


Domestic cover



Travel insurance

Effective 09 September 2021





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IMPORTANT MATTERS

Thanks for putting your trust in us to help look after your travel insurance.

This document is Our Domestic Travel Insurance Policy Wording. Our Comprehensive Plan provides higher limits and extended benefits while the Cancellation Only Plan provides cover for cancellation costs only and has a lower policy limit.

If You are travelling on a Cruise (refer to the **DEFINITIONS** section to check what We mean by Cruise), You must purchase the Comprehensive Plan and add the Cruise Pack if You wish to have cover under any section of this policy for claims directly or indirectly caused by or arising from Your Cruise.

This policy is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622 and underwritten by Tower Limited.

Who is eligible to purchase a policy?

You are eligible to purchase a policy if You meet the following criteria:

You have a Home in New Zealand and You:

- a) are a New Zealand Resident or Temporary Resident; and
- b) You purchase Your policy before starting Your Journey; and
- c) Your Journey will start and end in New Zealand; and
- d) You intend to return to Your Home after Your Journey.

If requested, You will need to prove Your eligibility by providing any of the following:

- a) a copy of Your passport;
- b) New Zealand residency documents;
- c) a copy of Your current visa; or
- d) other official documents confirming Your right to reside in New Zealand.

What we will pay

In consideration of the payment of the premium, We agree to indemnify You in the manner and to the extent set out in this document. This document, the Certificate of Insurance and any written confirmation issued by Us extending or limiting cover form Your insurance contract.

We will pay claims up to the Maximum Benefit amounts shown in the Schedule of Benefits, depending on whether You have elected to purchase the Comprehensive Plan or the Cancellation Only Plan. Your Certificate of Insurance states the type of Plan You have purchased.

The policy limits apply per Insured Person and are stated in New Zealand Dollars. Policy benefits for Dependent Children will be shared within the policy limits of Insured Person(s).

Please read this Policy Wording carefully and note the exclusions in each section along with the **GENERAL EXCLUSIONS** to ensure that You understand the cover provided by Us.

If You need any clarification on Your cover or the Policy Wording please contact Our Customer Care Team on Toll Free **0800 800 048**.

Insured

The insured(s) under this policy is the person or persons named on the Certificate of Insurance. In this document, the insured is also referred to as "You" or "Your".

Dependent Children travelling with an Insured Person are covered at no additional charge.

Period of insurance

Your policy commences once a Certificate of Insurance has been issued to You and the required premium is paid. The period of insurance for all policies continues until the expiry date shown on Your Certificate of Insurance or until You return to Your Home, whichever is the earlier date.

Excess

An excess, as stated in Your Certificate of Insurance, will be deducted from Our settlement if You make a claim (unless a higher excess has been imposed on Your cover by Us and confirmed to You in writing). The excess applies under this policy to each separate event giving rise to a claim. There will be no excess deducted if You have purchased the Comprehensive Plan and paid the additional premium for a No Excess policy. This will be shown on Your Certificate of Insurance.

Emergency Assistance

If during Your Journey You are to be hospitalised, require evacuation or repatriation services, need to make alternative travel or accommodation arrangements or have lost Your Personal Baggage, please notify Us as soon as possible.

We provide Our customers with easy access to Our 24 hour Emergency Assistance service.

A single call will put You directly in touch with a travel insurance specialist who will be able to assist You and confirm cover available under Your policy. You will be advised of any steps You will need to follow in claiming under Your policy.

Call Us toll free on **0800 800 048** between the hours of 8.30am to 5pm NZST, Monday to Friday.

After hours and on weekends, call Us reverse charge through the telephone operator: **+64 9 486 6868**.

Pre-existing Medical Conditions

It is important to understand that Pre-existing Medical Conditions cannot be covered under the Cancellation Only Plan.

If You have purchased the Comprehensive Plan, Your Pre-existing Medical Conditions may be covered automatically if they meet certain criteria. Refer to the **PRE-EXISTING MEDICAL CONDITIONS** section of this policy for more information.

Cover for Pre-existing Medical Conditions which are not automatically covered may be available for an additional premium following a medical assessment. If You have any queries on this, You can contact Our Customer Care Team on **0800 100 124**.

Correctness of statements and fraud

If any claim under this policy is in any respect fraudulent, or if any false declaration is made or false or incorrect information is used in support of any claim, then We can, at Our sole discretion, not pay Your claim and cancel Your cover under this policy from the date that the incorrect statement or fraudulent claim was made.

Duty of disclosure

When You apply for insurance or alter this policy, You have a duty at law, to disclose to Us all material facts. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information You may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal conviction subject to the Criminal Records (Clean Slate) Act 2004;
- if another insurer has cancelled or refused to

insure or renew insurance, has imposed special terms, or refused any claim;

- any insurance claim or loss made or suffered in the past.

These examples are a guide only. If there is any doubt as to whether any particular piece of information needs to be disclosed, this should be referred to Us.

If You fail to comply with Your duty of disclosure it may result in:

- this policy being avoided retrospectively with the effect that the policy never existed;
- this policy being cancelled;
- the amount We pay if You make a claim being reduced; or
- Us refusing to pay a claim.

Change of circumstances

During the period of insurance, You must tell Us immediately of any material change in the circumstances surrounding the subject matter of this insurance that:

- increases the risk We are insuring, or
- alters the nature of the risk We are insuring.

Once You have told Us, We may immediately change the terms of this policy or cancel it. If You fail to tell Us, We may apply these changes retrospectively from the date You ought to have reasonably told Us.

Cancelling this policy

We may cancel this policy in the following circumstances only, by giving You 14 days prior notice by email sent to Your last known email address supplied to Us:

- a) If You fail to comply with Your duty of utmost good faith;
- b) If You fail to comply with a provision of this policy, including a provision relating to the payment of the premium;
- c) If You make a fraudulent claim under this policy.

Cooling-off period

If You are not completely satisfied with the extent of cover provided by this policy You may cancel this policy within 14 days after You are issued with Your Certificate of Insurance. You will be given a full refund of the premium You have paid, provided You have not started Your Journey and You do not wish to make a claim or exercise any other right under the policy.

Extension of the period of insurance

If there is a delay outside of Your control:

1. where You are required to suspend Your Journey on the advice of a Registered Medical Practitioner; or

2. to any vehicle, vessel or aircraft in which You are travelling as a ticket holding passenger which results in Your homeward Journey not being completed during the period of insurance;

This policy is extended by up to 3 months to allow You to complete Your Journey by the next available and convenient transportation.

Jurisdiction and Choice of Law

This policy is governed by and construed in accordance with the laws of New Zealand and You agree to submit to the exclusive jurisdiction of the courts of New Zealand. You agree that it is Your intention that this Jurisdiction and Choice of Law clause applies.

Limitation of cover

Notwithstanding anything contained in this Policy Wording We will not provide cover nor will We make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would expose Us to or violate any applicable trade or economic sanction or any law or regulation.

Fair Insurance Code

Tower is a member of the Insurance Council of New Zealand and adheres to the Fair Insurance Code, which provides You with assurance that We have high standards of service to Our customers. A copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website: www.icnz.org.nz/fair-insurance-code.

Dispute Resolution Process

If You have a complaint or dispute in relation to this insurance, or the services of Allianz Partners or Our representatives, please call Us on **0800 800 048** or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33–313, Takapuna, Auckland 0740, New Zealand, or email Your complaint to DisputeResolution@allianz-assistance.co.nz. We will attempt to resolve the matter in accordance with Our Internal Dispute Resolution procedure.

We are registered by law with an independent, external dispute resolution scheme. To obtain a copy of Our External Dispute Resolution process, please contact Us.

If Your complaint or dispute is not satisfactorily resolved, We will provide You with information on Our External Dispute Resolution provider.

Privacy Notice

To arrange and manage your insurance and provide you with our services, we (in this Privacy Notice "we", "our" and "us" means AWP Services New Zealand Limited trading as Allianz Partners of Level 3, 1 Byron Avenue, Takapuna, Auckland, and our agents) collect, store, use and disclose your personal information including sensitive information. We usually collect it directly from you but also from others (including those authorised by you such as your family members, travelling companions, your doctors, hospitals, and other persons whom we consider necessary including our agents). We are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations. Personal information we collect includes, for example, your name, address, date of birth, phone number, email address, medical information, passport details, bank account details, as well as other information we collect when you visit our website such as your IP address and online preferences.

You consent to us and any other parties to whom we may disclose your personal information referred to below to collect, use and disclose any personal information provided to us for insurance related and marketing purposes. This may include (without limitation) collecting, using and disclosing such personal information:

- a) to evaluate and arrange your insurance, administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing, investigating claims and screening to comply with economic sanctions obligations;
- b) for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties and fraud investigations; and
- c) for other purposes with your consent or where authorised by law.

We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing. Sensitive information may include, for example, information about your health and pre-existing medical conditions, genetics and membership of any professional associations or groups.

You authorise us to disclose your personal information to other policyholders insured under the policy, the insurer, Tower Limited, recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, , claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage (including "cloud storage") and

data handling providers, transportation providers, legal and other professional advisers, your agents, broker and travelling companions, your travel group leader if you travel in a group, your employer if you have a corporate travel policy, your bank if you have bank credit card insurance, the Insurance Claims Register and our related and group companies. Such recipients and third parties may collect, hold, use and disclose your personal information (including sensitive information) for the purposes set out in this Privacy Notice. Some of these third parties may be located in other countries including in Australia, Europe, Asia, Canada or the USA. We will use reasonable endeavours to ensure people we disclose your personal information to outside New Zealand are required to protect it in a way that provides comparable safeguards to those set out under New Zealand privacy law, such as via contractual data protection obligations, our group binding corporate rules or because they are subject to laws of another country with comparable protections. However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law.

Where permitted by law or with your consent, we and other parties to whom we may disclose your personal information may contact you with offers of products or services (from us, our related companies, as well as offers from parties who we have business arrangements with such as Tower Limited) that we consider may be relevant and of interest to you (including insurance products). This could be via telephone, post, electronic messages (including email) online or via other means. You can withdraw your consent at any time if you no longer wish to receive marketing material or promotional offers from us or our related companies and parties we have business arrangements with by calling our Contact Centre on 0800 800 048. If you do not agree with the matters set out in this Privacy Notice or will not provide us with personal information, we may not be able to provide you with our services or products, process your application, issue you with a policy or process your claims. We will not retain your personal data for longer than is necessary for the purposes for which it may be lawfully used.

You can: (1) seek access from us to your personal data and ask us about its origin, the purposes of the processing, and the parties to whom it may be disclosed; (2) correct and update your personal information held by us (subject to the provisions of applicable privacy legislation), and (3) ask us for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted. Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate

interest), you may withdraw your consent at any time. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law.

When you provide personal information to us about other individuals, we rely on you to have first obtained each of those individuals' consent, and have made them aware of the matters set out in this Privacy Notice.

If you have a request or complaint concerning your personal information or about our Privacy Notice, please contact: Privacy Officer, Allianz Partners, P.O. Box 33 313, Takapuna, Auckland 0740 or email us at AzPNZ.Privacy@allianz-assistance.co.nz. For urgent assistance please call our Contact Centre on 0800 800 048. You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint.

For more information about our handling of personal information, including further details about access, correction and complaints, please visit our website at www.allianzpartners.co.nz and click on the Privacy Policy link.

Privacy Act and the Insurance Claims Register (ICR)

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Ltd (ICR), PO Box 474, Wellington. This policy is issued to You on the condition that You authorise Us to place details of any claims made against this policy on the database of ICR, where they will be retained and be available for other insurance companies to inspect.

You also authorise Us to obtain from ICR personal information about You that is (in Our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of applicable privacy legislation.

DEFINITIONS

When the words below are used in this insurance policy they shall have the meanings detailed below.

Close Relative

Means Your spouse, de facto partner, civil union partner, fiancé(e), parent, parent-in-law, step parent, child, step child, foster child, son and daughter-in-law, sibling, brother and sister-in-law, half or step brother or sister, grandparent, or grandchild.

Complications

Means any secondary diagnosis, occurring prior to, during the course of, concurrent with, or as a result of, pregnancy which may adversely affect the pregnancy outcome, or, in relation to any Pre-existing Medical Condition.

Cruise

Means any voyage which You, as a paying passenger, take for leisure on-board a boat or ship for at least 1 night, travelling within:

- a) any territory of New Zealand; and/or
- b) international waters but not destined for any country, or the territory of any other country other than New Zealand.

Dependent Children

Means Your children or grandchildren aged under 18, accompanying You on the Journey, who are not in full-time employment, and who are named on Your Certificate of Insurance.

Epidemic

Means the sudden development and rapid spreading of a contagious disease in a region where it developed in an endemic state or within a previously unscathed community.

Home

Means Your usual place of residence in New Zealand.

Injury

Means an external or internal bodily Injury caused solely and directly by violent, accidental, external and visible means.

Insured Person

Each person named on the Certificate of Insurance who has paid a full premium.

Journey

Means from when You leave Your Home in New Zealand until You return to Your Home in New Zealand, or for one way travellers the expiry date as shown on Your Certificate of Insurance.

Mental Illness

Means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

Pandemic

Means a form of an Epidemic that extends throughout an entire continent.

Personal Baggage

Means Your suitcases, trunks and similar containers including their contents and articles worn or carried by You. It does not mean or include any business samples or items that You intend to trade, passport or travel documents, cash, bank notes, currency notes, cheques, negotiable instruments, electronic data, software, intangible assets, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, mechanically propelled vehicles, unmanned vehicles, hired items or any other item listed as excluded on Your Certificate of Insurance.

Physiotherapist

Means a qualified therapist registered with the Physiotherapy Board of New Zealand at the time treatment was sought.

Pre-existing Medical Condition

Means:

1. Any physical defect, infirmity, existing or recurring illness, Injury, disability or Mental Illness of which You, or the person due to whom You are claiming, are aware of.
2. Any medical condition for which You, or the person due to whom You are claiming have had or received a medical examination, consultation, treatment, investigation and/or medication in the 12 months prior to the date Your policy was issued.

Public Place

Means any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.

Public Transport

Means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a license for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

Reasonable

Means:

- a) For medical, hospital, dental or funeral expenses, the standard level of care given in New Zealand; and
- b) For all other covered expenses, a level comparable to the same nature and class as booked or as You would have intended to book for the rest of Your Journey;

in each case as determined by Us.

Registered Medical Practitioner

Means a qualified doctor or dentist, other than You, a Travelling Companion, someone You work with, or a Close Relative, holding the necessary certification in the country in which they are currently practising.

Resident

Means someone who is a New Zealand citizen or someone who holds a valid New Zealand residence class visa.

Temporary Resident

Means someone who holds a temporary visa or permit which allows them to access all publicly funded health and disability services in New Zealand on the same financial basis as a Resident.

Travelling Companion

Means a person with whom You have made arrangements before Your policy was issued, to travel with You for at least 75% of Your Journey.

Unattended

Means leaving Your Personal Baggage and effects:

- i. with a person who is not named on Your Certificate of Insurance or who is not a Travelling Companion or who is not a Close Relative; or
- ii. with a person who is named on Your Certificate of Insurance or who is a Travelling Companion or who is a Close Relative but who fails to keep Your Personal Baggage and effects under close supervision; or
- iii. where they can be taken without Your knowledge; or
- iv. at such a distance from You or outside of Your line of sight, that You are unable to prevent them from being taken.

Uninhabitable

Means Your Home no longer has a functional bathroom or kitchen, or is unsafe or impractical to live in as determined by Us, or by government or local authorities.

We, Us, Our

Means Tower Limited acting through AWP Services New Zealand Limited trading as Allianz Partners.

You, Your

Means each person named on the Certificate of Insurance.

SCHEDULE OF BENEFITS

The Schedule of Benefits sets out a summary only of the cover that is provided under each Plan and the most We will pay in total for all claims under each section.

IMPORTANT - PLEASE NOTE:

A maximum total limit applies for all claims by all Insured Persons under certain sections and other limits, sub-limits, conditions and exclusions apply. All costs and expenses must be Reasonable. Terms, conditions, limits and exclusions apply as set out in the Policy Wording. Benefits are per Insured Person and the benefits limits are shared for Dependent Children.

| SECTION 1: CANCELLATION / TRAVEL DISRUPTION BENEFITS | | Maximum Benefits | |
|---|--|--------------------|-------------------|
| Plan: | | Comprehensive | Cancellation Only |
| 1.1 Cancellation of Journey*^ | | \$15,000 | \$600 |
| 1.2 Additional Expenses* | | \$15,000 | Nil |
| 1.3 Alternative Transport Expenses | | \$5,000 | Nil |
| 1.4 Travel Delay Expenses* | | \$2,000 | Nil |
| 1.5 Epidemics and Pandemics* | | \$15,000 | \$600 |
| SECTION 2: MEDICAL BENEFITS | | Maximum Benefits | |
| Plan: | | Comprehensive | Cancellation Only |
| 2.1 Medical Expenses* | | \$2,500 | Nil |
| 2.2 Emergency Dental Expenses | | \$1000 | Nil |
| 2.3 Funeral Expenses | | \$5,000 | Nil |
| SECTION 3: TRAVEL ACCIDENT BENEFITS | | Maximum Benefits | |
| Plan: | | Comprehensive | Cancellation Only |
| 3.1 Accidental Death or Permanent Disablement | | \$15,000 | Nil |
| SECTION 4: PERSONAL BAGGAGE BENEFITS | | Maximum Benefits | |
| Plan: | | Comprehensive | Cancellation Only |
| 4.1 Personal Baggage* (Limit for each individual item or set of items) | | \$6,000 \$1,000 | Nil |
| 4.2 Emergency Baggage* | | \$450 | Nil |
| SECTION 5: RENTAL VEHICLE EXCESS | | Maximum Benefits | |
| Plan: | | Comprehensive | Cancellation Only |
| 5.1 Rental Vehicle Excess | | \$6,000 | Nil |
| SECTION 6: PERSONAL LIABILITY | | Maximum Benefits | |
| Plan: | | Comprehensive | Cancellation Only |
| 6.1 Personal Liability | | \$250,000 | Nil |

*Sub-limits apply - please read this Policy Wording in full for details.

^You only have cover under **Section 1.1d** if You purchased the Comprehensive Plan.

Pre-existing Medical Conditions

IMPORTANT

Cancellation Only Plan

There is no cover for Pre-existing Medical Conditions under the Cancellation Only Plan.

Comprehensive Plan

There is limited cover for Pre-existing Medical Conditions under the Comprehensive Plan.

To understand what We mean when We use the phrase "Pre-existing Medical Condition" in this Policy Wording, You must check the definition in the **DEFINITIONS** section. You should also check the **GENERAL EXCLUSIONS** section of this policy, and any exclusions which specifically apply to **Section 2 (Medical Benefits)**.

Some Pre-existing Medical Conditions are covered automatically under the Comprehensive Plan.

Cover for Pre-existing Medical Conditions which are not automatically covered may be available following Your completion of an online medical assessment during the application process for this policy.

(i) Some medical conditions are not covered under any circumstance.

These include, but are not limited to, any conditions where You are awaiting surgery, or You are on a waiting list for surgery, and any signs and symptoms You have had that You have not sought a medical opinion or received a diagnosis for.

You must check the **GENERAL EXCLUSIONS** section of this Policy Wording for details of conditions which cannot be covered.

(ii) Pre-existing Medical Conditions that are not automatically covered

You are not automatically covered for any Pre-existing Medical Condition that relates to:

- Your heart (excluding hypertension);
- Your brain;
- a transplanted organ (including stem cell transplants);
- renal failure;
- thinning of the bones (osteoporosis);
- a lung condition (excluding asthma), due to which You are permanently limited by shortness of breath or diagnosed as cystic fibrosis
- cancer;
- an aneurysm, blood or lung clots including stroke transient ischaemic attack (TIA);
- insulin dependent diabetes;
- major allergic reactions;
- back problems if You have had spinal surgery;

- surgery involving any joints;
- Mental Illness;
- sexually transmitted disease AIDS, HIV or related conditions.

Cover for the conditions listed in part (ii) *may* be available following a medical assessment during the application process. If cover is approved by Us, You may be required to pay an additional premium and written confirmation of cover will be provided to You.

(iii) Pre-existing Medical Conditions that are automatically covered

If You have purchased the Comprehensive Plan and Your Pre-existing Medical Condition meets the below criteria You are automatically covered for the Pre-existing Medical Condition.

You do not need to contact Us for approval if:

- a) Your Pre-existing Medical Condition is stable and well controlled and Your treatment (including medication) has not changed in the 12 months prior to the date Your policy was issued; and
- b) Your Pre-existing Medical Condition is not an ongoing or chronic condition for which You have received treatment at a hospital in the 5 years prior to the date Your policy was issued; and
- c) You have not had surgery or hospital treatment for the condition in the 12 months prior to the date Your policy was issued; and
- d) Your Pre-existing Medical Condition is not described in part (i) or in part (ii) as a Pre-existing Medical Condition that You need to contact Us about or which cannot be covered under this policy.

If You are in any doubt as to whether Your Pre-existing Medical Condition is covered please contact Us on **0800 100 124**.

GENERAL EXCLUSIONS

General Exclusions apply to each section of this policy. You must also check each section of this policy for other exclusions which apply specifically to each section.

This policy does not cover any loss, damage, liability, death or incapacity directly or indirectly caused by or arising from any of the following:

1. **Pre-existing Medical Conditions**
 - a) Your Pre-existing Medical Condition(s), or any Complications attributable to those condition(s) unless the condition(s) are described as being covered automatically under this policy or accepted by Us in writing following a medical assessment and payment of any additional premium;
 - b) Pre-existing Medical Condition(s) of Your Travelling Companion or any Complications attributable to those condition(s);
 - c) Pre-existing Medical Condition(s) of Your Close Relatives or any Complications attributable to those condition(s), except as specified under **Section 1.1 d).**
2. **Medical signs and symptoms**

Any physical or mental signs or symptoms that You were aware of, or a reasonable person in Your circumstances would have been aware of, before cover commenced, and:

 - a) You had not sought a medical opinion regarding the cause; or
 - b) You were currently under investigation to define a diagnosis; or
 - c) You were awaiting specialist opinion.
3. **Travelling against medical advice**

You travelling against the advice of a Registered Medical Practitioner.
4. **Travelling for medical or dental treatment**

You travelling with the intention of obtaining medical or dental treatment.
5. **Elective and cosmetic treatment**

Elective or cosmetic surgery, and/or treatment received by You or Your Travelling Companion during Your Journey.
6. **Sexually transmitted diseases**

Sexually transmitted diseases contracted during Your Journey.
7. **Pregnancy and childbirth**

Pregnancy or childbirth (except for unforeseen medical Complications or emergencies up to and including the first 28 weeks of Your pregnancy).
8. **Addiction to drugs or alcohol**

A therapeutic or illicit drug or alcohol addiction.
9. **Under the influence of drugs and alcohol**

You being under the influence of any intoxicating liquor, drugs or substances except a drug prescribed to You by a Registered Medical Practitioner, and taken in accordance with their instructions.
10. **Medication or treatment started before Your Journey commenced**

The cost of medication You were using at the time the Journey began or the cost for maintaining a course of treatment You were on prior to the start of the Journey.
11. **Abortion, suicide and self-inflicted illness or Injury**

Your self-inflicted illness or Injury, or Your suicide or You undergoing an abortion where it is not deemed medically necessary to do so by a Registered Medical Practitioner.
12. **Domestic pets**

Your domestic pet or farm/lifestyle animal.
13. **Persons in Your accommodation**

Any person You have invited into Your accommodation premises.
14. **Loss of enjoyment or income**

Any consequential loss, loss of enjoyment or loss of income.

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| 15. | Reducing Your loss | You not doing everything You can to reduce any loss as much as reasonably possible. |
| 16. | Risking Your safety | You intentionally or irresponsibly acting in a way that poses a risk to Your safety or the safety of Your Personal Baggage unless You do so in an attempt to protect the safety of a person or to protect property. |
| 17. | Things You were aware of | Anything which You were aware of, or of which a reasonable person in Your circumstances ought to have been aware of at the time You purchased Your policy, that would give rise to You making a claim. |
| 18. | Government regulations and illegal acts | You or Your Travelling Companion breaching any government prohibition or regulation, including visa requirements or intentionally acting illegally, or any travel that is prevented or limited by legislation, government or court order. |
| 19. | Government intervention | Government intervention of any kind, including a government authority confiscating, detaining or destroying anything. |
| 20. | Acts of war | Any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military. |
| 21. | Terrorism | An act or threat of terrorism. |
| 22. | Nuclear, biological and chemical materials | A nuclear reaction or contamination from nuclear weapons or radioactivity, or, biological and/or chemical materials, substances, compounds or the like including when used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear. |
| 23. | Travel warnings | You not following advice in the mass media or any government or other official body's warning and You did not take appropriate action to avoid or minimise any potential claim under Your policy (including delay of travel to the country or part of a country referred to in the warning). Refer to www.safetravel.govt.nz for further information. |
| 24. | Epidemics and Pandemics | An actual or likely Epidemic or Pandemic, or, the threat of an Epidemic or Pandemic, except under the following sections: Section 1.5 (Epidemics and Pandemics) Section 2.1 (Medical Expenses); and Section 7.1 (Medical Expenses while Cruising) if You purchased the optional Cruise Pack. In each case, cover is only provided if You did not commence Your Journey against the New Zealand government's advice not to travel. Refer to www.who.int and www.safetravel.govt.nz for further information on Epidemics and Pandemics. |
| 25. | Trade sanctions | Violation of any applicable trade or economic sanctions, law or regulation. |
| 26. | Protective clothing | You not wearing the appropriate protective clothing and head protection for the sport or activity You are participating in. |
| 27. | Safety warnings | You not observing all safety warnings and advice about adverse weather and terrain conditions. |
| 28. | Motorcycles and mopeds | You riding a moped or motorcycle in any of the following circumstances: i. without a helmet (whether as a driver or a passenger); or ii. if You do not have a full New Zealand licence qualifying You to ride the motorcycle You are riding on, as specified by the New Zealand Transport Agency (www.nzta.govt.nz). |
| 29. | Cruising | Any travel on a Cruise unless You purchased the optional Section 7 (Cruise Pack) . The Cruise Pack must be purchased at the time You take out Your policy. Refer to Your Certificate of Insurance to check if You purchased the Cruise Pack. |
| 30. | International travel | Any international travel unless You have purchased the optional Section 7 (Cruise Pack) and You are travelling into international waters within the limits specified in the policy definition of a Cruise (refer to the DEFINITIONS section). |

SECTION 1 CANCELLATION & TRAVEL DISRUPTION BENEFITS

Note: If Your travel plans are disrupted by a claimable event, a claim can only be lodged under one of the following: **Sections 1.1. Cancellation of Journey**, **Section 1.2 Additional Expenses**, **Section 1.3 Alternative Transport Expenses** or **Section 1.4 Travel Delay Expenses**. You cannot make a separate claim for the same event under each of these sections.

In all cases the amount claimable will be less any amounts refundable on unused travel vouchers or tickets. You will be required to provide proof of any refunds (or lack thereof) with Your claim.

1.1 Cancellation of Journey

You only have cover under **Section 1.1d)** if You purchased the Comprehensive Plan.

If You must cancel or reschedule Your Journey because of circumstances that were not expected or intended by You and are outside Your control, We will reimburse You:

- a) the non-refundable portion of unused travel and accommodation arrangements scheduled to be used by You during Your Journey, that You have paid in advance of cancellation and cannot recover in any other way, inclusive of Your travel agent's cancellation fees and any commission or service fees retained by Your travel agent up to a maximum of 10% of Your total travel costs or \$250 per Insured Person, whichever is the lesser.
- b) for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by You as a result of cancelling the services paid for or obtained with those points, air miles, vouchers or schemes, but only if You cannot recover Your loss in any other way. We will pay the current market value of an equivalent booking, up to the policy's Maximum Benefit. This cover is provided only in the event that the loss of points cannot be recovered from any other source. If the air points company charges a reinstatement fee then this cost will be claimable under Your policy.
- c) the Reasonable costs of rescheduling Your Journey. The most We will pay for rescheduling Your Journey is the unrecoverable amount that

would have been payable under **Section 1.1 a)** had Your Journey been cancelled.

We will not pay a claim under **Section 1.1 c)** in addition to a claim under **Sections 1.1 a)** for the same services/facilities.

- d) If You have purchased a Comprehensive Plan and a Close Relative of Yours dies or is hospitalised after Your policy is issued as a result of a Pre-existing Medical Condition, and if at the time of policy issue You, or a reasonable person in Your circumstances, would have been unaware of the likelihood of such hospitalisation or death, the most We will pay for all claims under **Sections 1.1 a), 1.1 b)** or **1.1 c)** is:

\$1,500 per Insured Person up to a maximum of \$3,000.

1.2 Additional Expenses

You only have cover under **Section 1.2** if You purchased the Comprehensive Plan.

If claims are made by You under this section and **Section 1.1 Cancellation of Journey** for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, We will pay for the higher of the two amounts, not both.

- a) If You cannot continue on Your Journey because of an Injury or illness which needs immediate treatment from a Registered Medical Practitioner who certifies in writing that You are unfit to travel, We will reimburse Your Reasonable additional accommodation and travel expenses.
- b) If Your Travelling Companion cannot continue the Journey because of an Injury or illness which needs immediate treatment from a Registered Medical Practitioner who certifies in writing that he or she is unfit to travel, We will reimburse Your Reasonable additional accommodation and travel expenses for You to be with Your Travelling Companion.
- c) If You are in hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons We will reimburse the Reasonable accommodation and travel expenses of Your Travelling Companion or a Close Relative to travel to You, stay near You or escort You. They must travel, stay with You or escort You, provided they do so on the written advice of a Registered Medical Practitioner and with the prior approval of Allianz Partners.
- d) If You shorten Your Journey and return to Your

Home on the written advice of a Registered Medical Practitioner approved by Allianz Partners. We will reimburse the Reasonable additional cost of Your return to Your Home. If You did not have a return ticket booked to Your Home before the Injury or illness occurred, We will reduce the amount of Your claim by the price of the fare to Your Home from the place You planned to return from.

- e) If during Your Journey, Your Travelling Companion, or a Close Relative of Yours or of Your Travelling Companion, dies unexpectedly or is hospitalised as a result of a serious Injury or illness (except where the relevant death, Injury or illness arises from a Pre-existing Medical Condition), We will reimburse the Reasonable additional cost of Your early return to Your Home. If You did not have a return ticket booked to Your Home before the event occurred, We will reduce the amount of Your claim by the price of the fare to Your Home from the place You planned to return from.
- f) In addition, if a disruption to Your Journey arises from any of the following reasons:
- i) Your scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or an accident affecting Your mode of transport; or
 - ii) You unknowingly break any quarantine rule; or
 - iii) Your Home is rendered Uninhabitable by fire, explosion, earthquake or flood;

We will reimburse Your Reasonable additional travel and accommodation expenses.

1.3 Alternative Transport Expenses

You only have cover under **Section 1.3** if You purchased the Comprehensive Plan.

If Your scheduled transport is cancelled, delayed, shortened or diverted and that means You would not arrive on time to a wedding, funeral, pre-paid airline/rail travel, pre-paid tour/Cruise, pre-paid conference, pre-paid sporting event, pre-paid concert/cultural event or pre-paid accommodation which, before You left Your Home, You had planned to attend or utilise during Your Journey, We will pay Your Reasonable additional travel expenses to enable You to arrive on time.

1.4 Travel Delay Expenses

You only have cover under **Section 1.4** if You purchased the Comprehensive Plan.

If circumstances outside Your control result in a delay to Your Journey for at least 6 hours, We will reimburse the cost of Your Reasonable additional meals and accommodation expenses up to:

\$200 per Insured Person at the end of the initial 6 hour period.

\$200 per Insured Person for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

1.5 Epidemics and Pandemics

If You purchased the Cancellation Only Plan You do not have cover under [Section 1.5c](#)), and the cover under [Sections 1.5a](#)) and [1.5b](#)) is only provided to the extent that the Cancellation Only Plan allows.

The cover described under [Sections 1.1a](#)), [1.1b](#)), [1.1c](#)), [1.2 a](#)), [1.2 c](#)), [1.2d](#)) and [1.2f](#)) is extended to cover the following events:

- a) You or Your Travelling Companion are diagnosed with an Epidemic or a Pandemic disease and cannot commence or complete Your travel; or
- b) You or Your Travelling Companion are specifically and individually designated by name in an order or directive to be placed into mandatory quarantine or isolation by the New Zealand Government based on their suspicion that either of You have been exposed to an Epidemic or Pandemic disease; or
- c) Your travel is disrupted following the commencement of Your Journey due to You or Your Travelling Companion being denied boarding on any scheduled Public Transport service, based on the suspicion that You have an Epidemic or Pandemic disease and You incur costs for additional accommodation and meals as a result.

The most We will pay for any claim under [Section 1.5c](#)) is \$200 per day up to a maximum of \$1,400.

There is no cover for claims arising from any lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where You are travelling to, from, or through.

Exclusions applying to Section 1

You must also check the **GENERAL EXCLUSIONS** for other exclusions which may apply.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or

indirectly out of:

- a) claims under **Section 1.1** for any unforeseeable circumstance occurring before or within 7 days of purchasing Your policy, unless the policy was purchased at the same time as Your travel arrangements were made.
- b) Your disinclination to travel, personal wishes, You or Your Travelling Companion changing plans voluntarily;
- c) Your financial circumstances, including You being made redundant, business or contractual obligations, or the request of Your employer;
- d) any reason that may cause Your Journey to be cancelled, rescheduled, disrupted, delayed or shortened or which You were aware, or a reasonable person in Your circumstances would have been aware before Your policy was purchased;
- e) Your failure to check in at the correct departure time or claims resulting from You being a standby passenger;
- f) the serious Injury, illness, disease or death of any person who is not:
 - i. You; or
 - ii. Your Travelling Companion; or
 - iii. a Close Relative;
- g) the receivership, insolvency, statutory management, administration, bankruptcy, liquidation, collapse or adverse financial position of any airline, financial transport provider, tour operator, travel agent, or wholesaler;
- h) the inability of a tour operator or wholesaler to complete arrangements for a group tour, due to a deficiency in the number of persons required to commence or complete any part of the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements which do not form part of the tour;
- i) the inability or negligence of a tour operator, charter airline or wholesaler to complete Your travel arrangements;
- j) costs charged by or payable to a supplier resulting from rescheduling or cancelling of travel arrangements by that supplier;
- k) Your curtailment, Your cancellation or any additional expenses incurred for medical reasons unless on the written advice of a Registered Medical Practitioner;

- l) costs paid in advance that exceed the recommended retail value of any concert or sporting event ticket that is scheduled to take place during Your Journey;
- m) caused by the breakdown or dissolution of any personal or family relationship;
- n) lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where You are travelling to, from, or through.

SECTION 2 MEDICAL BENEFITS

You only have cover under this section if You purchased the Comprehensive Plan.

2.1 Medical Expenses

This benefit only applies in excess of any amounts that are recoverable by or available to You from any other source, including but not limited to the public health system in New Zealand, the Accident Compensation Corporation (ACC) or Your private health insurance.

In all cases We will only pay costs incurred within 12 months of the illness or Injury.

You are covered up to the policy's Maximum Benefit for Reasonable and customary hospital, medical, surgical, nursing home charges or other remedial attention or treatment given or prescribed by a Registered Medical Practitioner or Physiotherapist incurred as a result of an illness, Injury or disease which occurred on Your Journey.

We will also pay for emergency telephone calls and taxi fares up to an amount of NZ\$100 per Insured Person in connection with Your Injury or illness. Receipts must be provided.

Following Your return to Your Home, We will pay up NZ\$1000 per Insured Person for continuing medical treatment provided these expenses are necessarily and reasonably incurred within a 12 month period following the date of the illness or Injury.

2.2 Emergency Dental Expenses

We will pay, up to the policy's Maximum Benefit, for Reasonable costs You incurred for emergency dental treatment provided during Your Journey which the

treating dentist certifies in writing was required solely for the immediate relief of sudden and acute onset of pain to healthy natural teeth following an infection or broken tooth. For cover to apply, teeth must be whole or properly restored (with fillings only) and without impairment, periodontal or other conditions.

The limit applicable to **Section 2.2 Emergency Dental Expenses** will not apply to any dental treatment which arises from an event causing Injury that We have confirmed cover for under **Section 2.1 Medical Expenses**.

2.3 Funeral Expenses

Where Your death occurs We will pay up to the policy's Maximum Benefit for the costs of returning Your body or ashes to Your Home and for the Reasonable funeral and cremation or burial expenses.

Exclusions applying to Section 2

You must also check the **GENERAL EXCLUSIONS** for other exclusions which may apply.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) You not following the advice of Allianz Partners;
- b) private medical treatment when public treatment is available;
- c) extraction of wisdom teeth;
- d) for damage to dentures, dental prostheses, bridges or crowns;
- e) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- f) for dental treatment caused by or related to the deterioration and/or decay of teeth;
- g) for preventative dental treatment.
- h) dental treatment that was recommended prior to the commencement of Your Journey;
- i) treatment exceeding more than 2 weeks by an acupuncturist, chiropractor or Physiotherapist unless approved by Allianz Partners.

SECTION 3 TRAVEL ACCIDENT BENEFITS

You only have cover under this section if You purchased the Comprehensive Plan.

3.1 Accidental Death or Permanent Disablement

If during Your Journey You sustain an Injury which within 12 months of such Injury results in Your death, We will pay to Your estate the policy's Maximum Benefit as stated in the Schedule of Benefits.

Alternatively, if due to an Injury during Your Journey, You suffer a permanent disablement, We will pay You the policy's Maximum Benefit.

Permanent disablement means an Injury which within 12 months of the accident results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, loss of hearing in both ears, or total loss of speech.

Exclusions applying to Section 3

You must also check the **GENERAL EXCLUSIONS** for other exclusions which may apply.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) disease, illness or any natural causes;
- b) the accidental death or permanent disablement of Dependent Children;
- c) Your failure to follow Our requirements under **Section 2 (Medical Benefits)**, where such failure causes or contributes to a claim under **Section 3 (Travel Accident Benefits)**.

SECTION 4 PERSONAL BAGGAGE BENEFITS

You only have cover under this section if You purchased the Comprehensive Plan.

4.1 Personal Baggage

We will pay up to the policy's Maximum Benefits for accidental loss or damage to Your Personal Baggage, which has been taken or purchased on Your Journey. The loss or damage must occur in the course of the Journey and during the period of insurance.

At Our discretion We may elect to repair or replace the property or We will pay the present day value of the lost or damaged item in cash, after making an allowance for depreciation and wear and tear. Proof of ownership and value (including but not limited to a receipt or pre-loss valuation) will be required to support Your claim.

Items Under 2 years of age

For items that are less than 2 years old, present day value means the lesser of the purchase price or the replacement price of the item.

Items Over 2 years of age

If an item is more than 2 years old, present day value is calculated by applying a minimum 20% depreciation per annum (from the date of purchase) to the lesser of the purchase price or current replacement price of the item. Depreciation may be measured by using the current second hand value of the lost or damaged item.

Items where the age of the item cannot be determined

If You cannot establish the purchase date of any item, present day value is calculated by applying a minimum of 50% depreciation, (which may be increased further based upon Our assessment of the age of the item) to the lesser of the purchase price or current replacement price of the item.

4.2 Emergency Baggage

Important: Cover under this section does not apply if Your Personal Baggage is temporarily lost when You are returning to Your Home.

Where the mislaid luggage is not found and a claim is made under **Section 4.1**, the costs of the items purchased under this policy section will be deducted from the claim amount paid under **Section 4.1**.

This is not a cash benefit. Receipts of purchases must be produced to support any claim. You must also provide proof that You have been temporarily deprived of Your Personal Baggage.

If Your Personal Baggage is temporarily lost in transit, and is not restored to You within 12 hours of the

discovery of the loss, We will reimburse You for the emergency purchase of essential replacement items. We will reimburse You up to NZ\$150 after the first 12 hours.

If the Personal Baggage is still missing after a further 48 hours then an additional amount of NZ\$150 is claimable.

If You are still deprived of Your Personal Baggage after a further 72 hours has passed, a further amount of NZ\$150 is claimable.

Exclusions applying to Section 4

You must also check the **GENERAL EXCLUSIONS** for exclusions which may apply.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) household furniture (other than soft goods which include Manchester and household linen);
- b) fragile or brittle articles unless damage is caused by fire or accident to the conveyance in which they are being carried;
- c) tools of trade, bicycles, skis/snowboards and/or bindings, surfboards, windsurfers or similar water equipment other than when they are damaged in transit on a licensed commercial transporter or resulting from fire in or theft from locked accommodation premises;
- d) any other sporting equipment whilst in use;
- e) stock or samples of any kind related to business or trade;
- f) Personal Baggage sent in advance or articles mailed, sent or shipped by freight or cargo separately;
- g) Personal Baggage left Unattended by You or Your Travelling Companion in a Public Place. This includes where an item is at a distance from You that You cannot prevent it from being taken;
- h) Personal Baggage left in a motor vehicle unless stored in a locked luggage compartment of the motor vehicle and forced entry is gained. If there is no lockable luggage compartment in the motor vehicle the items must be unable to be seen from outside the locked vehicle;
- i) jewellery – except when at the time of the loss or damage the item is being worn by You, or was in Your bedroom while You are present in the same room, or in a locked safe;

- j) any electronic device caused by the malfunction of that device;
- k) any electronic data or software;
- l) delay, detention or confiscation by Police Officers or other officials;
- m) scratching, denting, grazing, staining, wear and tear, rot, mould, mildew, rust, corrosion, the action of insects or vermin, or clothing and personal effects being cleaned, dyed, altered or repaired.

SECTION 5 RENTAL VEHICLE EXCESS

You only have cover under this section if You purchased the Comprehensive Plan.

5.1 Rental Vehicle Excess

You are covered for the insurance excess You are required to pay, as a result of loss or damage to a rental vehicle You have hired, up to the policy's Maximum Benefit, provided that:

- a) You were the driver of the vehicle at the time of the accident or if the vehicle was not being driven it was under Your custody and control when stolen or damaged;
- b) You have observed all driving license rules and regulations;
- c) Your vehicle was rented from a licensed rental agency;
- d) You have not breached Your rental vehicle hire agreement;
- e) the excess is not recoverable from any other source; and
- f) You have made a claim with the motor vehicle's insurer which has been accepted, or would have been accepted except for the application of the excess.

Exclusions applying to Section 5

You must also check the **GENERAL EXCLUSIONS** for other exclusions which may apply.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) You using the rental vehicle in breach of the rental agreement;
- b) You using the rental vehicle without a licence for the purpose that You were using it (such as but not limited to the carrying of passengers or freight); or
- c) administrative charges or fees imposed by the rental agency that do not form any part of the excess amount specified in Your rental vehicle agreement.

SECTION 6 PERSONAL LIABILITY

You only have cover under this section if You purchased the Comprehensive Plan.

6.1 Personal Liability

We will indemnify You up to the policy's Maximum Benefit for all sums that You become legally liable to pay as direct compensation consequent on:

- a) accidental Injury, death or illness to persons; or
- b) accidental loss or damage to tangible property,

occurring during the course of Your Journey and during the period of insurance.

In respect of a claim to which the above indemnity applies We will pay any costs of litigation legally recovered by any claimant from You and all other costs and expenses incurred with Our written consent.

Exclusions applying to Section 6

You must also check the **GENERAL EXCLUSIONS** for other exclusions which may apply.

We will not be liable in respect of Your legal liability for Injury or damage caused by or arising in connection with:

- a) land or buildings owned, or held in trust by You or in Your custody and control;
- b) Your business or occupation;
- c) the ownership or use of any land or building, aircraft or aerial device other than model aircraft;
- d) mechanically propelled vehicles;

- e) watercraft other than a rowboat, surfboard, sailboard, body board, water-ski or model and or boat; or
- f) unmanned vehicles;
- g) damage to property belonging to You or any employee or member of Your family or under Your or their control;
- h) Injury, death or illness to You, Your employee or members of Your family;
- i) damage to any structure or land due to vibration or to the withdrawal or weakening of support;
- j) fines, penalties and punitive, exemplary, aggravated or liquidated damages imposed upon or awarded against You;
- k) Your liability under a contract;
- l) Your unlawful, malicious, deliberate or intentional acts; or
- m) transmission of any communicable disease.



SECTION 7 CRUISE PACK

You do not automatically have the cover described in this section. You only have cover under this section if You purchased the Comprehensive Plan and You added the Cruise Pack at the time You purchased Your policy. To check whether You purchased the Cruise Pack, please refer to Your Certificate of Insurance.

The table below sets out a summary only of the cover that is provided under **Section 7 (Cruise Pack)** and the most We will pay in total for all claims per Insured Person under each section. All costs and expenses must be Reasonable. Terms, conditions, limits and exclusions apply as set out in this Policy Wording.

| SECTION 7: CRUISE PACK | | Maximum Benefits |
|---|--|------------------|
| Plan | | Comprehensive |
| 7.1 Medical Expenses While Cruising* | | \$10,000 |
| 7.2 Evacuation - Ship to Shore | | \$25,000 |
| 7.3 Cabin Confinement | | \$500 |
| 7.4 Pre-paid Shore Excursion Cancellation | | \$1,000 |

*Sub-limits apply - please read this Policy Wording in full for details.

7.1 Medical Expenses while Cruising

You are covered up to the policy's Maximum Benefit for Reasonable and customary medical treatment given or prescribed by a Registered Medical Practitioner incurred as a result of an illness, Injury or disease which occurred during Your Cruise.

We will also pay for emergency telephone calls and taxi fares up to an amount of NZ\$100 per Insured Person in connection with Your Injury or illness. Receipts must be provided.

Following Your return to Your Home, We will pay up to NZ\$1000 per Insured Person for continuing medical treatment provided these expenses are necessarily and reasonably incurred within a 12 month period following the date of the illness or Injury.

This benefit only applies in excess of any amounts that are recoverable by or available to You from any other source, including but not limited to the public health system in New Zealand, the Accident Compensation Corporation (ACC) or Your private health insurance.

In all cases We will only pay costs incurred within 12 months of the illness or Injury.

7.2 Evacuation – Ship to Shore

If, as a result of an illness or Injury which occurs during Your Cruise, You must be transported back to New Zealand on the advice of a Registered Medical Practitioner, We will pay for Your medical transfer or evacuation and any appropriate medical supervision that is required.

You or someone on Your behalf must contact Us as soon as reasonably possible if You require evacuation from ship to shore.

7.3 Cabin Confinement

If, as a result of Injury or illness during Your Journey, You are confined to bed in Your cabin or the Cruise vessel's medical centre (however described) for a continuous period of more than 24 hours then We will pay You \$50 for each day in excess of 24 hours that You continue to be confined.

7.4 Pre-paid Shore Excursion Cancellation

If You cannot participate in Your pre-paid shore excursion(s) due to Your confinement in Your cabin or in the cruise vessel's hospital as a result of circumstances outside Your control, We will pay Your non-refundable cancellation costs up to the policy's Maximum Benefit.

Exclusions applying to Section 7

You must also check the **GENERAL EXCLUSIONS** for other exclusions which may apply.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) You not following the advice of Our Emergency Assistance Team;
- b) dental treatment including the extraction of wisdom teeth;
- c) treatment exceeding more than 2 weeks by an acupuncturist, chiropractor or Physiotherapist unless approved by Allianz Partners.



CLAIMS

First check You are covered by Your policy by reading the appropriate section in this Policy Wording and the **GENERAL EXCLUSIONS** applying to all sections to see exactly what is, and is not covered, noting particularly any conditions, limitations and section specific exclusions.

How to make a claim

You must give notice of Your claim as soon as possible. The fastest and easiest way to make a claim is to visit Our online claims portal:

<https://claimmanager.co.nz>

Alternatively, You can call the contact number shown on the back cover of this Policy Wording for further assistance.

If there is a delay in claim notification, or You do not provide sufficient detail to process Your claim, We can reduce Your claim by the amount of prejudice We have suffered because of the delay.

You must give any information We reasonably ask for to support Your claim at Your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required We may ask You to provide Us with translations into English of any such documents to enable Our assessment of Your claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

If You think that You may have to cancel Your Journey or shorten Your Journey You must tell Us as soon as possible. Contact Us using the contact number shown on the back cover of this Policy Wording.

For medical, hospital or dental claims, contact Us as soon as practicable.

For loss or theft of Your Personal Baggage, report it immediately to the police and obtain a written notice of Your report.

For damage or misplacement of Your Personal Baggage, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make. Submit full details of any claim in writing within 30 days of Your return Home.

Claims are payable in New Zealand dollars to You

We will pay all claims in New Zealand dollars. We will pay You unless You tell Us to pay someone else. The rate of currency exchange that will apply is the rate at the time You incurred the expense. Payment will be made by direct credit to a New Zealand bank account nominated by You.

You must not admit fault or liability

You must not admit that You are at fault, for any accident, incident or event causing a claim under Your policy, and You must not offer or promise to pay any money, or become involved in legal action, without Our approval.

You must help Us to recover any money We have paid

If We have a claim against someone in relation to the money We have to pay or We have paid under Your policy, You must do everything You can to help Us do that in legal proceedings. If You are aware of any 3rd party that You or We may recover money from, You must inform Us.

If You can claim from anyone else, We will only make up the difference

If You can make a claim against someone in relation to a loss or expense covered under this policy and they do not pay You the full amount of Your claim, We will make up the difference. You must claim from them first.

Other insurance

If any loss, damage or liability covered under this policy is covered by another insurance policy, You must give Us details of that insurance policy.

We will only make any payment under this policy once the other insurance policy is exhausted. If We have paid Your claim in full first, We may seek contribution from Your other insurer. You must give Us any information We reasonably ask for to help Us make a claim from Your other insurer.

Subrogation

We may, at Our discretion undertake in Your name and on Your behalf, control and settlement of proceedings for Our own benefit in Your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. You are to assist and permit to be done, everything required by Us for the purpose of recovering compensation or securing indemnity from other parties to which We may become entitled or subrogated, upon Us paying Your claim under this policy regardless of whether We have yet paid Your claim and whether or not the amount We pay You is less than full compensation for Your loss. These rights exist regardless of whether Your claim is paid under a non-indemnity or an indemnity clause of this policy.

Recovery

We will apply any money We recover from someone else under a right of subrogation in the following order:

1. To Us, Our costs (administration and legal) arising from the recovery.
2. To Us, an amount equal to the amount that We paid to You under Your policy.
3. To You, Your uninsured loss (less Your Excess).
4. To You, Your Excess.

Once We pay Your total loss We will keep all money left over.

If We have paid Your total loss and You receive a payment from someone else for that loss or damage, You must pay Us the amount of that payment up to the amount of the claim We paid You.

If We pay You for lost or damaged property and You later recover the property or it is replaced by a third party, You must pay Us the amount of the claim We paid You.

Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud by calling Allianz Partners on **0800 778 109**. All information will be treated as confidential and protected to the full extent under law.



CONTACT US

SALES & GENERAL ENQUIRIES

PHONE: 0800 800 048

EMAIL: help@allianz-assistance.co.nz

CLAIMS

PHONE: 0800 800 048

EMAIL: claims@allianz-assistance.co.nz

24 HOUR EMERGENCY ASSISTANCE

Monday to Friday from 8.30am to 5pm

NZST - 0800 800 048

After hours, on weekends and public holidays:
+64 9 486 6868 (reverse charge through the operator)

This policy is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622 and underwritten Tower Limited.

Tower Limited: financial strength rating A- (Excellent), stable outlook (effective April 2021).