the date specified on Your Certificate of Insurance; or
- (b) the date and time of Your final return to New Zealand; or
- (c) the date on which You arrive back in New Zealand after being evacuated by Us;

whichever occurs first.

Please refer to 'Medical Evacuation' on page 3.

'Excess': the amount of any claim You are responsible for, as confirmed by Us on Your Certificate of Insurance. 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, or will be, 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 (including paid, unpaid or voluntary), 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.

'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 Insurance. Your Journey also includes any visits to New Zealand of not more than 30 days during Your Period of Insurance provided You hold a return ticket back to Your Main Destination and multiple trips and transit stops within the areas covered by Your plan within Your Period of Insurance.

'Main Destination': the country where You intend to primarily reside during Your Journey.

'Medical Expenses': reasonable expenses necessarily incurred by You 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 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, and includes:

- (a) multiple journeys within the areas covered by the plan selected; and
- (b) multiple journeys to New Zealand for up to 30 days (provided You hold a return ticket back to Your Main Destination).

'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 & Replacement Staff'
 - '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; or
- (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.

'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 first depart from New Zealand, 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.

'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.

'Working Overseas': 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 4).
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 after Your Start Date of Insurance but prior to Your Start Date of Journey.
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 2.2.
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.
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 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 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. 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.
17. 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.
18. 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 5.
19. You may claim for either Your prepaid costs or Your additional costs, but not both.
20. You cannot become 'better off' financially due to a claim.
21. 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.
22. 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 includes 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.
23. 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

24. 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 has resided in New Zealand for a period of at least 12 consecutive months, within the five years prior to Your Start Date of Insurance.You are not eligible for this Policy if You:
 - (c) have resided outside of New Zealand for more than five years prior to Your Start Date of Insurance; or
 - (d) do not intend to return to New Zealand on the completion of Your Journey; or
 - (e) are travelling overseas 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) are not travelling to a destination outside of New Zealand.
25. Cover commences under sections 2.1, 2.2 and 2.6 on Your Start Date of Insurance. Cover under all other sections of the Policy commences on Your Start Date of Journey and ceases on Your End Date of Insurance. During Your Journey, You are covered while on multiple trips to New Zealand for up to 30 days (if You hold a return ticket back to Your Main Destination) and for multiple trips and transit stops within the areas covered by Your plan.
26. 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 unless a medical assessment is completed by You and the condition is accepted in writing by Us.
27. 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.

There are two plans available:

 - 'Worldwide': covers all destinations.
 - 'Australia/South Pacific': covers American Samoa, Australia, Bali, Cook Islands, Fiji, French Polynesia, Lombok, New Caledonia, Niue, Norfolk Island, Samoa, Tahiti, Tonga and Vanuatu.
28. There are two cover types available:
 - '**Medical Only Cover**': provides cover under section 1 only.
 - '**Full Cover**': provides cover under all sections of the Policy.
29. There are four Excess options available - \$100, \$250, \$500 and \$1,000. The Excess that will apply to Your Policy is the Excess nominated by You during the application process and shown on Your Certificate of Insurance.
30. The issuing of a Working Overseas 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 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.

35. 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.
36. The use of the words 'includes' or 'including' in this Policy Wording does not limit what else is included.
37. Any requirement for notices to be provided by Us under this Policy will be deemed satisfied once an email has been despatched by Us provided it is addressed to an email address You have provided to Us.
38. 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

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

Cooling-Off Period

40. 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 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 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 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:

- Any Pre-Existing Condition which is not a Covered Condition.
- 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.
- Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV).
- A sexually transmitted infection (STI).
- Travel exhaustion.
- Alcohol or substance addiction.
- Pregnancy, except for cover as provided under section 1.1, sub limit (d) 'Maternity Care'.
- Travelling against medical advice at any time.
- 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 a Relevant Person.
- Any self-harm (and any Illness or Injury caused by such self-harm), suicide, attempted suicide, or undergoing a voluntary abortion.
- The influence of alcohol or drugs (other than a drug administered or prescribed by a registered medical practitioner, and taken as prescribed).
- Persons invited to Your accommodation or You visiting the accommodation of persons unknown to You.
- Participating in any prostitution.
- Participating in any gambling.
- Hitchhiking.
- Your unlawful activity.
- 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.
- Additional or unused prepaid costs that do not represent Your proportional share, and which relate to persons not named on Your Certificate of Insurance.
- Your loss of enjoyment, amenity or other non-financial loss.
- Services provided by a family member or friend including accommodation or health care.
- 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.
- Activity as an aircraft crew member. This includes anyone in control of a device that leaves the ground.
- Riding a moped or motorcycle (whether as driver or passenger) in any of the following circumstances;
 - where the engine capacity is more than 200cc; or
 - without a helmet; or
 - without a valid driver's licence as required in the country You are in.
- Participation in, or training for, the following activities at any time during Your Period of Insurance:
 - Professional Sport;
 - individual or team sport competitions which involve monetary prizes over \$500;
 - Contact Sport;
 - racing, including against time, of any sort (other than solely on foot);
 - motor sports;
 - hunting of any sort;
 - pot-holing or caving;
 - rodeo;
 - micro light flying or kitesurfing;
 - mountaineering necessitating the use of support ropes;
 - abseiling or outdoor rock climbing;
 - base jumping;
 - 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;
 - 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;
 - 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;
 - Remote Area touring, except as part of a licensed organised tour; or
 - ocean yachting 12 nautical miles or 22.2km or more away from populated land, or in a Remote Area.
- Hazardous Work.
- 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 Your Start Date of Journey, except for cover as provided under section 2.1 if the 'High' or 'Extreme' travel advisory risk rating 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 Main Destination or 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 disinclination to remain overseas, or the disinclination for You to remain overseas on the part of any person upon whom Your travel depends.
36. 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.
37. Any claim where Our directions or instructions or those of Southern Cross Emergency Assistance have not been followed.
38. Scams or fraud perpetrated against You that could have been reasonably anticipated or avoided.

Section 1

Medical, Evacuation & Replacement Staff

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.

If We choose to return You to New Zealand, Your cover under Your Policy with SCTI will cease on Your arrival to New Zealand, with the exception of the cover provided under sections 1.7 and 2.5, which shall remain available to You for a period of 12 months from the date of the Unexpected Event.

Any unused premium will be calculated from the date of Your return to New Zealand and will be refunded to You. You will still be able to make a claim for any qualifying loss that occurred prior to the expiry of Your Policy with Us.

Should You wish to return to Your Main Destination once Your medical treatment in New Zealand has been completed, You may apply for a new Working Overseas Policy.

Sub Limits Applying to Section 1.1

- (a) **'Optical Treatment'**: if Your vision changes during Your Journey requiring prescription glasses or a change in Your prescription, We will pay Your Actual and Reasonable costs for optometrist consultations and spectacles/lenses. The maximum amount We will pay is \$500 per person, per Policy.

- (b) **'Ancillary Services'**: the maximum amount We will pay for Ancillary Services is \$2,500 per person, per Policy. A written referral from a registered medical practitioner must be provided with Your claim.
- (c) **'Maternity Care'**: if Your pregnancy commences during Your Period of Insurance, We will pay for the Actual and Reasonable expenses incurred as part of Your routine pre-natal care. Specialist obstetrician and/or gynaecologist services or advice is not covered unless advised by Your doctor or midwife as being medically necessary. The maximum amount We will pay is \$3,000 per pregnancy.
- (d) **'Rehabilitation & Occupational Therapy'**: the maximum amount We will pay for rehabilitation treatment and/or occupational therapy is \$10,000 per person, per Policy. A written referral from a registered medical practitioner must be provided with Your claim.
- (e) **'Psychology & Psychiatry'**: the maximum amount We will pay for services provided by a registered psychologist or psychiatrist is \$2,000 per person, per Policy. A written referral from a registered medical practitioner must be provided with Your claim.
- (f) **'Prescriptions'**: the maximum amount We will pay for medicines prescribed by a registered medical practitioner is \$3,000 per person, per Policy.

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 \$1,200 per person, per Policy.

1.3 Extra Travel, Accommodation, Expenses & Meal Allowance

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 in a country other than New Zealand;

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 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 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 1.5

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 9) do not apply to claims made under Section 1.5 only.

1.6 Replacement Staff

If both of the following apply:

- (a) We have confirmed cover for Your Medical Expenses; and
- (b) Our medical advisers confirm that it is medically necessary for You to be hospitalised for an extended period or return home to New Zealand;

We will pay for return airfares to Your Main Destination for a replacement staff member to complete the work for which You were originally sent.

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

1.7 Evacuation Benefit

If, during Your Journey, You are evacuated back to New Zealand by Us under section 1.1 and Your policy ceases as a result, We will pay for the Actual and Reasonable costs incurred in Your Main Destination, associated with Your evacuation to New Zealand which would not have been incurred by You, had You not been evacuated by Us.

Medical Expenses and loss of income may not be claimed under this section (1.7). This is not a cash benefit.

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

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.

Excess Applying to Section 1

All claims under section 1 are subject to an Excess deduction per Unexpected Event.

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 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 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, root canals or oral surgery.
- (f) Medical Expenses incurred directly or indirectly due to the error of a medical provider.
- (g) Spectacles or lenses where You have previously worn spectacles or lenses and Your claim is not a result of Your vision changing.
- (h) Disposable contact lenses.
- (i) First time purchase of medical equipment (including wheelchairs, crutches and nebulisers).
- (j) Childbirth, including elective or non-elective caesarean sections.

Section 2

Changes to Your Journey

2.1 Postponement

If, as a result of an Unexpected Event, You have to postpone Your Journey prior to departing New Zealand or Your Main Destination, We will reimburse You the Actual and Reasonable costs incurred by You to reschedule Your Journey up to the limit specified in the Schedule of Benefits. We will not reimburse You more than the Actual and Reasonable costs that You incurred prior to the Unexpected Event that resulted in the postponement of Your Journey.

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

2.2 Cancellation of Journey

If, as a result of an Unexpected Event, You have to cancel any prepaid travel arrangements prior to departing New Zealand or Your Main Destination, We will reimburse You for the Actual and Reasonable value of Your unused, prepaid costs.

2.3 Curtailment of Journey

If, as a result of an Unexpected Event, You curtail Your Journey to return to New Zealand, We will reimburse You for the Actual and Reasonable value of Your additional curtailment costs, including Scheduled Transport, accommodation, meals and communication.

Subject to the 'Sub Limits Applying to Section 2', the maximum amount We will pay is \$5,000 per Policy.

2.4 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 Your 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 \$5,000 per Unexpected Event.

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

2.5 Resumption of Journey

If, as a result of an Unexpected Event, You have to return to New Zealand, We will pay Actual and Reasonable costs to enable You to return overseas to complete Your original travel arrangements within 12 months of the Unexpected Event provided:

- (a) You have travelled for less than 50% of Your original Journey (except if You are medically evacuated by Us under section 1.1); and
- (b) You have not claimed for the costs relating to the same Unexpected Event under any other benefit in this section (section 2).

Subject to the 'Sub Limits Applying to Section 2', the maximum amount We will pay is \$5,000 per Policy

2.6 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 Scheduled Transport to enable You to attend the Special Event as planned.

The maximum amount We will pay is \$2,500 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 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 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 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 provider 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 an 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 ticket 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 22.
- (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 Ministry of Foreign Affairs and Trade and published on their website (safetravel.govt.nz) prior to Your Start Date of Journey.

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.

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 Policy 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): \$5,000 per maximum limit per specified item, with a \$10,000 maximum limit per Policy 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 Policy.

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 Policy.

Excess Applying to Section 3

All claims under section 3 are subject to an Excess deduction per Unexpected Event.

Conditions Applying to Section 3

Please refer to 'Conditions Applying to Sections 3 & 4' (page 13).

Losses We Do Not Cover Under Section 3

Please refer to 'Losses We Do Not Cover Under Sections 3 & 4' (page 13)

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 Policy.

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 an 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 must be 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, 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 both 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 Unattended in a vehicle overnight; or
 3. from unlocked premises or an unlocked vehicle.

- (b) The loss, theft or damage of jewellery, 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 while in use.
- (e) Bicycles unless locked with a secure bike chain.
- (f) Software or programmed data, downloaded files, or the electrical or mechanical breakdown of any personal item.
- (g) Household effects, breakage of glass, fragile or brittle items (except for photographic or video equipment, binoculars or spectacles), 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.
- (h) Bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind, or any transactions involving these.
- (i) Devaluation of currency or shortages due to error or omission during monetary transactions.
- (j) Fraudulent use of credit cards, bank cards or mobile phones.
- (k) Any goods or personal items which are intended for sale, trade, valuation or as trade samples.
- (l) Motor vehicles, motor cycles, scooters, trailers, caravans, watercraft, aircraft (or other aerial devices) or the parts of any of these.
- (m) 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.
- (n) Warranties, support plans, postage or insurance premiums paid on personal items.
- (o) Your Travelling Companion's personal items, cash, bank cards or travel documents.
- (p) Watches unless worn on Your wrist or safely locked in Your place of residence.

Section 5

Personal Accident

5.1 Death During Journey

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.

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) while 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.

Excess Applying to Section 5

All claims under section 5 are subject to an Excess deduction per Unexpected Event.

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) Death or disablement if You are aged 9 years or under 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.
- (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, or legal expenses as a result of Your negligence during Your Journey, causing:

1. bodily Injury (including death) of another person; or
2. loss of, or damage to, property of another person;

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 reputable court of the country in which the Unexpected Event occurred.

Excess Applying to Section 6

All claims under section 6 are subject to an Excess deduction per Unexpected Event.

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.

Excess Applying to Section 7

All claims under section 7 are subject to an Excess deduction per Unexpected Event.

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 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.