

Domestic

Your travel insurance policy document

Effective from 12 July 2025



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Welcome to Southern Cross Travel Insurance. This document explains what your *policy* covers, the limits to that cover, the terms and conditions of your *policy*, and your responsibilities.

Southern Cross Benefits Limited is the insurer of this policy

Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance (SCTI), is the insurer of this *policy*.

Our financial strength rating is A (Strong)

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

The rating scale is:

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

Ratings from 'AA' to 'CCC' may be modified with 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 & Poor's (Australia) Pty Ltd is an approved agency under the Insurance (Prudential Supervision) Act 2010.



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

A handy checklist for you

If you have questions about how to apply, your cover, or how to claim



Get in touch by phone or email

Phone: **0800 800 571**

Email: info@scti.co.nz

> We record all customer calls. This helps us with staff training and if we need to check the details of any calls.

Before you buy

Make sure it's safe to travel

Check if the places you're visiting in New Zealand have been in the news. If you book travel to somewhere that's been in the news for things like weather events or natural disasters, your *policy* may not cover you.

Before you go

How to buy a policy

You can buy a *policy* online at www.scti.co.nz. Alternatively, you can call us on **0800 800 571**.

Double-check the information in your policy documents

With so much to plan, it can be easy to overlook mistakes.

We recommend you double check:

- your latest *Certificate of Insurance*;
- your medical assessment; and
- any special conditions we may have sent you (including any *Endorsement to your policy*) before your *journey*.

Make sure it's safe to travel to your destinations

Check again to see if the places you're visiting in New Zealand have been in the news. If you travel to somewhere that's been in the news for things like weather events or natural disasters, your *policy* may not cover you.

Tell us if you may need to cancel or delay your trip

If something unexpected happens and you may need to delay or cancel your *journey*, you must do the following:

- tell us as soon as possible; and
- tell your service providers, such as your transport provider, hotel, and tour operator, as soon as possible.

> See ['D.1 Cancelling or changing your journey before you leave', page 34.](#)

Tell us about any health changes

You must tell us if the health of anyone listed on your *Certificate of Insurance* changes – no matter how big or small the change.

> See ['You must tell us about any changes to your health before you travel', page 26.](#)

Make sure you have your policy details handy

You may need to check your *policy* or tell us your *policy* number while you're away. To help you do this, you could:

- take a printout of your *policy* with you;
- keep the email we sent you that includes your *policy* information; and/or
- text yourself the *policy* number and 24-hour emergency assistance number: **09 300 6736**.

While you're away

If any of your belongings are lost, stolen or damaged

Tell the relevant authority, such as the local police, hotel security, or airline, and get a written report on the incident as soon as you can.

If your belongings were in the care of a service provider, such as a transport provider, hotel, or tour operator, file a claim with them first.

> See ['D.3 Baggage and personal items', page 45.](#)

If you need to cut your journey short or change your journey

If you're in an emergency and need help rearranging your *journey*, call *Southern Cross Emergency Assistance*.

Phone: **09 300 6736** (open 24 hours a day, 7 days a week)

> **Only use this number for emergencies, not for general queries or claims queries.**



A.

Your adventure starts here

Your *policy* is a contract of insurance between you and us that consists of all the following:

- this *policy* wording;
- your latest *Certificate of Insurance*;
- your medical assessment; and
- Any special terms and conditions we've sent you including any *Endorsement to your policy*, that confirm any addition to or variation of your *policy*.

Read this policy carefully – check it's right for you

Make sure you read your whole *policy* so you can travel with peace of mind. As with all insurance contracts, there are limits to your cover. In particular, please make sure you understand:

- what your *policy* covers on [page 8](#);
- the limits to your cover, and the terms and conditions, on [page 9](#);
- your responsibilities on [page 15](#);
- the general exclusions on [page 61](#); and
- the losses we don't cover under each section.

We've designed this *policy* to cover you when you're travelling in New Zealand on a domestic *journey* for any of the following reasons:

- a holiday ;
- a visit to friends and family; and/or
- non-manual work, such as working in an office, attending a trade fair at a conference centre, or going to a training course or business meeting.

If you have any questions, call us on **0800 800 571**.

Some words in this policy have specific meanings

If a word or phrase is in *italics*, it has a specific meaning. In addition to the words in *italics*, the following words also have specific meanings:

- ‘we’, ‘us’, and ‘our’ mean Southern Cross Travel Insurance; and
- ‘you’, ‘your’, and ‘yourself’ mean the insured people named on the *Certificate of Insurance*.

To improve the readability of this document, these words have not been put in *italics*.

> You can find the specific meanings of other defined words under ‘[F. Definitions – words with specific meanings](#)’ (page 71).

Headings in this document don’t affect your cover

The headings in this document are to help you find relevant information. They don’t affect the meaning or interpretation of any cover under this *policy*.

We use examples to help explain parts of your cover

When we use an example in this *policy*, it is to help you understand a particular concept, or how particular parts of your cover work. Other terms and conditions may apply when you make a claim, and the examples don’t make up all the situations that may apply.

Who can get cover under this policy

You can only get cover under this *policy* if you meet all the criteria below:

- you live in New Zealand permanently;
- you’re eligible for funding for all public health and disability services in New Zealand;
- you haven’t been refused cover, had an insurance claim declined, or had an insurance policy cancelled or voided, because of fraud; and
- you have access to an email address so we can contact you about your *policy*.

When you buy this *policy*, you confirm that you meet all the criteria at the *date your insurance starts*, and will keep meeting the criteria until the *date your insurance ends*.

If you don’t meet all the criteria at the *date your insurance starts*, we treat your *policy* as void from that date, and don’t cover any claims.

You must meet all the criteria for the entire period of your insurance. If you stop meeting any of the criteria at any time, your *policy* will immediately end. From that date, we have no liability for any further claims, costs, or losses.

You must return home at the end of your trip

You don’t need to have sorted your transport *home* before the *date your journey starts*, but for cover to apply you must return *home* at the end of your trip.

What your policy covers

Your *policy* covers a wide range of losses that are caused by *unexpected events*. See the table on [page 9](#) for a summary of those losses.

An *unexpected event* is something that happens during your *period of insurance* and is all the following:

- sudden, unforeseeable, or unintended;
- outside of your control; and
- something you could not have reasonably expected or avoided.

Examples of events that are not unexpected include events that have been in the news or a weather report before the *date your insurance starts*, like a storm that's on its way or severe floods. These would not be *unexpected events*. A reasonably well-informed person would have seen that these events could cause problems for travellers.

This policy covers travel in New Zealand only

This *policy* only provides cover when you're travelling within New Zealand (also known as domestic travel).

If travelling overseas, please check if one of our international policies is right for you.

A summary of your cover

The table on [page 9](#) summarises the losses this *policy* covers – use it to help you decide if this *policy* is right for you. But it's just a summary, so you'll need to read the rest of this document to understand what you are – and are not – covered for.

All amounts in this *policy* are in New Zealand dollars and include Goods and Services Tax (GST) and other duties.



Points to note before you read this table

An excess is the first part of the claim for which you are responsible.

> **Learn more on [page 12](#).**



We base age-related benefits on your age at the *date your insurance starts*.

Conditions, exclusions, limits and sub-limits apply.

You're covered for COVID-19

This *policy* includes cover for *unexpected events* relating to COVID-19. The relevant benefits and sub-limits of the *policy* apply and your claim must meet the conditions of cover for the benefit you're claiming.

Benefits and sub-limits



			
Benefit	D.1	Maximum cover	Excess
	Cancelling or changing your journey before you leave	Unlimited	✓
Sub-limit	D.1 Any claim relating to an existing condition of a relevant person	\$2,500 for each person	✓
	D.1.1 Cancelling or changing your journey	Unlimited	✓
	D.1.2 Delayed journey to a special event	\$3,000 for each person	✓
			
Benefit	D.2	Maximum cover	Excess
	Changes to your journey once you have left	\$50,000 for each person	✓
Sub-limit	D.2 Any claim relating to an existing condition of a relevant person	\$2,500 for each person	✓
	D.2.1 Travel interruption	\$30,000 for each person	✓
	D.2.2 Cutting your journey short	\$50,000 for each person	✓
	D.2.3 Delayed journey to a special event	\$3,000 for each person	✓
	D.2.4 Pet services	\$50 for each day Up to \$500 for each person	✓
	D.2.5 Childcare expenses	\$100 for each day Up to \$500 for each person	✓

**D.3****Maximum cover****Excess**

Benefit			
	Baggage and personal items	\$20,000 for each person	✓
Sub-limit	D.3.1 Unspecified jewellery (or pair or set) and traditional watches <i>Depreciation applies</i>	\$1,500 for each item \$2,500 for all items for each person	✓
	D.3.1 Unspecified mobile phones, laptops, personal computers, tablets and cameras (including related accessories) <i>Depreciation applies</i>	\$3,000 for each item \$10,000 for all items for each person	✓
	D.3.1 Other unspecified items and smart watches (or pair or set of items) including related accessories <i>Depreciation applies</i>	\$1,500 for each item	✓
	D.3.2 Specified items (or a pair or set) including related accessories (in each case inclusive of accessories as a set of equipment items)	\$10,000 for each item \$20,000 for all items for each person	✓
	D.3.3 Baggage delay during your journey	\$1,000 for each person	✓

**D.4****Maximum cover****Excess**

Benefit			
	Personal accident	\$50,000 for each person	×
Sub-limit	D.4.1 Loss of income	\$500 each week \$6,500 for each person	×
	D.4.2 Total permanent disablement	\$50,000 for each injured person	×
	D.4.3 Loss of life	\$50,000 for each deceased person You can only claim this if you're aged between 16 and 80 years at the date your insurance starts	×

	D.5	Maximum cover	Excess
Benefit	Personal liability	\$2,500,000 for each person	×
	D.6	Maximum cover	Excess
Benefit	Rental vehicle excess	\$6,000 for each person	×

Optional add on

	D.7	Maximum cover	Excess
Benefit	Cruise cover	See 'D.7 Optional: Cruise cover', page 59.	

You can add extra cover for specific items

This *policy* covers you for personal items you take with you but haven't told us about. We call these '*unspecified* items.' When we pay your claim for an *unspecified* item, we only pay up to the benefit limits in the table above.

You can increase the benefit limit for more valuable personal items by asking us to cover them as *specified* items. We've made it easy for you to specify items – from watches and jewellery, to laptops and mobiles. Learn more about cover for *specified* items on [page 46](#).

Depreciation may apply to claims for your personal items

When you claim for a personal item, we may subtract the value the item has lost over time (depreciation). The table below shows how we apply depreciation to items.

Type of personal item		Does depreciation apply?
<i>Unspecified</i> items		✓
<i>Specified</i> items	<i>Specified</i> items where you cannot provide proof of ownership and value, as shown on page 47	✓
	Any other <i>specified</i> items	×

There are some items we never cover

Before you specify an item, or decide if you want to take it with you, make sure it isn't something we would never cover.

> See ['D.3.4 Other losses we won't cover' on page 50](#) and ['E. General exclusions – things we never cover' on page 61](#).

Check your items are not already covered under another policy

We won't cover your *specified* or *unspecified* items if you have another insurance policy that already covers those items for your trip. Check your contents insurance before you add extra cover for your *specified* items.

You can remove cover for your *specified* items and get a premium refund any time before the *date your journey starts*.

You can add cover for a cruise

This *policy* does not automatically cover you for any costs related to cruises. However, you can add cover to the existing *policy* benefits when you apply. Even if you add this cover, the existing policy benefit limits will apply, and you need to follow some conditions.

> [Learn more about cover for a cruise on page 59](#).

Choose your excess

An excess is the first part of the claim for which you are responsible. If an excess applies to a claim, we subtract that excess from the amount we pay.

When you apply for your *policy* you can choose whether to have an excess. Your premium may be higher if you choose to not have an excess.

We only subtract one excess for each *unexpected event*. So, if an *unexpected event* means you need to claim under more than one section of this *policy*, we only subtract one excess. However, if more than one *unexpected event* affects you, we subtract an excess for each event.

You won't pay an excess on the following benefits:

- ['D.4 Personal accidents'](#);
- ['D.5 Personal liability'](#); and
- ['D.6 Rental vehicle excess'](#).

How we work out what you need to pay for your policy

Your premium is the amount you must pay for your *policy*. We tell you how much your premium is when you apply for your *policy*. We base the premium on several things, including:

- the number of people you want cover for, and how old they are;
- if you want cover for a *dependent child* or *non-dependent child* (see [page 13](#));
- how long you want cover for;
- what excess you've selected;
- whether you've added any *specified* items, and the value of those items (see [page 47](#));
- whether you've added cover for any *pre-existing medical conditions* (see [page 22](#)); and
- whether you've added cover for cruise (see [page 59](#)).

Your premium includes government taxes, including Goods and Services Tax (GST), if applicable.

Your premium includes cover for your dependent children

A *dependent child* can be any of your children, stepchildren, foster children, and grandchildren who are under 21 years old at the *date your insurance starts* and are not in full-time employment.

This *policy* doesn't automatically cover *pre-existing medical conditions* (see [page 22](#)). So, if your *dependent children* need cover for these, you may need to pay an extra premium.

This *policy* doesn't automatically cover *specified* items, (see [page 47](#)). So, if your *dependent children* need cover for these, you may need to pay an extra premium.

You'll need to pay a premium for non-dependent children

We charge a premium for any children travelling with you who aren't *dependent children*. Examples of *non-dependent children* include children who aren't related to any of the adults your *policy* covers, such as your child's friend.

Children travelling without any adults are *non-dependent children* and we charge them a premium.

How cover applies to the people on your journey

This cover applies separately to each person listed on the *Certificate of Insurance*.

The maximum cover under each benefit is for each person.

If there's more than one person, we interpret all benefits, limits, conditions, and exclusions as if we issued a separate *policy* to each of those people. However, if multiple claims arise from one event, we only apply any applicable excess once.

> You can find the limits for your policy in the table on [page 9](#).

We may decide to offer you different cover, or refuse cover

When you apply for your *policy*, we can decide how and when to offer cover. We may decide to not offer you cover, or to offer you cover on different terms and conditions – even if you’ve had a policy with us before.

We may send you special terms and conditions in any of the following:

- your *Certificate of Insurance*;
- your Medical Assessment; and/or
- Any *Endorsement to your policy* we add.

If we do send you special terms and conditions, your cover will be determined by both:

- the terms and conditions in this *policy*; and
- the special terms and conditions we send you.

We email your policy documents when we accept your application

If we accept your application, we send you an email that confirms your cover. The email will include:

- a copy of this *policy*;
- your *Certificate of Insurance*, which sets out details of your *policy* and cover;
- your medical assessment, which sets out details of your medical cover and your answers to the medical questions; and
- any special conditions that apply to your *policy* (including any *Endorsement to your policy*).

These documents form your insurance contract.

We usually contact you by email

We send emails to the main policyholder using the email address you give us.

We use email to send you any important documents, like your *Certificate of Insurance*, medical assessment and *Endorsements to your policy*.

If you don’t want to share these important documents with the main policyholder, you’ll need to buy a separate policy.

When we make decisions and set timeframes, we use the date we send in an email rather than the date it was delivered or received.

If you don’t receive an email you’re expecting, please check your junk mail first, then contact us.

If you’re the main policyholder

If you’re the main policyholder, you’re responsible for:

- passing on any information we send you to the people named on the *Certificate of Insurance*; and
- any information you give us about people named on the *Certificate of Insurance*.

> [See ‘Give us accurate and complete information’, page 16.](#)

For our records, if we contact the main policyholder, we’ve contacted everyone named on your *Certificate of Insurance*.

We keep your information private

Our privacy statement explains when and how we collect, hold, use, and disclose your personal information. You can find our privacy statement on our website at: www.scti.co.nz/privacy.

For example, we use your personal information to:

- decide whether we can cover you;
- decide how much you should pay for cover; and/or
- process any claims.

We won't rent or sell your personal information to other companies.

If you would like to access or correct your personal information, please email us at: info@scti.co.nz.

You have a 14-day free look period

If you cancel your *policy* within 14 days of buying it, you can get a full refund if you meet all the criteria below:

- you tell us you want to cancel your *policy*;
- you haven't started your *journey* (you can't cancel your *policy* after the *date your journey starts*); and
- you haven't made a claim, and don't intend to make a claim.

Tell us you want to cancel by calling **0800 800 571** or emailing us at: info@scti.co.nz.

Refunds if you cancel after the 14-day free look period

If you cancel your *policy* after the 14-day free look period, you can get a full refund but you'll need to pay a \$35 cancellation fee and meet all the criteria below.

- you haven't started your *journey* (you can't cancel your *policy* after the *date your journey starts*); and
- you haven't made a claim or intend to make a claim

Tell us you want to cancel by calling **0800 800 571** or emailing us at: info@scti.co.nz.

Your responsibilities

As a condition of your cover, you must meet the following responsibilities.

You must be reasonably careful

We expect you to take reasonable care to avoid or minimise a loss, and to take extra care of more valuable items.

For example, you wouldn't be taking reasonable care if you:

- knew you couldn't make your *journey*, but couldn't get a refund or credit because you cancelled too late;
- paid towards your *journey* when you knew your *illness* had gotten worse; and/or
- intentionally left your valuable camera unattended in a busy restaurant, and someone steals it.

Give us accurate and complete information

You must be honest and fair with us. All the information we get from you, or anyone acting on your behalf, about this *policy* and any claim must be honest, accurate and complete.

What we can do if you don't meet your responsibilities

If you don't meet the responsibilities above we can:

- refuse to issue a *policy*;
- decline any claim;
- recover any amount we've already paid you for claims;
- cancel this *policy*; and/or
- void this *policy* – this means treating your *policy* as though it never existed.

If we decide to cancel your *policy*:

- we'll do it by email;
- we won't cover you or anyone listed on your *Certificate of Insurance* from the cancellation date in the email;
- we may keep the premium you've paid for the *policy*; and
- we may refuse to insure you in the future.

If we decide to void your *policy*:

- we'll do it by email;
- we'll treat the *policy* as if it had never existed, and won't cover you or anyone listed on your *Certificate of Insurance*;
- we'll return the premium you paid for the *policy*;
- you'll have to refund any amount we've already paid you for claims, if we ask; and
- we may refuse to insure you in the future.

When your cover starts and stops

When you buy your *policy*, you select the dates you leave and return *home*. If you have already begun your *journey* when you purchase this *policy*, the *date your journey starts* will be the same as the *date your insurance starts*.

Some cover begins from the date you buy your policy

From the date you buy your *policy*, you have cover under 'D. 1 Cancelling or changing your journey before you leave' (see page 34). This means you may have cover if something unexpected happens and you need to change your travel dates or cancel your *journey* before you leave.

Cover kicks in under the other sections when you start your journey

Your cancellation cover stops once your *journey* has begun and the rest of your cover starts when you leave *home* on your *journey*.

We can usually only cover you for up to 90 days

Your *journey*, including any paid *policy* extension we agree to, can't be longer than 90 days unless we agree in writing.

Your cover stops when you return home, or on the date your insurance ends

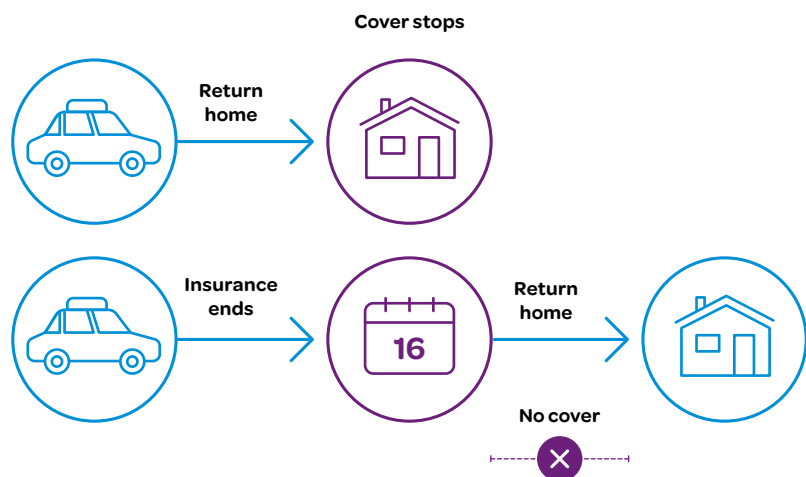
Cover for your *journey* stops on whichever is earliest:

- the date and time you return *home*; or
- the *date your insurance ends*.

You'll find the *date your insurance ends* on your *Certificate of Insurance* or your latest *Endorsement to your policy*.

Example

If you return *home* early, your cover stops at the time and date you return *home*. If you stay longer, your cover stops on the *date your insurance ends*.



When we will – and won't – extend your cover

This part of the *policy* explains the circumstances where we can extend your *policy*.

We can extend your cover at no charge if an unexpected event means you can't return home

If an *unexpected event* that we cover stops you from returning *home* before the *date your insurance ends*, we continue to cover you at no charge.

Tell us if you need to extend your cover by calling **0800 800 571** or emailing us at: info@scti.co.nz.

To keep getting cover, you must go along with any arrangements we make to get you *home*. If this is related to a medical event, you must return *home* once we, or our medical team, say you're fine to travel.

Your cover stops if you decide to continue your *journey* or don't follow our arrangements.

You can ask us to extend your cover

You can ask us to extend your cover if you haven't reached the *date your insurance ends*, and there have been no changes to the health of the people we're covering. If we agree to extend your cover, you'll need to pay an extra premium.

Tell us if you need to extend your cover by calling **0800 800 571** or emailing us at: info@scti.co.nz.

When we won't extend your cover

If your insurance has already ended, we won't extend your cover.

Extensions won't cover unexpected events that have already happened

If we agree to extend your cover for an extra premium, the extension won't cover any *unexpected events* that happened during the original time we were covering you.

Changing your policy

You can ask us to change your *policy*. We decide whether to make any changes you ask for.

If we agree to make a change, we'll:

- tell you if you need to pay an extra premium;
- tell you if we need to revise your *policy* or send you a new one; and
- email you to confirm the change and include your changed or new insurance documents.

The changes only take effect when we have sent the email confirming the change and we've received any extra premium.

Claiming

It's stressful when things go wrong, so we've made it as straightforward as possible to make a claim. Always make your claim as soon as you can.

Follow the steps in this section carefully

When making a claim, follow the relevant instructions in What you must do before you claim (page 18), What you must do once you've made your claim (page 20) and What you must do after we've accepted your claim (page 20). If you don't, we can decline any claim or recover any claim payments already made.

What you must do before you claim

You must do all the following before you make a claim.

Prevent any further loss

Take all reasonable steps to prevent further loss or liability.

Get written reports for lost, stolen or damaged items

If your items are lost, stolen or damaged, you must report it to the relevant authorities, such as the police or your airline operator, and get a written report from them. For any claims relating to a lost or stolen mobile phone or device with phone capabilities, you must block the International Mobile Equipment Identity (IMEI) number and keep proof that this IMEI number has been blocked.

Claim refunds, credits, payments, or compensation from anyone else, if you can

You must seek refunds, credits, payments, or compensation from other parties for the loss you're claiming. For example, an airline might give you a credit, or your credit card provider might give you a refund.

We cannot assess your claim until both of the following apply.

- you've got any other refunds, credits, payments, or compensation for the loss; and
- your claims against anyone else have been decided.

If we accept your claim, we'll pay the difference between your cover and any other refunds, credits, payments, or compensation you've received.

We may ask you to prove that you can't get any refunds, credits, payments, or compensation for any costs you're claiming.

Preserve anything that is part of the claim

Do not destroy, dispose of or have repaired anything that is or could be part of the claim.

We don't cover you if you have other insurance

This *policy* doesn't cover loss or liability that other insurance already covers. We won't contribute to any claim you make under any other policy.

If you can claim under another insurance policy but the other insurer doesn't admit liability, we'll pay the claim as we're obliged to under this *policy*. Then we'll seek compensation from the other insurer for the amount it should have paid.

You can only claim for the same standard of travel and accommodation

If your plans change, you may have to book new flights and accommodation. If this happens, you can only claim travel and accommodation that's the same standard you originally booked. For example, if you booked Premium Economy seats, we won't cover an upgrade to Business Class.

If you can't book the same standard of flights and accommodation, you must get our permission before you book a higher standard.

Making your claim

You can make a claim online at: www.scti.co.nz/claims. Follow the prompts and upload your supporting documents. To avoid delays, make sure you have your supporting documents ready.

When you make your claim, we may ask you to complete an authorisation form. You must complete this form and return to us before we can assess your claim.

If you have any questions about making a claim, please call us on **0800 800 571**.

What you must do once you've made your claim

You must do all the following once you've made a claim.

Follow our instructions

Do what we ask you to do and give us the information and help that we need. We may decide to not pay your claim if you don't do what we, or *Southern Cross Emergency Assistance*, ask you to do.

Provide us with proof to support your claim

Send us proof to support your claim. Each benefit has specific evidence to prove your claim. You'll need to refer to the benefit you're claiming under to understand what you need to send to us.

Give us necessary documents and authority to act

Give us all necessary documents and authority to act on your behalf for any claims.

If someone is claiming against you, refer them to us

If someone is making a claim against you, don't admit any liability. Instead, let us know about the situation and follow our advice.

What you must do after we've accepted your claim

You must do all the following once we've accepted your claim.

Help us recover money from someone else, if we ask

We have the right to take action to get money back from a person or company that caused a loss you've claimed for under your *policy*.

We'll pay for any action and may:

- act in your name to get money back from other parties;
- take over defending an action that other parties are carrying out against you; and/or
- defend and settle any claim against you.

You must not start any action against other parties without our written permission. 'Action' includes incurring expenses and negotiating, paying, settling, or agreeing on compensation.

You must help us by:

- answering our questions and giving us any information we ask for; and
- cooperating with us and anyone else we appoint to help us recover the money.

If we pay you for a damaged item, send it to us at our request

Where we pay your claim for a damaged item, it becomes ours, and you must send it to us, at our request and cost.

Tell us if your lost or stolen property is recovered

If any lost or stolen items that you claimed for are found, you must tell us. Then we'll decide whether you must give us the recovered items, or refund any money we paid you for them.

Contact us if you want to make a complaint

If you're unhappy with any part of your insurance, or the service we've provided, please let us know. We take complaints seriously and do our best to resolve them.

You can call us on **0800 800 571** or email us at: feedback@scti.co.nz.

If we can't resolve your problem after you first contact us, we'll ask you to follow our internal complaint process – see: www.scti.co.nz/complaints.

If you're not satisfied with the result of your complaint, you can take it to the independent Insurance & Financial Services Ombudsman Scheme. You can find out more about the Ombudsman Scheme at www.ifso.nz.

We have a vulnerable customer policy

You can access our vulnerable customer statement (including how we support customers in a family violence situation) on our website at: www.scti.co.nz/vulnerable.

New Zealand law applies

Any legal disputes about this *policy* will be decided under New Zealand law.



B.

How we cover pre-existing medical conditions

This section explains how and when we can cover:

- *illnesses, injuries, and symptoms that you knew about when you applied for your policy – we call these *pre-existing medical conditions*;*
- *changes to your *pre-existing medical conditions* after you buy your *policy*; and*
- *any new *illness, injury, or symptom* that you discover after the *date your insurance starts* and before the *date your journey starts*.*

> **The terms and conditions in this section apply when you make a claim under 'D. What is and isn't covered' (page 31).**

> **For how and when we cover pregnancy, please see [page 28](#).**



We don't cover medical treatment or evacuation

Even if you choose to cover your *pre-existing medical condition*, or any new *health conditions*, we won't cover medical treatment or *evacuation* costs under this *policy*.

We don't cover these costs because public health and disability services in New Zealand should cover you for them. If you're not eligible for public health and disability services, you're not eligible to buy this *policy*.

Example 1:

You've paid the extra premium to cover your *pre-existing medical condition* of diabetes. Immediately before the *date your journey starts*, you're unexpectedly admitted to hospital because of complications from your diabetes. You're unable to travel on your *journey*. While we would not cover the cost of any medical treatment, we would cover you under '[D.1.1 Cancelling or changing your journey](#)', page 34.

Example 2:

You've paid the extra premium to cover your *pre-existing medical condition* of high blood pressure. During the last day of your *journey*, you collapse because of a complication with your blood pressure. As you fall, you break your camera. You're admitted to hospital for emergency treatment. Your return home is delayed for 4 days while you recover in hospital.

While we would not cover the cost of any medical treatment, we would cover you under the following sections:

- 'D.2 Changes to your journey once you have left', page 38 – for your rearranged flights home; and
- 'D.3 Baggage and personal items', page 45 – for your damaged camera.

Depending on the circumstances, you may also be covered under the other benefits in this *policy*.

What we consider a pre-existing medical condition

A *pre-existing medical condition* is any *illness, injury, or health symptom* to which all the following apply:

- you were aware of the *illness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been aware of it before the *date your insurance starts*;
- in the three years before the *date your insurance starts*, any of the following applied:
 - you sought or received medical help;
 - someone recommended you seek or receive medical help;
 - a reasonable person would have sought or received medical help; and/or
 - you were waiting for medical help.

In this definition, 'medical help' means any of the following:

- advice from a health professional;
 - tests, investigations, or specialist consultations;
 - care, treatment, or medical attention, including surgery; and/or
 - medication or a script for medication.
- An *illness, injury or health symptom* doesn't need a confirmed medical diagnosis to count as a *pre-existing medical condition*.

We may be able to cover you for pre-existing medical conditions under section D

This policy doesn't automatically cover your pre-existing medical conditions

If you complete a medical assessment, we may be able to offer you cover for your *diagnosed pre-existing medical conditions*.

We cannot cover undiagnosed *pre-existing medical conditions*. For example, if you're experiencing stomach pains but the medical professionals don't know why, or you're awaiting test results.

If you don't tell us about all your *pre-existing medical conditions*, it could affect your cover.

You can choose whether to tell us about your diagnosed pre-existing medical conditions

You can choose whether to tell us about your *diagnosed pre-existing medical conditions*.

If you choose to tell us about one *diagnosed pre-existing medical condition*, you must tell us about all your *diagnosed pre-existing medical conditions* when you apply for cover.

If you don't tell us about your *diagnosed pre-existing medical conditions*, we won't cover anything related to them.

How to apply to cover your diagnosed pre-existing medical condition under section D

To apply for cover for your *diagnosed pre-existing medical condition* you must both:

- complete the medical assessment when you apply for cover; and
- tell us about all your *pre-existing medical conditions* or *changes to your health* when you complete the medical assessment.

We need to know the name of the health condition or *health symptom* of your *pre-existing medical condition* or *changes to your health* when you apply. If you're unsure, check with your doctor first. If you don't tell us about all your *pre-existing medical condition* or *changes to your health* it could affect your cover when you submit a claim.

Call us about your pre-existing medical condition if you're unsure

Making sure you have the right cover for your health is important to us. If you have any questions, please call us on **0800 800 571**.

You can accept or decline our offer to cover you for a pre-existing medical condition

If we offer to cover any of your *pre-existing medical conditions* or *change to your health* which you tell us about in your medical assessment, you can choose to accept or decline our offer.

If you accept our offer, you may need to pay an extra premium

You may need to pay an extra premium if you accept our offer. When we receive that premium, we send you an email confirming cover for the *diagnosed pre-existing medical conditions*. Your medical assessment will list them as *covered conditions*.

If you decline our offer, we won't cover your pre-existing medical conditions

You won't need to pay any extra premium if you decline our offer. We'll send you an email confirming that we're not covering your *diagnosed pre-existing medical conditions*. Your medical assessment will list these as excluded conditions. We won't cover any claims for anything related to your excluded *pre-existing medical conditions*.

We may be unable to cover your condition

If you complete a medical assessment and we're unable to cover your *diagnosed pre-existing medical conditions*, we'll send you an email confirming this. Your medical assessment will list those *pre-existing medical conditions* as excluded conditions.

We won't pay any claims for anything related to your excluded *pre-existing medical conditions* or *changes to your health*.

We won't cover changes or cancellations for expected medical procedures – even if they're for covered conditions

We won't cover you under 'D. 1 Cancelling or changing your journey before you leave' (page 34) or 'D. 2 Changes to your journey once you have left' (page 38) if you need to claim because of a medical procedure that you're either:

- on a waiting list for; or
- scheduled to receive.

This exclusion applies even if the condition you are having the medical procedure for is listed on your medical assessment as a *covered condition*.

Changes to your health before you travel

If your health changes before you travel, we may still be able to cover you under 'D. What is and isn't covered' (page 31) – but you must tell us as soon as possible.

You must tell us about any changes to your health before you travel

You must contact us if there's a change to the health of anyone this *policy* covers between the *date your insurance starts* and the *date your journey starts*.

Changes to a person's health include:

- any change to a *pre-existing medical condition* we've agreed to cover, including a change in the prognosis, treatment, or medication (including dose); and/or
- any newly *diagnosed illness* or *injury*.

How you're covered for changes to your health

If there's a change to somebody's health before you travel, we cover you under 'D. 1 Cancelling or changing your journey before you leave' (page 34), even if we can't cover that condition on your *journey*.

We only cover you under 'D. 1 Cancelling or changing your journey before you leave' (page 34) if your *doctor* states that you are not *fit to travel* on your *journey*.

Unless you contact us and we confirm otherwise, we won't cover any payments you make after you become aware, or a reasonable person would have been aware, of any changes to the health of anyone this *policy* covers.

How to apply to cover changes to your health

We may be able to cover changes to the health of people this *policy* covers.

Once you've contacted us about the change in your health, we'll carry out a Medical Assessment. When we've done the assessment, we'll tell you whether:

- we can offer you cover for your *journey*;
- you need to pay an extra premium; and/or
- any special terms and conditions will apply.

We provide limited cover if you develop a new undiagnosed sign or symptom

You'll only have limited cover if you have a new undiagnosed sign or symptom of an *illness* or *injury* develop between the *date your insurance starts* and the *date your journey starts*.

Your limited cover means:

- we cover you under 'D. 1 Cancelling or changing your journey before you leave' (page 34) if your *doctor* states that you aren't *fit to travel* on your *journey*
- we won't cover the new undiagnosed sign or symptoms if you decide to go on your trip; and
- we won't cover any payments you make for your *journey* after you first experience new undiagnosed signs or symptoms of an *illness* or *injury*.

Before you travel, we recommend getting your *doctor* to check any new signs or symptoms of changes in your health. If your *doctor* can diagnose you, contact us to see if we can cover your new *health condition*.

We can cover journey changes caused by the ill-health of someone important to you

A *relevant person* is a person who's important to you but isn't named on your *Certificate of Insurance*.

A *relevant person* is one of the following:

- a member of your *immediate family*;
- your *travelling companion*; and/or
- a person directly related to the primary purpose of your *journey*.



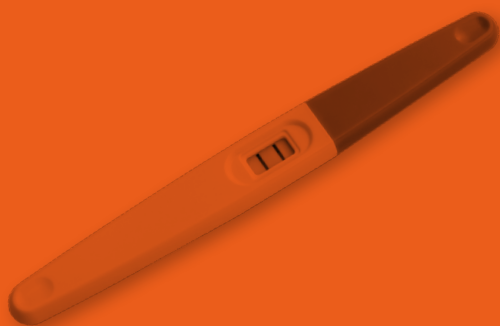
Point to note

Take the health of any *relevant people* into account when you plan your *journey* and choose your cover. We only provide limited cover for changes or cancellations caused by sudden unexpected changes in a *relevant person's* health.

You can make a claim under 'D. 1 Cancelling or changing your journey before you leave' on page 34, or 'D. 2 Changes to your journey once you have left' on page 38, if the health of a *relevant person* unexpectedly gets worse, resulting in any of the following:

- their death ;
- their admission to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment;
- a *doctor* recommending their admission to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment;
- their admission to end-stage palliative care;
- a *doctor* recommending their admission to end-stage palliative care;
- their diagnosis of a *terminal condition*; and/or
- their diagnosis of a condition that needs radiotherapy or chemotherapy.

The *relevant person* must also not have lived in a rest home, or needed equivalent home care assistance, before the *date your insurance started*.



C.

How we cover pregnancy

This section explains how and when we can cover if you or a *relevant person* unexpectedly suffer complications from pregnancy.

> The terms and conditions in this section apply when you make a claim under ['D. What is and isn't covered' \(see page 31\)](#).



We don't cover medical treatment or evacuation

This *policy* does not cover medical treatment or *evacuation* costs, including costs for pregnancy and childbirth.

We don't cover these costs because public health and disability services in New Zealand should cover you for them. If you're not eligible for public health and disability services, you're not eligible to buy this *policy*.

We cover you for costs or losses related to pregnancy

This *policy* automatically covers pregnancy up until the 24th week of gestation (the first 23 weeks and 6 days). Gestational age is measured in weeks and days from the first day of your last menstrual period or from staging ultrasound. We provide this cover for a single pregnancy, a multiple pregnancy (such as twins or triplets) and a pregnancy through fertility treatment, as long as the pregnancy had no complications before you bought your *policy*.

We won't cover any pregnancy after the 24th week of gestation.

We cover common symptoms of pregnancy and pregnancy complications differently

To make it easier to understand our cover, we've split pregnancy conditions into two types.

- common symptoms of pregnancy; or
- pregnancy complications.

We won't cover claims for common symptoms of pregnancy

We don't cover common symptoms of pregnancy. These symptoms include:

- breast tenderness;
- constipation;
- fatigue;
- frequent urination;
- heartburn ; and
- nausea (morning sickness).

We treat pregnancy complications as pre-existing medical conditions

If you have had any pregnancy complications in the three years before you bought your *policy*, we consider these complications to be *pre-existing medical conditions*. If you experience those same complications, we won't automatically cover you.

Examples of pregnancy complications include:

- pre-eclampsia;
- recurrent miscarriage (that is, three or more consecutive miscarriages);
- small for date baby; and/or
- postnatal depression.

You can apply for cover under section D for pregnancy complications

To apply for cover for pregnancy complications you've had in the last three years, you must do all the following:

- complete the Medical Assessment when you apply for cover;
- tell us about all your *diagnosed pre-existing medical conditions*; and
- pay any extra premium and have us confirm your cover in writing.

For more information about *pre-existing medical conditions*, see 'We may be able to cover you for pre-existing medical conditions under section D', page 24.

How we cover changes to your journey for serious medical complications

You can claim under 'D. 1 Cancelling or changing your journey before you leave (page 34), or 'D. 2 Changes to your journey once you have left' (see page 38) if there are serious medical complications with your pregnancy.

Your obstetrician, genetic counsellor, or vocationally registered medical practitioner (obstetrics) must say one of the following things in writing:

- you're not *fit to travel* on your booked itinerary because of a serious medical complication related to you or your unborn child; or
- it's unsafe, or medically unadvisable, for the health of your unborn baby for you to travel on your booked itinerary.

We won't cover *pre-existing medical conditions* relating to pregnancy unless we agreed to cover them when you applied for this *policy*.



Point to note

Many travel agents and airlines will change your travel dates for you for a small fee, so talk to us first about your options.

We pay for you to get back home to support a relevant person who is pregnant

If you're on your *journey*, you can make a claim under 'D.2.2 Cutting your journey short' (see page 39) if both of the following apply.

- a *relevant person* is admitted to hospital because of their pregnancy; and
- a *relevant person* is within 24 weeks of conception.

If the pregnant *relevant person* has any existing conditions, the terms that apply to the *existing condition of a relevant person* would apply to your *partner*. Learn more about those terms under 'We can cover journey changes caused by the ill health of someone important to you' on page 27.



D.

What is and isn't covered

This section explains the details of your *policy*: when you are covered, and when you are not.



When you're covered for a natural event

New Zealanders know the weather can change suddenly and that Aotearoa is susceptible to Mother Nature. That's why this *policy* covers *natural events* that happen unexpectedly.

A *natural event* is an event caused by natural processes of the earth. Some examples of *natural events* are:

- snowstorms;
- floods;
- wildfires;
- cyclones;
- tornadoes;
- volcanic eruptions;
- earthquakes; and
- tsunamis.

We cover natural events that start after you bought your policy

We cover you if the *natural event* both:

- begins after the *date your insurance started*; and
- is an *unexpected event*. Something that's been in the news or a weather report before the *date your insurance starts*, like a storm that's on its way, isn't an *unexpected event*.

However, we won't cover you if you start your *journey* while it's still unsafe to travel because of the event.



How we calculate the value of your claim for changing or cancelling your journey

You can make a claim if an *unexpected event* means you need to change your plans.

If we accept your claim, we pay the higher of:

- your unused, pre-paid costs (minus any refunds, credits, or payments from other parties); or
- the difference between your unused, pre-paid costs (minus any refunds, credits, or payments from other parties) and any extra expenses you had to pay.

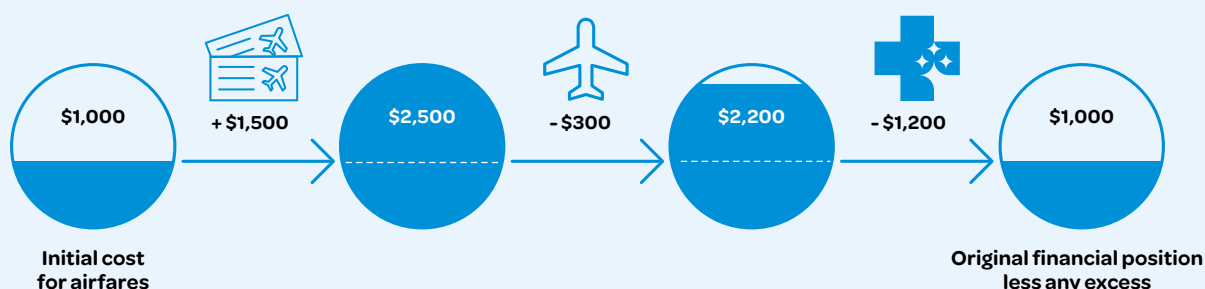
You can also make a claim if an *unexpected event* means you need to cancel your *journey*.

If we accept your claim, we pay your unused, pre-paid costs (minus any credits, refunds, or payments from other parties).

Unused, prepaid costs are things you've paid for in advance but haven't been able to use because you've had to change your plans. For example, airfares, accommodation, or tours you booked before the *unexpected event*.

Extra expenses are things you've had to pay for because you've had to change your travel plans. For example, airfares to get you out of the area where the *unexpected event* happened.

For example



Say you paid \$1,000 for airfares but couldn't use them because you needed to change your plans. Then you had to spend an extra \$1,500 on new airfares to continue your *journey*. Your airline gives you \$300 credit for the unused airfares. You could claim \$1,200: \$1,500 in extra expenses, minus the \$300 credit.

You've paid \$2,500 in total for airfares you expected to only pay \$1,000 for. You have received \$300 back, so you've spent \$2,200. Since you were always going to pay \$1,000, we would cover the difference – \$1,200. This would put you back to your original financial position less any excess.

We consider each eligible expense for your *journey* separately.

We may subtract an excess from our payment

Remember, we may subtract an excess from what we pay for a claim. Read more about [excesses on page 12](#).

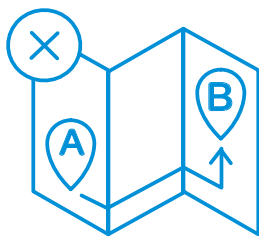
We won't accept your claim if your total costs are less than what you originally paid

If your total costs are less than your original unused, pre-paid costs, you won't be able to make a claim. Your total costs are your prepaid, unused costs, plus your extra expenses, minus any credits, refunds, or payments from other parties.

***How we calculate the value of fares bought with travel points***

If you've bought a ticket using frequent flyer points, you have cover for cancelling or changing your *journey*. We cover you for up to \$5,000 for each person, and pay the lowest of:

- the dollar value of your frequent flyer points, if you redeemed them as a dollar value the amount;
- the transport provider told you the ticket was worth if you redeemed your frequent flyer points ; or
- the amount it costs to reinstate the frequent flyer points.



D.1

Cancelling or changing your journey before you leave

This section covers you if an *unexpected event* affects your *journey* before you leave.

We don't limit the amount we pay under this section, except in the following cases:

- for any claim under this section involving an *existing condition of a relevant person*, we pay up to \$2,500 for each person; and
- for any claim under 'D.1.2 Delayed journey to a special event', we pay up to an extra \$3,000 for each person.

We subtract an excess from claims we pay under this section.



Check the general exclusions that apply to the cover in this section

A general exclusion is something that we never cover. Make sure you read through the general exclusions section starting on [page 61](#).

D.1.1 Cancelling or changing your journey

We cover you if you need to cancel or change your *travel arrangements* because of an *unexpected event*. Your claim must meet the conditions of cover on [page 36](#).

We pay you the higher of the following amounts:

- your unused, prepaid costs, minus any refunds or credits you can get; or
- your reasonable extra costs, minus any refunds or credits you can get for your unused, prepaid costs.

To understand how we calculate what we pay, read '[How we calculate the value of your claim for changing or cancelling your journey](#)', [page 32](#).

We pay up to the sub-limits in the table on [page 9](#).



Conditions of cover

Everything under D.1.3 Conditions of cover for cancelling or changing your journey before you leave (page 36) applies.



What we won't cover

We won't cover claims for anything:

- considered unreasonable. For example, when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight. However, we may cover these extra costs if they relate to a *special event* – see 'D.1.2 Delayed journey to a special event' (page 35)
- under 'D.1.4 Other losses we won't cover if you need to change your plans before you leave' (page 37); and
- under 'E. General exclusions – things we never cover' (page 61).

D.1.2 Delayed journey to a special event

We believe that *special events* are too important to miss. This means if you need to change your *travel arrangements* because of an *unexpected event*, we'll cover the extra costs to get you to your destination as quickly as possible so you can attend the *special event*. For example, if your airline offers you a free flight but you decide to take a different flight that gets you to your destination a few hours earlier so that you don't miss the *special event*, we will pay those extra costs.

Your claim must meet the conditions of cover below.

We pay you the higher of the following amounts, up to \$3,000 for each person:

- your unused, prepaid costs, minus any refunds or credits you can get; or
- your reasonable extra costs, minus any refunds or credits you can get for your unused, prepaid costs.

> [To understand how we calculate what we pay, read 'How we calculate the value of your claim for changing or cancelling your journey' on page 32.](#)

> [We pay up to the sub-limits in the table on page 9.](#)



Conditions of cover

We only accept your claim if your *journey* to the *special event* was delayed before you left *home*, and the event cannot be delayed or rescheduled.

Everything under 'D.1.3 Conditions of cover for cancelling or changing your journey before you leave' (see page 36) also applies.

**What we won't cover**

We won't cover claims for anything under:

- 'D.1.4 Other losses we won't cover if you need to change your plans before you leave' (page 37); and
- 'E. General exclusions – things we never cover' (page 61).

D.1.3 Conditions of cover for cancelling or changing your journey before you leave

**The following conditions apply to all claims under this section**

- You can't claim for the same *unexpected event* more than once;
- the *unexpected event* must directly affect you or a *relevant person*;
- from any claim we pay you, we subtract all refunds (including taxes) and credit you can receive from third parties; and
- you must either send us proof of any refunds or credits you get, or prove you can't get refunds or credits.

For claims involving a *relevant person*, the following conditions also apply:

- in claims that are because of a *relevant person's* circumstances, we only cover the following *unexpected events*:
 - the *relevant person* dying;
 - the *relevant person* being admitted to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment;
 - a *doctor* recommending the *relevant person* be admitted to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment;
 - the *relevant person* being admitted to end-stage palliative care;
 - a *doctor* recommending the *relevant person* be admitted to end-stage palliative care;
 - the *relevant person* being *diagnosed* with a *terminal condition*; and
 - the *relevant person* being *diagnosed* with a condition that needs radiotherapy or chemotherapy.
- the *relevant person* must not have lived in a rest home, or needed similar home care assistance, before the *date your insurance started*.

D.1.4 Other losses we won't cover if you need to change your plans before you leave

We won't cover you if a reasonable person in your situation would have expected your plans to change.



Something that's your responsibility

We won't cover you if any of the following apply:

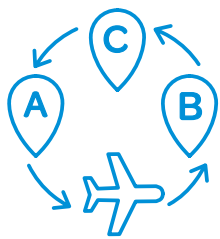
- you decide you don't want to travel
- you booked a *journey*, even though you knew you were on a waiting list for an operation and could get a date that would clash with your *journey* dates
- you booked a *journey*, even though you knew you were scheduled to receive a procedure and the date would clash with your *journey* dates
- you, or someone acting for you, didn't tell your service provider about a problem quickly enough, so you lost a deposit, were charged more, or your refund or credit amount was reduced
- you didn't check in or board at the right time for a *scheduled transport* service
- you didn't get the right tickets or documents you needed for your *journey*, or you didn't have them with you
- you didn't have a confirmed seat, booking, or reservation; or
- your financial circumstances prevented you from travelling.



We won't cover you for any of these things

We won't cover any of the following:

- another person who's essential to your journey being able to travel but deciding they don't want to;
- your return journey, if you hadn't already paid for transport home when the *unexpected event* happened;
- the error, default, or financial collapse of a service provider;
- commitments for work or study, including requests or requirements of employers or academic providers;
- delays and rescheduling where you can get full refunds or credits from a transport provider or any other source;
- payments for ceremonies or receptions, including weddings and cultural events;
- anything related to an *epidemic* or *pandemic*, or the threat or perceived threat of an *epidemic* or *pandemic*;
- anything related to acts of terrorism; or
- any amount that your service providers refund or provide credit for, including taxes.



D.2 Changes to your journey once you have left

This section covers you if an *unexpected event* affects your *journey* after you've left.

The maximum amount we pay for all claims under this section is \$50,000 for each person:

- for any claim under this section involving an *existing condition of a relevant person*, we pay up to \$2,500 for each person; and
- for any claim made under [D.2.3 Delayed journey to a special event on page 40](#), we pay up to an extra \$3,000 for each person.

We subtract an excess from claims we pay under this section.



How we calculate the value of fares bought with travel points

Read '[How we calculate the value of fares bought with travel points](#)', on [page 33](#) for more information.

D.2.1 Travel interruption

We can't control *unexpected events* stopping you from reaching your next destination, connecting to *scheduled transport* on time, or getting *home*. We cover you if an *unexpected event* interrupts your *journey* for more than 12 hours and you need to re-arrange your *travel arrangements*. Your claim must meet the conditions of cover on [page 39](#).

We pay you the higher of the following amounts, up to \$30,000 for each person:

- your unused, prepaid costs, minus any refunds or credits you can get; or
- your reasonable extra costs, minus any refunds or credits you can get for your unused, prepaid costs.

> [To understand how we calculate what we pay, read '\[How we calculate the value of your claim for changing or cancelling your journey\]\(#\)' on \[page 32\]\(#\).](#)

> [We pay up to the limits in the table on \[page 9\]\(#\).](#)

**Conditions of cover**

We only cover claims relating to the first 30 days you are delayed after the *unexpected event*.

Everything under 'D.2.6 Conditions of cover for changes to your journey once you have left' (page 43) also applies.

**What we won't cover**

We won't cover claims for anything:

- considered unreasonable. For example when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight. However, we may cover these extra costs if they relate to a *special event* – see 'D.2.3 Delayed journey to a special event' (page 40);
- under 'D.2.7 Other losses we won't cover if you need to change your plans after you've left' (page 44); or
- under 'E. General exclusions – things we never cover' (page 61).

D.2.2 Cutting your journey short

We cover you if an *unexpected event* forces you to alter your *travel arrangements* and cut your *journey* short and return *home*. Your claim must meet the conditions of cover below.

We pay you the higher of the following amounts, up to \$50,000 for each person:

- your unused, prepaid costs, minus any refunds or credits you can get; or
- your reasonable extra costs, minus any refunds or credits you can get for your unused, prepaid costs.

> [To understand how we calculate what we pay, read 'How we calculate the value of your claim for changing or cancelling your journey' on page 32.](#)

> [We pay up to the limits in the table on page 9.](#)

**Conditions of cover**

Everything under 'D.2.6 Conditions of cover for changes to your journey once you have left' (page 43) applies.

**What we won't cover**

We won't cover claims for anything under:

- 'D.2.7 Other losses we won't cover if you need to change your plans after you've left' (page 44); or
- 'E. General exclusions – things we never cover' (page 61).

D.2.3 Delayed journey to a special event

We believe that *special events* are too important to miss. This means if you need to change your *travel arrangements* because of an *unexpected event*, we'll cover the extra costs to do our best to get you to that *special event*. The purpose of this benefit is to get you to your destination as quickly as possible so you can attend the *special event*. For example, if your airline offers you a free flight but you decide to take a different flight that gets you to your destination a few hours earlier so that you don't miss the *special event*, we will pay those extra costs.

Your claim must meet the conditions of cover below.

We pay you the higher of the following amounts, up to \$3,000 for each person:

- your unused, prepaid costs, minus any refunds or credits you can get; or
- your reasonable extra costs, minus any refunds or credits you can get for your unused, prepaid costs.

> [To understand how we calculate what we pay, read 'How we calculate the value of your claim for changing or cancelling your journey' on page 32.](#)

> [We pay up to the limits in the table on page 9.](#)



Conditions of cover

We only accept your claim if your *journey* to the *special event* was delayed after you left *home*, and the event cannot be delayed or rescheduled.

Everything under [D.2.6 Conditions of cover for changes to your journey once you have left \(page 43\)](#) also applies.



What we won't cover

We won't cover claims for anything under:

- ['D.2.7 Other losses we won't cover if you need to change your plans after you've left' \(page 44\)](#); and
- ['E. General exclusions – things we never cover \(page 61\)](#).

D.2.4 Pet services

We'll cover the extra daily costs of keeping your pets in a boarding facility, such as a kennel or cattery, if an *unexpected event* delays your return *home*. Your claim must meet the conditions of cover below.

We pay up to \$50 for each day and up to \$500 for each person.

We subtract an *excess* from claims we pay under this section.



Conditions of cover

We only cover you if all the following apply:

- an *unexpected event* delays your return *home*; and
- the pet boarding facility is a registered business.



What we won't cover

We won't cover claims for:

- any animals that don't normally live with you at your *home*. We may ask you to provide evidence that an animal lives in your *home*, such as a microchip registration or a pet insurance policy;
- any daily fees you incur from the day after you return *home*; or
- anything under 'E. General exclusions – things we never cover' (page 61).

D.2.5 Childcare expenses

We'll cover the cost of any childcare you've already booked but can't use and is not refundable if an *unexpected event* delays your return *home*. Your claim must meet the conditions of cover below.

We pay up to \$100 for each day and up to \$500 for each person.

We subtract an excess from claims we pay under this section.



Conditions of cover

We only cover you if all the following apply:

- you've booked the childcare for after the *date your journey ends*;
- this *policy* covers the children receiving the care;
- you can't get a credit or refund for your booking; and
- the childcare facility is a registered business.



What we won't cover

We won't cover claims for:

- any children that don't normally live with you at your *home*;
- any daily fees you incur from the day after you return *home*; or
- anything under 'E. General exclusions – things we never cover' (page 61).

D.2.6 Conditions of cover for changes to your journey once you have left



The following conditions apply to all claims under this section

- The *unexpected event* must directly affect you or a *relevant person*
- from any claim we pay you, we'll subtract all refunds (including taxes) and credits you can receive from third parties;
- you must either send us proof of any refunds or credits you can get, or prove you can't get refunds or credits; and
- if you didn't have a way of getting *home* when the *unexpected event* happened, we'll subtract the price to get you *home*. The price will be for the original method of transport you used for your *journey*

If the claim involves a *unexpected event*, the following conditions also apply:

- in claims that are because of a *relevant person's* circumstances, we only accept the following *unexpected events*:
 - the *relevant person* being admitted to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment;
 - a *doctor* recommending the *relevant person* be admitted to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment;
 - the *relevant person* being admitted to end-stage palliative care;
 - a *doctor* recommending the *relevant person* be admitted to end-stage palliative care
 - the *relevant person* being *diagnosed* with a *terminal condition*; and/or
 - the *relevant person* being *diagnosed* with condition that needs radiotherapy or chemotherapy.
- The *relevant person* also must not have lived in a rest home, or need equivalent home care assistance, before the *date your insurance started*.

D.2.7 Other losses we won't cover if you need to change your plans after you've left

We won't cover you if a reasonable person in your situation would have expected your plans to change.



Something that's your responsibility

We won't cover you if any of the following apply:

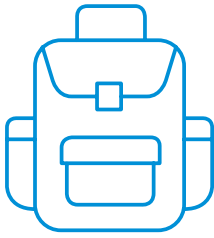
- you decide you don't want to continue your *journey*;
- you started your *journey*, even though you knew you were on a waiting list for an operation and could get a date that would clash with your *journey* dates;
- you started your *journey*, even though you knew you were scheduled to receive a procedure and the date would clash with your *journey* dates;
- you, or someone acting for you, didn't tell your service provider about a problem quickly enough, so you lost a deposit or were charged more;
- you didn't check in or board at the right time for a *scheduled transport* service;
- you didn't get the tickets, identification, or documents you needed for your *journey*, or you didn't have them with you;
- you didn't have a confirmed seat, booking, or reservation;
- you didn't return *home* before your insurance ended; or
- your financial circumstances prevented you from continuing your *journey*.



We won't cover you for any of these things

We won't cover any of the following:

- another person who's essential to your *journey* deciding they don't want to continue on your *journey*;
- your return *journey* if you hadn't already paid for transport *home* when the *unexpected event* happened;
- the error, default, or *financial collapse* of a service provider;
- commitments for work or study, including requests or requirements of employers or academic providers;
- delays and rescheduling where you can get refunds or credits from a transport provider or any other source;
- payments for ceremonies or receptions, including weddings and cultural events;
- anything related to an *epidemic* or *pandemic*;
- anything related to acts of *terrorism*; or
- any amount that your service providers refund or provide credit for, including taxes.

**D.3****Baggage and personal items**

This section covers you for lost, stolen, and damaged items. The maximum amount we pay for cover under this section is \$20,000 for each person. We subtract an excess from claims we pay under this section.

Check your items are not already covered under another policy

We won't cover your items if you have another insurance policy that already covers those items for your trip. Check your contents insurance before you add extra cover for your items.

Aa

Some terms have specific definitions in this section

When we use the following terms in this section, we mean the definitions we give here.

Public place

Any area which the public can access, whether they're allowed to or not. Public places include:

- the foyers, balconies, grounds, and other common areas of hotels, motels, hostels, dormitories, and other shared accommodation – but not a private, locked room that only you or your travelling party occupy;
- public transport and public transport hubs, such as ports, planes, trains, buses, taxis, airports, railway stations, bus terminals, taxi stands, and wharves; and
- spaces such as restaurants, bars, pubs, night clubs, shops, markets, public toilets, beaches, streets, museums, galleries, and campgrounds.

Unattended

When the loss, theft, or damage happened, the item was one of the following:

- not on, or under the control of, you or a *relevant person*;
- left in a place where someone could take it without you or a *relevant person's* knowledge; or
- left at such a distance from you that you or a *relevant person* can't stop someone from unlawfully taking the item, such as items you or a *relevant person* purposely leave behind or walk away from.

D.3.1 Unspecified items for loss, theft, and damage

It can be upsetting when things that mean a lot to you are lost, stolen or damaged. We cover you if your *unspecified* items are lost, stolen, or damaged because of an *unexpected event*. Your claim must meet the conditions of cover on [page 46](#).

We pay up to the limits in the following table, up to \$20,000 for each person.

Unspecified item	Limit
Your total <i>unspecified</i> jewellery (or pairs or sets of jewellery) and traditional watches.	\$1,500 for each person Up to \$2,500 for all items for each person
Your total <i>unspecified</i> mobile phones, laptops, personal computers, tablets and cameras – including related accessories.	\$3,000 for each item Up to \$10,000 for each person
Other <i>unspecified</i> items and smart watches (or pairs or sets of items) – including related accessories.	\$1,500 for each item

How we pay claims for unspecified items

When we pay a claim for an *unspecified* item, we do one of the following:

- pay you the cost of getting the item repaired
- pay you the value of the item; or
- give you a credit at a retailer we choose.

We work out the value of the item by subtracting the value the item has lost over time (depreciation) from the amount you paid when you bought the item (the purchase price).



Conditions of cover

We only cover your claims if all the following apply:

- you take the items with you, or buy them, on your *journey*;
- you can prove that you were on your *journey* by sending a copy of your boarding pass or other document;
- you prove you owned the item by sending us a receipt or other document;
- you can prove when you bought the item and how much you paid for it;
- you took reasonable care with the safety and security of your item – we expect you to take extra care of more valuable items;
- you took reasonable steps to recover your item;
- you reported the loss, theft, or damage to the relevant authorities, such as the police or your airline operator, and got a written report from them; and
- you send the damaged item to us if we ask you to.



What we won't cover

We won't cover claims for anything under:

- 'D.3.4 Other losses we won't cover' (page 50); and
- 'E. General exclusions – things we never cover' (page 61).

D.3.2 Specified items for loss, theft, and damage

Are you travelling with some high-value items? You might want a bit of extra cover for them. You can pay more to list these items on your *Certificate of Insurance* as *specified* items. We cover you if your *specified* items are lost, stolen, or damaged because of an *unexpected event*. Your claim must meet the conditions of cover below.

Only items with a certain value can get cover as specified items

You can list your item as a *specified* item if it has a value of:

- \$3,000 to \$10,000 for each item, for laptops, personal computers, tablets, and cameras (including related accessories); and
- \$1,500 to \$10,000 for each item, for all other items.

Make sure you have proof of ownership and value

Before you specify an item, make sure you have:

- proof that you own the item; and
- a valuation that's less than 24 months old.

You'll need to send us these documents when you make a claim for that *specified* item.

The table below shows you what you need to have.

Item age when added to your policy	What you need to send us to prove you own the item	What you need to send us to prove the value of the item
Less than 12 months	An original receipt	
12 months or older	One of the following: <ul style="list-style-type: none"> • an original receipt; or • a document that shows the item on your current contents insurance policy. 	<p>A valuation that's less than 24 months old when you added the item to your <i>policy</i>.</p> <p>If the valuation is for jewellery or watches, the valuation must be from either:</p> <ul style="list-style-type: none"> • a member of the Jewellery Valuers Society Inc (JVSNZ); or • a member of the Jewellery Appraisers Society of New Zealand (JASNZ).

If you can't provide the proof we need, we'll assess your personal item as an *unspecified* item. We'll apply the sub-limit and depreciation for *unspecified* items – see the table on [page 9](#).

We reserve the right to have the *specified* item independently valued at our cost. We would base any claim payment on this independent valuation.

How we pay claims for specified items

When we pay a claim for a *specified* item, we do one of the following:

- pay you the cost of getting the item repaired
- pay you the current value of the item – we won't apply depreciation; or
- give you a credit at a retailer we choose for the current value of the item.

The most we pay is the lower of the following amounts:

- the current value of the item ; or
- up to \$20,000 for each person for all *specified* items.

Keep damaged items

Please keep any damaged *specified* items in case we ask you for them.



Conditions of cover

We only cover your claims for *specified* items if you meet the conditions below.

Give us proof of your journey

You need to give us proof that you were on your *journey* when the loss, theft, or damage happened. For example, you could send us copies of:

- your boarding pass; and/or
- any other official documents that prove to our reasonable satisfaction that you were on your *journey*.

Give us proof of your care

You need to show us that you did all the following:

- took reasonable care with the safety and security of your item – we expect you to take extra care of more valuable items
- took any reasonable action you could to recover your item
- reported the loss, theft, or damage to police, security, or appropriate authorities, and got a written report from them; and
- lodged a claim with a service provider if the item was in its custody when the loss, theft, or damage happened. Service providers include transport providers, hotels, travel operators or tour operators.

Give us proof of ownership and value

You need to send us reasonable proof that the item belongs to you, and of the value of the item. The table on [page 47](#) shows you what you need to send us.



What we won't cover

We won't pay claims for anything under:

- '[D.3.4 Other losses we won't cover](#)' (page 50); and
- '[E. General exclusions – things we never cover](#)' (page 61).

D.3.3 Baggage delay during your journey

Arriving somewhere with no baggage is very frustrating. We cover you if your *scheduled transport* provider delays your checked-in baggage for more than 12 hours from the time you arrive at your destination, because of an *unexpected event*. Your claim must meet the conditions of cover below.

We pay the actual, reasonable cost of buying essential clothing and personal effects, up to \$1,000 for each person.



Conditions of cover

We only cover you if you give us both:

- the original receipts for the essential clothing and personal effects; and
- a delayed baggage report.



What we won't cover

We won't cover claims for:

- baggage delay if it happens when you're on your way *home*;
- baggage delay that is less than 12 hours;
- anything under 'D.3.4 Other losses we won't cover' (page 50); or
- anything under 'E. General exclusions – things we never cover' (page 61).

D.3.4 Other losses we won't cover

There are some items we won't cover while they're out of your care, and some we won't cover at all.



We don't cover some items if you don't have them in your care

We won't cover the following items while they're in the situations we describe below.

Personal items

We won't cover personal items you leave unattended in any of the following places:

- public places (unless the items are inside locked checked-in luggage on a transport provider);
- weddings, funerals, conferences, concerts, shows, festivals, or sporting events (unless the items are checked into a ticketed cloakroom);
- locked vehicles at night;
- unlocked vehicles at any time; or
- unlocked premises at any time.

Watches and jewellery

We won't cover watches and jewellery you:

- leave unattended in a vehicle (including taxis);
- aren't carrying on your person when using transport providers; or
- leave in your accommodation, unless you store them in a safe or locker.

Cameras and electronic devices

We won't cover cameras and related equipment, and electronic devices that:

- you packed in checked-in luggage, or placed in a luggage storage compartment or trailer, when using transport providers;
- you leave unattended when using transport providers;
- are in a locked vehicle, and not placed out of sight in a locked boot or compartment;
- you leave in an unlocked vehicle whether placed out of sight or not;
- you leave in unlocked premises; or
- are baggage or other items you send by postal, courier, freight, or cargo service.

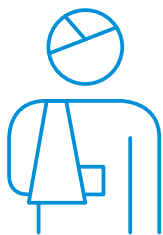
Electronic devices include laptops, personal computers, tablets, phones, navigation devices, and aerial devices (including drones).

Continues over page >>

***We don't cover certain items***

We won't cover any of the following:

- cash, passports, identification, bank cards, or travel documents;
- sporting equipment, bicycles, aerial devices (including drones), or parts of any of these that are damaged while you're using or carrying them;
- stolen bicycles left unattended in a public place, unless you locked them with a secure bike lock;
- secure software, programmed data, or downloaded files;
- items having an electronic or mechanical breakdown;
- depreciation, moth, vermin, cleaning, dyeing, repairing, restoring, wear and tear, gradual deterioration, atmospheric or climatic conditions, or action of light;
- manufacturing defects;
- liquid (including water) damage;
- household, glass, fragile, or brittle items breaking (except for photographic or video equipment, binoculars, spectacles, or contact lenses);
- cosmetic damage that doesn't affect the functionality or usability of the item;
- bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind, or any monetary transactions where error or omission involves devaluation of currency or shortages;
- commitments for work (including volunteer), study, sport or a leisure activity, including requests or requirements of employers, academic providers or organisers;
- anyone using mobile phones fraudulently;
- any claims relating to a lost or stolen mobile phone or device with phone capabilities if you are unable to supply the International Mobile Equipment Identity (IMEI) number, and proof that this IMEI number has been blocked;
- any goods or personal items intended for sale, trade, valuation, or as trade samples;
- motor vehicles, mopeds, motorbikes, trailers, caravans, watercraft, aircraft, or the parts of any of these, including keys;
- warranties, support plans, postage, or insurance premiums you paid on personal items; or
- your *travelling companions'* personal items.

**D.4****Personal accidents**

This section covers you for injuries you get on your *journey*. The maximum amount we pay for claims under this section is \$50,000 for each person. We won't subtract an *excess* from claims we pay under this section.

D.4.1 Loss of income

The consequences of an accident while on holiday can come *home* with you. That's why we're here to help.

If you suffer an *injury* on your *journey*, we'll cover you for the income you lose. Your claim must meet the conditions of cover below.

While you can't work, we'll pay you up to \$500 a week, up to \$6,500 for each person, and up to \$13,000 for each *journey*. We start payments 30 days after the day you would have returned to your job. We pay up to 13 weeks benefit.

**Conditions of cover**

We only cover you if all the following apply:

- within 90 days of suffering the *injury*, a *doctor* confirms that can't do your normal work; and
- an *unexpected event* during your *journey* caused your *injury*.

**What we won't cover**

We won't cover a claim if you're unable to work because of:

- an *illness*;
- an *injury* for which you are receiving loss of income payments from the Accident Compensation Act 2001, successive legislation, statutory benefits, or any other insurance;
- riding any motorbike, including two-wheel, three-wheel, and four-wheel bikes, and all-terrain vehicles; or
- anything under '[E. General exclusions – things we never cover](#)' (page 61).

D.4.2 Total permanent disablement

If you're unable to ever work again, you'd want to know that you had some help towards any extra costs or everyday expenses. That's why we can cover you if you suffer an *injury* on your *journey* that leaves you permanently disabled. Your claim must meet the conditions of cover below.

We pay a lump sum of up to \$50,000 for each injured person. This payment is as well as any payments you get from the Accident Compensation Act 2001, any statutory benefits, or other insurances.



Conditions of cover

We only cover you if all the following apply:

- an *unexpected event* during your *journey* caused the *injury* that led to your disablement;
- you provide medical reports that prove the *injury* left you permanently disabled;
- you provide evidence that confirms the following:
 - you were in full time, regular employment before the date you started your *journey*; and
 - your *injury* means you cannot start or continue any gainful employment.



What we won't cover

We won't cover claims for:

- riding any motorbike, including two-wheel, three-wheel, and four-wheel bikes, and all-terrain vehicles; or
- anything under 'E. General exclusions – things we never cover' (page 61).

D.4.3 Loss of life

To help your loved ones pay the mortgage and any debts, we can provide cover if you die because of an *injury* you suffer on your *journey*. Your claim must meet the conditions of cover below.

We pay your estate up to \$50,000 for each person. This payment is as well as any payments you get from the Accident Compensation Act 2001, any statutory benefits, or other insurances.



Conditions of cover

We only cover you if all the following apply:

- you're between 16 and 80 years old on the *date your insurance starts*;
- you died as a direct result of an *injury* you suffered on your *journey*;
- an *unexpected event* caused the *injury*; and
- your estate gives us a medical report that proves you died as a direct result of an *injury* you suffered on your *journey*.

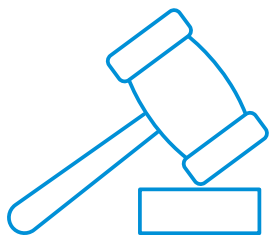
We're entitled to arrange a post-mortem examination at our cost.



What we won't cover

We won't cover any claim connected with:

- you dying because of an *illness*, even if the *illness* is a direct result of an *injury* you suffered on your *journey*;
- you dying more than 90 days after the date you were injured;
- you riding any motorbike, including two-wheel, three-wheel, and four-wheel bikes, and all-terrain vehicles; or
- anything under 'E. General exclusions – things we never cover' (page 61).

**D.5****Personal liability**

This part of the *policy* covers you if an *unexpected* event causes *injury* or damage for which you're legally liable to pay damages or compensation.

The good news is that we can cover you if your claim meets the conditions of cover below.

We cover you for damages, compensation, and legal expenses up to \$2,500,000 for each person.

We won't subtract an *excess* from claims we pay under this section.

Get our written permission before you admit any fault or liability

If something happens, don't panic. We're here to help. Whatever you do, don't admit any fault or liability before you've spoken to us and got our written agreement.

**Conditions of cover**

We only cover you if all the following apply:

- your claim is for an *unexpected event* that happened on your *journey*;
- you don't admit fault or liability to anyone before you've spoken to us and got our written agreement;
- the negligence happened on your *journey*;
- your negligence caused:
 - physical injuries to someone, or someone's death;
 - loss of, or damage to, property; and
- a New Zealand court has found you're legally liable.



What we won't cover

We won't cover any claims, costs, or losses connected with the following:

- owning, possessing, or using any kind of motor vehicle, moped, motorbike, boat, aircraft, or aerial device (including drones);
- owning or occupying land or buildings, unless you're using it as a temporary accommodation;
- loss to your own property, or property in your care, custody or control (for example, something you borrowed or rented from someone else);
- firearms;
- any work, occupation, business, or profession (see 'Work' in 'E. General exclusions – things we never cover' (page 61));
- your liability as an employer, or under a contract (unless you would have been liable if that contract didn't exist) Section E 65;
- your liability to any member of your immediate family or a person you're travelling with;
- legal costs for criminal proceedings;
- legal costs incurred by the other party that you may be ordered to pay
- anything you, or a *relevant person*, did that was malicious, intentional, or unlawful;
- a *relevant person's* physical injuries ;
- animals that you, or a *relevant person*, own, are caring for, or are in control of;
- acts of *terrorism*; or
- anything under 'E. General exclusions – things we never cover' (page 61).

**D.6****Rental vehicle excess**

We pay the non-refundable excess if the vehicle you're renting is stolen or damaged because of an *unexpected event* during your *journey*. Your claim must meet the conditions of cover on [page 58](#).

You can claim up to \$6,000 for each person. We won't subtract our own excess from claims we pay under this section.

Aa

This is not a replacement for rental vehicle insurance

Being insured for the rental vehicle excess does not mean you are covered for the total value of the vehicle, or the total cost of any damage done to it. You are only covered for the rental vehicle excess.

Examples of rental vehicle excess:

- your rental vehicle has an excess of \$2,000 on the rental agreement. If the vehicle is damaged due to an *unexpected event*, and the total cost to repair the damage is \$10,000, the vehicle-rental company will charge you an excess of \$2,000. Therefore, you can claim \$2,000; or
- your rental vehicle has an excess of \$5,000 on the rental agreement. If the vehicle is damaged due to an *unexpected event*, and the total cost to repair the damage is \$800, the vehicle-rental company will charge you an excess of \$800. Therefore, you can claim \$800.

This benefit covers the excess that you need to pay to the licensed rental vehicle company if your rental vehicle is stolen or damaged.



Conditions of cover

We only cover you if all the following apply:

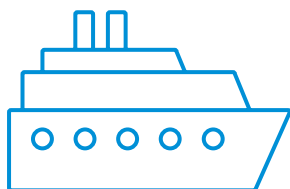
- you rented the vehicle from a licensed vehicle-rental company, and the vehicle is either:
 - a standard model motor vehicle or a motor home designed to carry no more than 8 people including the driver; or
 - a moped or motorbike with a maximum engine capacity of 200cc or 15kw output for electric models;
- you followed all terms of the vehicle's rental agreement. For example, we won't cover you if the person driving the rental vehicle is not a driver named on the rental vehicle agreement;
- the driver is named on your *Certificate of Insurance*;
- the driver followed the relevant laws, including driving laws and highway rules such as speed limits and blood alcohol limits; and
- you're driving the rental vehicle on a formed or paved road or carpark.



What we won't cover

We won't cover claims for any of the following:

- off-road driving;
- drivers who aren't named on your *Certificate of Insurance*;
- stolen vehicles, or damage caused while the vehicle was unattended, if the rental agreement is not in the name of someone named on your *Certificate of Insurance*;
- your liability for any damages, compensation, and legal expenses resulting from you driving a rental vehicle – this means we won't cover you under 'D. 5 Personal liability' (page 55);
- where the rental company should refund the excess you paid; or
- anything under 'E. General exclusions – things we never cover' (page 61).



D.7 Optional: Cruise cover

You can add optional cover to some of the benefits in this *policy* for *unexpected events* that happen when you take a cruise. By adding this cover, the relevant benefits and sub-limits of the *policy* apply. For example, if you need to make a claim under 'D. 1 Cancelling or changing your journey before you leave' (page 34), we will only pay up to the limit you selected when you purchased your *policy*.

Aa

What we mean by cruise

When we refer to a cruise, we mean travel by ship or boat that isn't solely for the purpose of transportation and involves staying on the vessel overnight in a cabin.

X

What we won't cover

We won't cover medical treatment or *evacuation* costs under this *policy*.

To get this optional cover, you must:

- choose the cruise option when you apply for cover ; and
- pay the extra premium.

Your claim must meet the conditions of cover on page 60, and the conditions of cover for the benefit you're claiming.

An *excess* may apply to this type of claim – it depends on which *excess* you have selected on your *policy* and which section of the *policy* you are claiming under. Your *Certificate of Insurance* shows the *excess* that applies.

**Conditions of cover**

We only cover your cruise-related claims if you meet the conditions below:

- you travel as a fare-paying passenger; and
- the cruise is run by a company that's licensed to operate a passenger carrying service, or is a tour operator.

**What we won't cover**

We won't pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following:

- if you're travelling on a cruise that includes an overseas destination;
- anything excluded under 'What we won't cover' in the benefit you're claiming; or
- anything excluded under 'E. General exclusions – things we never cover' (page 61).



E.

General exclusions – things we never cover

These general exclusions apply to the whole *policy*. These exclusions apply throughout your *period of insurance* – including before your *journey*, and while you're on your *journey*.

We won't cover any claims, costs, losses or liabilities that are in any way connected to the following.

Events out of your control

E.1

Biological or chemical

Anyone using, or threatening to use, biological or chemical materials, substances, or compounds to:

- harm people;
- kill people; and/or
- create public fear.

E.2

Governmental or official

A government or official authority's:

- directive;
- restriction;
- prohibition;
- quarantine; or
- detention.

Examples include a government or official authority:

- closing borders;
- declaring *pandemic* restrictions, such as a lockdown; and/or
- seizing items.

E.3

Natural event

For section 'D.1 Cancelling or changing your journey before you leave' on page 34, *natural events* that begin before the *date your insurance starts*.

For all other sections, *natural events* that begin before the *date your journey starts*.

A *natural event* is an event caused by natural processes of the earth. Some examples of *natural events* are:

- snowstorms;
- floods;
- wildfires;
- cyclones;
- tornadoes;
- volcanic eruptions;
- earthquakes; and
- tsunamis.

**Exception**

Cover for a *natural event* starts under your *policy* after the *natural event* has finished. For more information, read 'When you're covered for a natural event', on page 31.

E.4

Nuclear

Anyone using, or threatening to use:

- nuclear weapons and other nuclear materials;
- ionising radiation; and/or
- radioactive contamination from any nuclear waste or combusting nuclear fuel.

In this exclusion, combustion is any self-sustaining process of nuclear fusion or fission.

E.5

War and violence

Any:

- riot or civil commotion
- acts of foreseeable violence;
- acts involving military operations; and/or
- war, invasion, or civil war – whether it's declared or not.

**Exception**

We do cover riot or civil commotion if you've already left *home* before the commotion starts and you try your best to avoid it.

Travel and work

E.6

Aircraft crew member

Activity as a member of an aircraft crew.

E.7

Cruises

Cruises, including any of the following things:

- bookings for a cruise; and/or
- costs incurred on a cruise

You will only have cover as set out in '[D.7 Optional: Cruise cover](#)' (page 59).



Exceptions

We do provide cover if all the following apply:

- you chose the cruise option when you applied for the *policy*;
- you paid an extra premium; and
- you have cruise cover on your *Certificate of Insurance*.

E.8

Hitchhiking

This includes you picking up a hitchhiker or being a hitchhiker yourself.

E.9

Where you haven't paid a fare for air or sea travel

You while you're on one of the following as anything other than a fare-paying passenger:

- a *scheduled transport* service in the air or sea;
- a charter vessel that includes the crew and is working within coastal waters (waters that are 12 nautical miles, or 22.2 kilometres, from the coast); or
- a sightseeing air tour from one location back to that location.

You are a fare-paying passenger if any of the following apply:

- you bought a ticket for your air or sea travel;
- you're using Airpoints, or similar loyalty programme to travel; and/or
- you're travelling as part of a prize for a promotion or an employee incentive scheme.

E.10

Work

Work, including any occupation, business, profession, apprenticeship, voluntary work, work experience or consultancy, while you're on your *journey*.

**Exceptions**

We cover non-manual work which is any of the following:

- attending a work conference or business meeting;
- attending a trade fair;
- attending a business training course; or
- non-manual work based in an office.

Health and medical conditions

E.11

Medical conditions

Any of the following:

- sexually transmitted infections;
- travel exhaustion;
- travel against medical advice;
- you refusing to return *home* after our medical team believes you can safely return *home*; and/or
- having an elective or a cosmetic procedure or treatment, or related complications.

**Exceptions**

Conditions relating to HIV when it is a *covered condition*.

E.12

Medical treatment

Any of the following:

- medical or dental treatment or expenses you incur; and/or
- *evacuation*.

E.13 New medical conditions

A new medical condition that begins after the *date your insurance* starts but before the *date your journey starts*.

We also won't cover any deposits or payments you make after you become aware of any:

- changes to undiagnosed *pre-existing medical conditions*;
- new undiagnosed *illness* or *injury*;
- changes to *covered conditions*, including changes to the prognosis (unless an exception below applies); and/or
- newly *diagnosed illness* or *injury* (unless an exception below applies).



Exceptions

We do cover:

- a new medical condition that begins before the *date your journey starts* under 'D.1 Cancelling or changing your journey before you leave' (see page 34);
- changes to *covered conditions*, if we confirm the changes as a *covered condition*, see 'Changes to your health before you travel' (page 26); and
- any new *diagnosed illness* or *injury* if we confirm the changes as a *covered condition*, see 'Changes to your health before you travel' (page 26).

E.14 Pregnancy

Any of the following:

- common symptoms of pregnancy, such as breast tenderness, constipation, fatigue, frequent urination, heartburn and nausea;
- pregnancy after the 24th week of gestation;
- pregnancy up to the 24th week of gestation, when you knew about complications before the *date your insurance starts*, and/or
- medical treatment related to pregnancy.

E.15 Pre-existing medical condition

Any *pre-existing medical condition*, whether it's *diagnosed* or undiagnosed.



Exception

We cover a *pre-existing medical condition* if it's a *covered condition*.

E.16 Self-harm

You deliberately harming yourself, including suicide or attempted suicide, or if your self-harm causes an *illness* or *injury*.

Sports and activities (taking part and training)

E.17

Adventure activities

- Abseiling;
- black water rafting;
- bungee jumping;
- caving;
- hang gliding;
- land yachting;
- on-piste winter sports;
- outdoor rock climbing;
- parachuting;
- paragliding;
- parasailing;
- white water kayaking; and
- white water rafting.



Exception

We cover the above adventure activities when you're taking part with a licensed operator, following their safety instructions and wearing all required safety equipment.

E.18

Any sport or activity where you don't follow instructions

Any sport or activity where you don't follow any safety instructions of an appropriately qualified instructor, guide, or licensed operator.

E.19

Competing for money

Any *professional* or competitive sport where you can win money.

E.20

Extreme activities

Extreme activities, including, but not limited to:

- ATV and quad bikes;
- BASE jumping;
- hunting;
- kitesurfing;
- microlight flying;
- motor sports;
- off-piste winter sports;
- potholing;
- rodeo; and
- skydiving.

E.21

High altitude sports

Mountaineering, hiking, trekking, or tramping if any of the following apply:

- a reasonable person would use equipment (such as ropes or rock-climbing equipment) or oxygen;
- you're at an altitude of above 3,000 metres; and/or
- you're at an altitude of between 1,500 and 3,000 metres and you're climbing, or intend to climb (ascending or descending), more than 500 metres a day.

E.22 Ocean yachting

Ocean yachting.



Exceptions

We cover you if you're both:

- within 12 nautical miles, or 22.2 kilometres, of populated land; and
- in an area with access to telecommunication and medical services.

E.23 Professional sport

Any *professional* sport.

E.24 Underwater activities

Underwater activities that involve using artificial breathing equipment.



Exception

We cover you if you hold an open-water diving certificate, or you're diving with a qualified instructor.

You putting yourself in danger

E.25 Alcohol, solvents, and drugs

Any of the following:

- you being under the influence of alcohol, solvents, or drugs – including your conduct while under their influence; and/or
- addiction to alcohol, solvents, or drugs.



Exception

We cover you if you used a drug that a *doctor* gave or prescribed to you and took that drug as directed by the *doctor*.

E.26 Illegal activities

Your involvement in an illegal activity.

E.27

Personal safety

You intentionally or recklessly risking any of the following:

- your personal safety; and/or
- the safety of your baggage or personal items.

**Exception**

We cover you if you risked your personal safety when trying to save someone's life.

E.28

Prostitution

Prostitution, including using or providing prostitution services.

E.29

Scams and fraud

Any scam or fraud that you could have reasonably anticipated or avoided.

E.30

Unknown people

You inviting anyone to your accommodation, or you visiting a stranger's accommodation.

Other

E.31

Animals

An animal that belongs to you or a *relevant person*.

**Exception**

We do cover animals that belong to you under 'D.2.4 Pet services' (see page 41).

E.32

Consequential loss

Any consequential loss. A consequential loss is a secondary or indirect loss, such as:

- loss of income;
- loss of value;
- loss of use;
- loss of benefits, including:
 - loss arising from using frequent flyer points or similar loyalty programmes (unless an exception below applies); and/or
 - benefits that are part of a prize for a promotion or an employee incentive scheme.

Example of consequential loss

Justin, an amateur photographer, is travelling to his friends' wedding in Queenstown. His friends have offered to pay him \$1,000 to take photos of their special day. While getting off the plane, Justin drops his camera.

While Justin can make a claim for his camera, he cannot take the wedding photos for his friends. He cannot make a claim for the \$1,000 his friends had offered to pay him, or the cost of hiring a different photographer, because these are consequential losses.

**Exceptions**

We may cover loss from using frequent flyer points or similar loyalty programmes under:

- 'D.1 Cancelling or changing your journey before you leave' (see page 34); and
- 'D.2 Changes to your journey once you have left' (see page 38).

E.33**Non-financial loss**

Non-financial losses. This includes losing the ability to enjoy or use something.

E.34**Our instructions**

You if you haven't followed both:

- our instructions; and
- instructions from *Southern Cross Emergency Assistance*.

E.35**Period of insurance**

Any *unexpected event* outside your *period of insurance*.

E.36**Prepaid costs**

Any part of an unused, prepaid cost that you didn't pay, and was for someone who isn't named on your *Certificate of Insurance*.

For example, say you and someone who isn't on your *Certificate of Insurance* pay \$100 each to go on a guided tour. If an *unexpected event* meant the tour was cancelled, we'll only cover the \$100 you paid.

E.37

Relationships

A divorce, or a personal or family relationship that's broken down.

**Exceptions**

We cover you if both of the following apply:

- you have experienced family violence, or family violence has affected a child in your care; and
- cancelling *travel arrangements* is necessary to protect you, the child, or both, from further family violence.

To support your claim, you need to send us either:

- a protection order, police safety order, or a relevant police or court document; or
- a letter or email supporting your claim from one of the following:
 - a domestic violence support service;
 - a *doctor*;
 - an Oranga Tamariki social worker;
 - a school principal or social worker; or
 - a letter of evidence witnessed by an authorised person, like a justice of the peace.

Aa

Definition of family violence

In this *policy*, family violence means physical, sexual, psychological, or financial abuse, or other behaviours that have any of the following affects:

- controlling another person in a family relationship;
- making another person in a family relationship feel afraid, threatened, or intimidated; and/or
- causing another person in a family relationship cumulative harm – this includes harm to children who are exposed to family violence.

This definition is in line with the Family Violence Act 2018.

A family relationship can be any of the following:

- intimate *partners* or ex-partners;
- family or whānau relationships;
- any two people with a close personal relationship; and/or
- any two people who normally share a household, such as flatmates.

E.38

Services from friends and family

Services, such as accommodation or transport, that you paid a family member or friend for.



F.

Definitions – words with specific meanings

This section explains the definitions of specific terms in this *policy*.

Words or phrases with specific meanings are in italics. In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our'; and
- 'you', 'your', and 'yourself'.

To improve the readability of this document, they have not been put in italics.

These definitions apply to the singular and plural variations of each term and their contractions.

Certificate of Insurance

The certificate we email to you confirming that you have this *policy*. The certificate sets out the following.

The latest certificate detailing the cover you have bought, including any options you have bought. The certificate also shows the *period of insurance*. We email the certificate to the main policyholder to confirm we have issued a *policy* to you.

Your *Certificate of Insurance* also refers to cover for any *pre-existing medical conditions*. Your medical assessment has more information about that cover.

Covered condition

A *health condition* that we've confirmed that we cover on your *Certificate of Insurance* or on an *Endorsement to your policy*.

For us to cover a *health condition*, you must tell us about it and pay any extra premium we may charge.

> [Learn more on page 24.](#)

Cover for a *health condition* only applies to the person you told us had the *health condition* when you applied for the cover.



Covered conditions can include:

- *pre-existing medical conditions*;
- changes to your *covered condition* (including, but not limited to, any change in the prognosis of a *covered condition*); and/or
- new *illnesses* or injuries that develops between the *date your insurance starts* and the *date your journey starts*.

This *policy* does not cover medical treatment or *evacuation* costs, including costs for pregnancy and childbirth.

Date your insurance ends

The *date your journey ends*. However, if an *unexpected event* delays your return *home* past that date, and we are covering that event, the *date your insurance ends* is the date and time we tell you to return *home*. The limits of this *policy* apply.

Date your insurance starts

The date and time we accept your payment for this *policy*.

Date your journey ends

Whichever is earliest:

- the date on your *Certificate of Insurance*, or *Endorsement to your policy*; or
- the date and time you return *home*.

Date your journey starts

Whichever is latest:

- the date on your *Certificate of Insurance*, or *Endorsement to your policy*; or
- the date and time you leave your *home*.

Dependent children

Your children, stepchildren, foster children, and grandchildren who are under 21 years old at the *date your insurance starts* and are not in full-time employment.

Diagnosed

Where a medical professional has confirmed you have a medical condition, and named that condition.

Doctor

Someone that all the following apply to:

- they have a current practising certificate;
- they're following any restrictions the Medical Council of New Zealand (MCNZ) placed on them; and
- their scope of practice is relevant to the applicable healthcare service.

Endorsement to your policy

A written change to your existing travel insurance contract with us that changes the terms of the original *policy*.

Epidemic

Epidemic means an *illness* which has been declared, announced or notified as an *epidemic* or public health emergency of international concern by the U.S. Center for Disease Control and Prevention, the World Health Organization or the Government of New Zealand.

Evacuation

The act of transporting you after you suffer an *injury* or *illness*, including by:

- air ambulance;
- stretcher repatriation;
- helivac;
- hospital to hospital transfer; or
- long-distance road ambulance.

Excess

The amount we subtract from claims we pay where an *excess* applies. You select the amount of *excess*, and your *Certificate of Insurance* shows this amount.

Existing condition of a relevant person

A *relevant person's* medical or physical conditions, symptoms, or circumstances that, before the *date your insurance started*, they had sought, received, or been recommended:

- advice;
- care;
- treatment;
- medication; and/or
- medical attention.

Financial collapse

Any of the following applying to a service provider you're relying on for your *journey*:

- it's not able to pay its debts as they fall due for payment in the ordinary course of business;
- it stops its normal business operations;
- it has not paid another service provider whose services you are relying on;
- it's placed in receivership or liquidation; and/or
- it becomes subject to statutory management.

Fit to travel

You have no *illness* or *injury* that would stop you from taking your planned *journey* and using the same types of services you originally bought.

Health condition

An *illness* or *injury*.

Health symptom

A sign or symptom of an *illness* or *injury*.

Home

The residence in New Zealand where you usually live.

Illness

Any:

- conditions (such as physical, mental, dental, pregnancy, and chronic conditions) ;
- sicknesses; and/or
- diseases.

Immediate family

Anyone who is your:

- *partner*;
- fiancé or fiancée;
- parent, stepparent, or parent-in-law;
- sibling or sibling-in-law;
- child, stepchild, foster child, or child-in-law ;
- niece or nephew; or
- grandparent or grandchild.

Injury

Any physical or mental damage or harm caused by an accident or assault.

Journey

Your time away from *home*, which begins on the date and time you leave your *home* for a destination and stops on the date and time you return to your *home*.

Natural event

An event caused by natural processes of the earth. Some examples of *natural events* are:

- snowstorms;
- floods;
- wildfires;
- cyclones;
- tornadoes;
- volcanic eruptions;
- earthquakes; and
- tsunamis.

Non-dependent children

Any child who is under 18 years old and doesn't meet our definition of a *dependent child* (see [page 73](#)).

Pandemic

Pandemic means an illness which has been declared, announced or notified as a *pandemic* or public health emergency of international concern by the U.S. Center for Disease Control and Prevention, the World Health Organization or the Government of New Zealand.

Partner

Someone you've lived with continuously for at least three months before the *date your journey starts* that you're either:

- legally married to; or
- living with in a relationship equivalent to marriage.

Period of insurance

The time from the *date your insurance starts* to the *date your insurance ends*.

Policy

The contract of insurance between you and us. The *policy* consists of all the following.

- this *policy* wording;
- your latest *Certificate of Insurance*;
- your medical assessment; and
- any special terms and conditions we've sent you (including any *Endorsement to your policy*) to confirm any addition or variation of your *policy*.

Pre-existing medical condition

Any *illness, injury, or health symptom* to which all the following apply:

- You were aware of the *illness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been aware of it before the *date your insurance starts*;
- in the three years before the *date your insurance starts*, any of the following applied.:
 - you sought or received medical help;
 - someone recommended you seek or receive medical help;
 - a reasonable person would have sought or received medical help; and/or
 - you were waiting for medical help.

In this definition, 'medical help' means any of the following:

- advice from a health professional;
- tests, investigations, or specialist consultations;
- care, treatment, or medical attention, including surgery; and/or
- medication or a script for medication.

An *illness, injury, or health symptom* doesn't need a medical diagnosis to count as a pre-existing condition.

Professional

Any activity for which participants are paid for their performance, as opposed to amateur activities.

Relevant person

Anyone who isn't named on your *Certificate of Insurance* and who is one of the following:

- a member of your *immediate family*;
- your *travelling companion*; and/or
- a person directly related to the primary purpose of your *journey*.

Scheduled transport

Air, rail, sea, or road transport that is both:

- run by an established and licensed passenger-carrying service, tour operator, or public transport service; and
- providing regular, *scheduled transport* for fare-paying passengers.

Southern Cross Emergency Assistance

The organisation that provides you with emergency assistance services.

Special event

A wedding, funeral, conference, concert, show, festival, or sporting event.

Specified

Valuables for which you pay an extra premium to list on your *Certificate of Insurance*.

We cover *specified* items up to the limits in the table on [page 9](#).

Terminal condition

A medical *illness*, disease, or condition that's likely to result in death and that a *doctor* has given a terminal prognosis.

Terrorism

Any act, or preparation for 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.

Travel arrangements

Reasonable costs for the following on your journey.

- *scheduled transport*;
- accommodation;
- airport parking;
- airport transfers;
- rental vehicle hire and fuel costs;
- event tickets; and
- tours

Where the *travel arrangement* is additional (not pre-paid unused), it must be essential.

Travelling companion

Anyone that all the following applies to.

- they're not named on your *Certificate of Insurance*;
- they're travelling with you on your *journey*; and
- your travel depends on them.

Unexpected event

Something that happens during your *period of insurance* and is all the following.

- sudden, unforeseeable, or unintended;
- outside of your control; and
- something you could not have reasonably expected or avoided.

Unspecified

The items you don't tell us about when you apply for this *policy* – we cover these items up to the limits in the table on page 10.

We, us and our

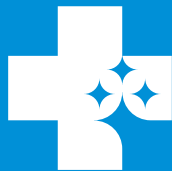
Southern Cross Travel Insurance

You, your and yourself

The insured people named on the *Certificate of Insurance*.



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**Southern Cross
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