

# Cover4Travel<sup>®</sup>



This is your policy document.  
*Keep it in a safe place.*  
TOWER Cover4Travel Policy



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# Welcome

Thanks for choosing TOWER. You've made a smart choice by insuring your travel with us. We've been helping New Zealanders protect the things they value for over 140 years and look forward to doing the same for you.

This policy consists of this wording, proposal and declaration and **certificate of insurance** completed on the basis of information which **you** have provided to **us**.

Please read this wording and the **certificate of insurance**. If there is an error of any sort, if **your** needs are not met or if **you** are in doubt then please call **us** on 0800 800 477.

The extra cover provided under the special benefits for each section is also subject to the general conditions, exclusions, obligations and limits of this policy.

In this policy some words are in bold, e.g. **you**. This may indicate that the words have a special meaning. To find out the meaning, please refer to the section – 'Meanings of words' on page 10.

**TOWER's Cover4Travel® insurance is ideal if you want travel insurance cover immediately – you can get a quote and buy online.**

TOWER is one of New Zealand's most recognised and trusted insurance companies – **we** have been helping New Zealanders protect the things they value for over 140 years. **We** provide comprehensive and innovative insurance products through **our** businesses in New Zealand and the Pacific Islands.

To ensure **you** pay only for the cover **you** require, **we** have three different plans based on **your** overseas destination(s), and **you** can select from either an Individual or Family policy.

By purchasing this travel insurance **you** confirm:

- **You** have answered 'Yes' to all the qualifying statements in the online form
- **You** agree to read this document within the next seven days and before departing New Zealand
- **You** understand there is a seven-day free look period in which **you** can cancel **your** policy and get a refund if the insurance does not meet **your** travel insurance needs
- **You** agree to be bound by the terms and conditions detailed in this document.

## Free look period

If **you** decide **you** do not want this policy for any reason, **you** have up to seven days to cancel **your** policy. **You** will be given a full refund provided **you** have not started travel or made a claim. **We** will refund any premium **you** have paid, and then **you** and **we** will regard this policy as never commencing.

Call **us** on 0800 800 477 if **you** wish to cancel this policy and apply for a refund.

## Schedule of benefits

Section 1		Section 2		Section 3		Section 4		Section 5	
Personal baggage		Money and travel documents		Emergency purchases		Loss of deposits, cancellation and curtailment		Accidental death and total permanent disablement	
Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
Plan A		Money: \$500	Money: \$1,000	Over 12 hours: up to \$500	Over 12 hours: up to \$1,000	Unlimited	Unlimited	\$50,000	
Plan B	\$20,000	Travel Documents: \$2,000	Travel Documents: \$2,000	Over 72 hours: up to \$1,000	Over 72 hours: up to \$1,000				
Plan C									
Sublimits that apply to all plans		Cameras: \$2,500 per item Any other individual item: \$1,500 per item		Resumption of travel: up to \$5,000					

  

Section 6		Section 7		Section 8		Section 9		Section 10	
Medical and other expenses		Liability protection		Travel delay or missed connection		Strikes and hijacks		Rental vehicle insurance excess	
Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
Plan A	\$100,000		\$200,000						
Plan B	\$200,000	\$2,000,000	\$400,000	\$2,500	\$5,000	\$5,000	\$10,000	\$2,000	\$2,000
Plan C	Unlimited								
Sublimits that apply to all plans		Dental: up to \$1,500 Funeral expenses: up to \$15,000							

Excess: **You** must pay the first \$100 of every claim or loss. Limits shown are the maximum limits **we** will pay in the event of a claim.

# Individual plan

The individual plan covers **you** and **your** dependent children under the age of 18 years who permanently live with **you**, provided they have New Zealand residency.

# Family plan

The family plan covers **you**, **your** spouse or de facto partner and **your** dependent children under the age of 18 who permanently live with **you**, provided they have New Zealand residency.

# Countries covered by each plan

## Plan A

Australia, Bali, Norfolk Island, Papua New Guinea, Solomon Islands, Nauru, Kiribati, Vanuatu, New Caledonia, Fiji, Tonga, the Samoa's, Cook Islands, Niue and Tahiti.

## Plan B

Worldwide except USA, Canada, France, Spain, Italy, Switzerland, Germany, Belgium, Netherlands, Denmark, Sweden, Norway, Finland, Iceland, Greece, Portugal and Japan.

## Plan C

Worldwide.

Note: This policy does not cover travel to any country classified as "Extreme Risk" by the Ministry of Foreign Affairs & Trade (MFAT). See [www.safetravel.govt.nz](http://www.safetravel.govt.nz)

# What you are insured for

## Important notes

This policy consists of this document, the information provided to **us** when **you** applied for the insurance and the online payment receipt issued to **you**.

This insurance commences at the date and time **you** pay the premium and covers the plan and period of travel shown on **your** online payment receipt.

This document has been arranged on the basis **you** or **your** representative has agreed to the qualifying statements in the online form. The correctness of all statements made in relation to this insurance or any claim under this insurance is essential before **we** have any liability under this insurance.

If any information is incorrectly given or a claim is fraudulent in any way then this insurance will be null and void and no claims will be payable.

In this document some words are in **bold**. This may indicate that the words have a special meaning. To find out the meaning, please refer to the 'Meanings of words' section.

## Section 1 – Personal baggage

**You are insured for:**

- Sudden and unforeseen accidental physical loss of or damage to **your personal baggage**.

**You are not insured for (General exclusions also apply):**

- Breakage of glass, fragile or brittle articles
- Household effects and home appliances not travelling with **you**, works of art and vehicle accessories
- Items used in any trade, business or profession
- Loss or damage to bicycles, surfboards, windsurfers other than when they are in transit on licensed commercial transportation or for fire or burglary from locked accommodation
- Sporting equipment when in use.

**We will pay:**

- Up to the limits shown in the Schedule of benefits
- For items purchased on this trip we will pay the purchase price of the item converted to New Zealand dollars, or the cost to replace the item with a similar item in New Zealand, whichever is less
- For all other items **we** will pay the **present day value**.

## Section 2 – Money and travel documents

**You are insured for:**

- Loss from **your** person or locked accommodation or locked vehicle of **your** passport, cash, traveller's cheques, postal notes, credit cards, money orders, petrol coupons, travel tickets or vouchers for pre-paid travel or accommodation.

**We will pay:**

- Actual and reasonable costs up to the limits shown in the Schedule of benefits.

## Section 3 – Emergency purchases

**You are insured for:**

- Reasonable emergency purchases of essential personal items and clothing should **you** be deprived of **your personal baggage** due to it being delayed, misdirected or misplaced by a transport operator.

**You are not insured for (General exclusions also apply):**

- Any loss for a delay under 12 hours.

**We will pay:**

- Actual and reasonable costs up to the limits shown in the Schedule of benefits.

## Section 4 – Loss of deposits, cancellation and curtailment

**You are insured for:**

- Abandonment or alteration of **your** travel due to any unexpected event outside **your** control
- **Your** irrecoverable travel or accommodation deposits or expenses paid in advance in New Zealand and once **your** journey has commenced any additional expenses **you** are required to pay
- Reasonable additional travel and accommodation expenses after deduction of any refund for cancellation, incurred by **you** in returning directly to New Zealand due to the curtailment of **your** travel resulting from any unexpected events outside your control provided that **you** purchased a return ticket to New Zealand before **your** departure
- Economy class transportation costs to enable **you** to return overseas to complete **your** original travel arrangements if you returned to New Zealand because of a life threatening **illness, injury** or death of **your** spouse, de facto, children, grandparents, mother, father, sister or brother in New Zealand up to the limits for Resumption of Travel in the Schedule of benefits provided **your** period of travel was at least 14 days, less than half of **your** period of travel had been used, the **illness** or **injury** or death was unexpected and first occurred after **your** departure from New Zealand, **you** have not otherwise claimed for cancellation or curtailment for the same event and a pre-paid return ticket had been purchased before departure from New Zealand.

**You are not insured for (General exclusions also apply):**

- Any loss due to **you** or **your** travel provider failing to obtain the correct Visa or entry documentation
- Return to complete **your** original travel arrangements if this is not completed within 12 months
- Any loss arising from, or claims for
  - Cancellation due to lack of numbers
  - Government prohibition or regulation other than grounding of aircraft by government agency
  - The default of a travel agent
  - The inability or negligence of a tour operator, charter airline or wholesaler to complete **your** travel arrangements
  - **Your** disinclination to travel or **your** personal wishes
  - **Your** failure to check-in at the correct departure time
  - **Your** financial circumstances or those of any company in which **you** are a director.

**We will pay:**

- Actual and reasonable costs incurred up to the limits shown in the Schedule of benefits.

## Section 5 – Accidental death and permanent disablement

**You are insured for:**

- **Injury** suffered outside New Zealand during the period of travel causing **accidental death** or **permanent disablement** within 12 months of the **injury**
- **Accidental death** or **permanent disablement** caused by any **act of terrorism**.

**You are not insured for (General exclusions also apply):**

- Any person aged under 16 years or over 65 years
- Loss arising from, or claim for death or **permanent disablement** directly or indirectly resulting from disease, natural causes, medical or surgical treatment unless rendered necessary by an **injury** covered by this insurance.

**We will pay:**

- **You** or **your** estate up to the limits shown in the Schedule of benefits

## Section 6 – Medical and other expenses

**You are insured for:**

- Reasonable costs of medical treatment including surgical, hospital, nursing, additional accommodation and related medical expenses for **illness** or **injury** suffered by **you** while **you** are outside New Zealand. In all cases **we** have the option of returning **you** to New Zealand including all costs relating to **your** medical repatriation
- Reasonable additional travel and accommodation expenses incurred by one person, who because of **your** severe **illness** or **injury** and with the approval of **our** medical advisers, travels to **you**, remains with **you** or escorts **you** back to New Zealand
- Reasonable costs incurred overseas for treatment to sound natural teeth as a direct result of **injury** overseas
- Reasonable funeral, cremation or burial expenses in the area where death occurred, or the cost to return **your** body or ashes to New Zealand, excluding funeral and internment costs
- Reasonable costs incurred for emergency treatment for extraordinary medical complications occurring during the first 20 weeks of **your** pregnancy, incurred within 12 months of the occurrence
- Up to \$200,000 for **illness** or **injury** caused by any **act of terrorism**

**You are not insured for (General exclusions also apply):**

- Any costs unless approved by **us** or **our** medical advisers before the cost is incurred
- The costs of private medical care where free or reduced cost care is available to **you**
- Costs incurred after 12 months of the **injury** or **illness**.

**We will pay:**

- Actual and reasonable costs incurred up to the limits shown in the Schedule of benefits.

## Section 7 – Liability protection

**You are insured for:**

- **Your** legal liability to pay compensatory damages for loss or damage to property including **injury**, death or **illness** arising from accidents occurring outside New Zealand, provided such legal liability is established in a New Zealand Court or in the court of the country in which the accident occurred

- Legal costs incurred by **you** with **our** consent in defending claims
- **Your** legal costs as the direct result of **your** false arrest or wrongful detention by any government or government agency.

**You are not insured for (General exclusions also apply):**

- Liability for or arising from aggravated, punitive or exemplary damages, fines and / or other penalties or reparation orders
- Liability for or arising from **injury**, **illness** or death to **you**, **your** employees or members of **your** family
- Liability for or arising from loss or damage to property belonging to **you** or any employee or member of **your** family, or under your or their control
- Liability for or arising from the ownership or use of any land or building, aircraft or aerial device other than model aircraft, vehicles other than push cycles, watercraft other than a rowboat, surfboard, sailboard, bodyboard, water-ski or model boat.

**We will pay:**

- Up to the limits shown in the Schedule of benefits.

## Section 8 – Travel delay or missed connection

**You are insured for:**

- Irrecoverable additional travel costs necessarily incurred on a regular airline or established charter service to reach **your** ticketed destination, where **your** travel is delayed at least six hours from the published departure time, and this causes **you** to miss **your** onward connecting flight provided that **you** must have booked and paid for tickets prior to leaving New Zealand and **you** must check-in according to **your** itinerary.

**We will pay:**

- Up to the limits shown in the Schedule of benefits.

## Section 9 – Strikes and hijacks

**You are insured for:**

- Irrecoverable additional travel and accommodation costs due to the cancellation or curtailment of public transport services as a result of a strike or hijack.

**You are not insured for (General exclusions also apply):**

- Loss or claims for costs resulting from rescheduling or cancelling of travel arrangements by any supplier.

**We will pay:**

- Up to the limits shown in the Schedule of benefits.

## Section 10 – Rental vehicle insurance excess

**You are insured for:**

- Any insurance excess **you** are required to pay in the event of a claim under **your** rental vehicle hire contract, provided the vehicle is hired from a licensed rental vehicle agency and **you** comply with the conditions of **your** rental vehicle hire contract.

**We will pay:**

- Up to the limits shown in the Schedule of benefits.

# Important notes, conditions and your obligations

## Currency and taxes

All sums insured and limits are expressed in New Zealand currency and include Goods and Services Tax (GST) and all other taxes.

## Jurisdiction

The New Zealand courts have exclusive jurisdiction over legal proceedings in relation to this insurance. The laws of New Zealand shall apply to this insurance.

## Other insurance

This policy does not cover any loss, damage or liability if **you** are covered for that same loss or damage or liability to any extent under a policy with another insurer. **We** will not contribute towards any claim under any other policy with another insurer.

## Australian Medicare

New Zealand Citizens travelling to Australia may be covered under the Australian Medicare scheme for the cost of medical treatment in Australia. If any **illness** or **injury**

occurs in Australia, **you** must register with the Australia Medicare authorities as soon as possible.

## USA Medical Claims

If **you** require medical treatment or hospitalisation in the USA, **you** must contact the Emergency Hotline immediately. You can call **64-9-985 5000**.

### If you are a patient

Before receiving services or incurring expenses, please contact the Emergency Hotline. The Emergency Hotline will direct **you** to the nearest preferred medical provider in **your** area.

### If you are the provider

Before rendering services or incurring expenses, please call the Emergency Hotline on the above listed number. Failure to call may result in delayed payment to **you** for **your** services.

## You must:

- Advise **us** of any change in **your** health that occurs before **your** departure. **We** are not obliged to insure this change in **your** health
- Allow **us** to take over for **our** own benefit and settle any legal right of recovery **you** may have and **you** must cooperate fully in any recovery action
- Comply with all **our** requests relating to **your** claim including providing all co-operation, information and assistance
- Consult immediately and follow the advice of a registered medical practitioner if **you** have suffered any **injury** or **illness**
- Immediately notify the carrier in writing of any loss or damage to **your personal baggage**, money and passports if the loss or damage occurred when under their custody or control
- Not cause or facilitate loss or damage or incur liability by any unreasonable, reckless or wilful act or omission
- Not discuss a claim made on **you** by another person with them. Instead, refer them to **us**
- Not incur any expense without **our** prior approval
- Not make a claim that is false or fraudulent in any way or make any false or incorrect statements in connection with any claim
- Provide **us** immediately with full particulars of any claim made against **you** by another person, all legal documents served on **you** and allow **us** to instruct a solicitor of **our**

choice to conduct **your** defence. **You** must follow the recommendations of that solicitor as to the conduct or continuation of **your** defence. That solicitor shall be entitled to confer with **us** when necessary as to the details of the case and the conduct or continuation of **your** defence

- Provide reasonable evidence of ownership or loss to support any claim. This must, at our option, include providing:
  - receipts for items purchased on this trip
  - receipts to support any claim for reimbursement of costs
  - police notification for any loss, theft, burglary or malicious damage
  - written confirmation from the carrier for the length and reason for any delay and that no alternative flight was available at that time
  - a death certificate and / or post mortem report.
- Take reasonable care to protect **your** property from loss or damage, to minimise loss or damage and the likelihood of a claim and to assist with any recovery action.

## Terrorism

Sections 5 and 6 provide cover for an **act of terrorism**. The maximum cover for an **act of terrorism** is the limit shown in the Schedule of benefits or \$250,000 per person (whichever is less). The maximum payable under all sections of all policies underwritten by **us**, for any one **act of terrorism** shall be \$5,000,000. This means that if claims are received in excess of this amount they will be proportionally adjusted in relation to all claims received by **us**.

# General exclusions, terms and conditions applying to all sections

**You** are not insured for any loss, damage, liability or claims arising from or claims for:

- Acquired immune deficiency syndrome (AIDS), human immunodeficiency virus (HIV) or sexually transmitted diseases
- Air travel unless **you** are a ticketed passenger on a regular airline or established charter service

- Any breach of prohibition or regulation of any government relating to immigration or travel
  - Any consequential loss, loss of enjoyment or loss of income other than cover for **permanent disablement** in Section 5
  - Any **illness**, sickness, disease, **injury**, physical defect, infirmity, disability, medical condition, or symptom which **you** or any insured person:
    - was aware of
    - had signs or symptoms of
    - had sought medical advice, examination, consultation, treatment or investigation for
    - where a symptom existed that would cause a reasonable person in the circumstances to seek diagnosis, care or treatment
 before **your** departure from New Zealand
  - Any **illness**, sickness, disease, **injury**, physical defect, infirmity, disability, medical condition, symptoms or circumstances for which advice, care, treatment, medication or medical attention has been sought, given or recommended for:
    - **your immediate family**
    - persons upon whom **your** travel depends
 before **your** departure from New Zealand
  - Any medical costs and other expenses incurred overseas after the date when **you** can, in the opinion of **our** medical advisers, be safely repatriated to New Zealand
  - Any payment over the limits set out in the Schedule of Benefits or outside the period of travel
  - Any person who is not a New Zealand resident, or was over 65 years of age at the time of arranging this insurance
  - Any unreasonable or criminal or reckless or wilful act, or omission, any disregard for, or failure to comply with any provision in or notice or order under any legislation by **you**
  - Asbestosis or any related disease
  - Bonds, negotiable instruments, vouchers, deeds, stamps, manuscripts, securities of any kind, bullion, gold, precious metals or precious stones
  - Confiscation, detention, requisition or destruction by customs or other authorities
  - Deliberate exposure to exceptional danger except in an attempt to save a human life
  - Depreciation, mildew, mould, rot, corrosion, rust, insects, vermin, wear and tear, gradual deterioration, fading, any process of cleaning, dyeing or repairing
  - Depression, anxiety, nervous disorders or mental **illness**
  - Electronic data directly or indirectly caused by or in connection with a computer virus (this includes loss of use, reduction in functionality or any other associated loss or expense in connection with the electronic data)
  - Failure to obtain or to hold the appropriate passport or Visa or entry documentation
  - Baggage or money sent by post, courier service or cargo
  - Military, naval, air service operations, heavy manual work or hazardous work
  - Mountaineering, rock climbing, parachuting, hang or tow gliding, microlite flying, sky diving, paragliding or parasailing, pot holing, bungy jumping, rodeo activities, hunting, competing or racing (other than on foot), white water activities or underwater activities involving the use of artificial breathing apparatus unless an internationally recognised diving qualification is held
  - Nuclear weapons material or ionising radiation or contamination by radio activity from any nuclear waste or from combustion of nuclear fuel including any self sustaining process or nuclear fission or fusion
  - Or occurring during any international ocean voyage (whether or not **you** have actually entered international waters) or more than 25 nautical miles from the mainland except as a fare paying passenger on a licensed cruise ship
  - Or occurring in any country where you ordinarily reside other than the cover provided in Section 4 – ‘Loss of Deposits, Cancellation and Curtailment’
  - Or occurring in high altitude or remote areas except as part of an organised tour
  - Pregnancy, childbirth or postnatal medical care other than for emergency treatment for extraordinary medical complications occurring during the first 20 weeks of pregnancy
  - Professional sporting activity or training, or extreme versions of any sport
  - Self inflicted **injury** or **illness**, suicide, voluntary abortion, influence of alcohol or drugs
  - The receivership, statutory management, administration, bankruptcy, liquidation, financial failure or adverse financial position of any airline, transport provider, tour operator, travel agent, wholesaler or tourist resort
  - Theft or deliberate damage to **your personal baggage** or money or travel documents left unattended in a public place or left in any unlocked vehicle, room or other location or by any person lawfully in **your** accommodation premises
  - Travel to or from, or while staying in a country, area or region classified as “Extreme Risk” by the NZ Ministry of Foreign Affairs and Trade at the time travel bookings are made or when this insurance is arranged
  - **Your** trade, profession or business activities or any form of employment, including volunteer work, whether for profit or not.
- Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:**
- war, invasion, acts of foreign enemy or enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power, or any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.
- Pandemic exclusion**
- This **policy** does not cover any liability, loss, cost or expense arising out of, resulting from, caused or contributed to by avian influenza or any other virus that is declared to be an outbreak or epidemic by the World Health Organisation, or any Government or ruling body of a country that the outbreak or epidemic has occurred in.
- Other than cover provided under section Section 5 – ‘Accidental death and permanent disablement’ Section 6 – ‘Medical and other expenses’ the following terrorism exclusion applies:**
- **You** are not covered for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss
  - **You** are not covered for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, contributed

to by, resulting from, or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, responding to, or in any way relating to any **act of terrorism**.

If **we** allege that by reason of either the previous two clauses, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon **you**.

## How we will settle your claim

Once **we** receive advice of **your** claim **we**:

- may appoint an assessor, investigator or **our** medical adviser to look after **your** claim
- may ask **you** to complete a claim form
- will acknowledge that **we** have received **your** claim and ask **you** for further information or assistance **we** may require to enable **us** to consider **your** claim
- will arrange at **our** option for the repair or replacement or pay for the loss, once **your** claim has been accepted.

**Your** claim will be settled when **you** return to New Zealand except for overseas medical claims. At **our** option **we** may settle urgent claims while **you** are overseas.

## Making changes to this policy

**You** can have this policy altered at any time as long as **we** agree in writing to such alteration before it takes effect. **We** can alter the terms of this policy giving **you** 14 days' notice sent or emailed to **your** last known address. **We** will not alter the terms of this policy if **your** travel is due to commence within those 14 days.

## If you have a concern

While **we** make every effort to get things right, problems may sometimes occur. **We** have a complaints procedure in place that is intended to resolve any problem quickly and fairly.

In order to avoid delay in solving a problem to **your** satisfaction, please follow the steps below:

- In the first instance call **us** on 0800 800 477
- If **we** are unable to resolve the problem, **you** make a formal complaint to:  
Manager: Complaints Investigation and Resolution  
TOWER Insurance Limited  
PO Box 90 347 Auckland 1142  
Freephone 0800 808 808  
Facsimile (09) 369 0546  
Email: insurance@tower.co.nz
- If the complaint has been through all the steps above and **you** are still dissatisfied, **you** may then ask the Insurance and Savings Ombudsman to arbitrate.

## How to contact us

**For enquiries and claims:**

- If **you** are calling **us** from within New Zealand, phone toll free on 0800 800 477
- If **you** are calling **us** from overseas, you can call collect through an International Operator on 64 9 985 5000, 24 hours a day
- Email **us** at claims@tower.co.nz

## Important information

**We** will collect and use the information set out in this application for the purpose for which it is provided and hold the information securely. **We** may also use it in developing and running TOWER and / or providing you with information about products and services that **we** think might be of interest to **you** (including **our** selected business partners).

**We** will not provide **you** with this information if **you** request it not to be and **we** will show **you** any information that it holds about **you** and make corrections to it.

**You** agree that **we** or any authorised agent of **us** may collect information from any person who can provide **us** with information that is of relevance to it. **You** consent to **us** giving **your** information to any person who can assist it in developing or running **our** business.

**You** authorise **us** to provide this information to other parties including other insurance companies, any party with an interest in **your** policy and the Insurance Claims Register administered by the Insurance Council, or to obtain information from them in relation to **your** insurance.

**Our** Financial Strength Rating is shown on **your** online payment receipt. The rating scale is: A++, A+ (Superior), A, A- (Excellent), B++, B+ (Very Good), B, B- (Fair), C++, C+ (Marginal), C, C- (Weak), D (Poor), E (Under Regulatory Supervision), F (In Liquidation), S (Rating Suspended).

## Meaning of words

Definition	Meaning
<b>Act of terrorism</b>	An act, including but not limited to the use of force or violence and/ or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and / or to put the public, or any section of the public, in fear. Act of terrorism shall also include any act that is verified or recognised by the relevant government(s) de jure or de facto as an act of terrorism.
<b>Excess</b>	The amount of any claim, which <b>you</b> must pay and is shown in the online payment receipt. The excess applies to each separate event giving rise to a claim.
<b>Illness</b>	An illness, sickness or disease.
<b>Immediate family</b>	<b>Your</b> spouse, fiancé, fiancée, parent, sibling, child, stepchild, foster child, grandparent, grandchild, parent-in-law, brother and sister-in-law, son and daughter-in-law.
<b>Injury</b>	External or internal bodily injury caused solely and directly by violent, accidental, external and visible means.
<b>Period of insurance</b>	This policy commences on the date shown on <b>your</b> online payment receipt and ceases on the date <b>you</b> or the last member of <b>your</b> family return to New Zealand on the date shown in the online payment receipt, which ever occurs first.
<b>Permanent disablement</b>	The total and permanent inability to engage in, perform or attend to <b>your</b> usual business or occupation which results in <b>you</b> suffering a loss of income.
<b>Personal baggage</b>	All items belonging to <b>you</b> and taken with <b>you</b> or purchased by <b>you</b> on <b>your</b> journey but excluding any form of motor vehicle, watercraft or aerial device.
<b>Pre-existing medical condition(s)</b>	Any <b>illness</b> , sickness, disease, <b>injury</b> , physical defect, infirmity, disability, medical condition, or symptom which <b>you</b> or any insured person: <ul style="list-style-type: none"> <li>▪ was aware of</li> <li>▪ had signs or symptoms of</li> <li>▪ had sought medical advice, examination, consultation, treatment or investigation for</li> <li>▪ where a symptom existed that would cause a reasonable person in the circumstances to seek diagnosis, care or treatment before <b>your</b> departure from New Zealand.</li> </ul>
<b>Present day value</b>	The cost at the time of loss or damage of replacing or repairing <b>your personal baggage</b> to a new condition less an allowance for depreciation.
<b>We, our or us</b>	TOWER Insurance Limited
<b>You or your</b>	Person named on the travel insurance online form and the online payment receipt, and <b>your</b> accompanying spouse or de facto partner and / or any <b>dependent children</b> as noted.



Call us on **0800 808 808** or visit **[tower.co.nz](http://tower.co.nz)**



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