

Provider Travel Insurance Policy



This is your policy
document.
Keep it in a safe place.
TOWER Provider
Travel Insurance Policy



TOWER

Travel emergency **assistance**

Complete the fields below and take this card with you as a handy reference guide

Customer
number

--	--	--	--	--	--	--	--	--	--

Passport number

--	--	--	--	--	--	--	--	--	--

Emergency contact

--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--

Remember to make any claim as soon as practical. For more information about the travel claim process, please visit tower.co.nz/travelclaims or email travel@tower.co.nz. To learn more about our travel insurance policies visit tower.co.nz/travel



Travel emergency **assistance**

+64 9 985 5000

24-hour emergency helpline. If you're overseas, you can reverse charge your call by ringing the international operator.

Contents

Welcome	3
Our guarantee	4
What you must tell us	4
Section 1 – Medical and other expenses	5
Section 2 – Personal baggage	7
Section 3 – Loss of deposits and cancellation	8
Section 4 – Rental vehicle insurance excess	9
Section 5 – Accidental death and permanent disablement	9
Section 6 – Money and travel documents	10
Section 7 – Travel delay or missed connection	11
Section 8 – Strikes and hijacks	12
Section 9 – Liability protection	12
Section 10 – Pre-existing conditions extension	13
What you are not insured for	13
Section 1 – Medical and other expenses	17
Section 2 – Personal baggage	17
Section 3 – Loss of deposits and cancellation	18
Section 5 – Accidental death and permanent disablement	18
Section 6 – Money and travel documents	18
Section 7 – Travel delay or missed connection	18
Section 9 – Liability protection	19
How to make a claim	19
Some of your other important obligations	20
How we will settle your claim	22
Cancelling this policy	22
Making changes to this policy	23
Other insurance	23
Currency and taxes	23
Jurisdiction	23
How to contact us	24
If you have a concern	24
Schedule of benefits	25
Meaning of words	26

Welcome

Thanks for choosing TOWER. You've made a smart choice by insuring 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.

The Provider Travel Insurance policy consists of this wording, proposal, declaration and **certificate of insurance** completed on the basis of information **you** 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 808 808.

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 26.

Our guarantee

If, prior to **your** departure, **you** are not completely happy with **your** policy, please tell **us**. **We** may agree to change the policy to suit **you**. If not and **you** wish to cancel the policy, **you** can, as long as **you** have not made any claims. **We** will then refund any premium **you** have paid and **we** will both regard this policy as never commencing.

Underwritten by TOWER Insurance Limited

What you must tell us

We would like to point out some of the important obligations **you** have.

The correctness of all statements made in relation to this policy or any claim under this policy is essential before **we** have any liability under this policy. It is important **we** receive all relevant information. This means that **we** need **you** to tell **us** everything **you** know, or could reasonably be expected to know, that may influence **our** decision to insure **you** or the terms on which **we** insure **you**. If any circumstances change or may change before you depart New Zealand it is important **you** tell **us**.

What you are insured for

Illness or **injury** suffered by **you** while **you** are outside New Zealand.

We will pay the reasonable costs incurred outside New Zealand for medical treatment including surgical, hospital, nursing, additional accommodation and related medical expenses approved by **us** up to the amount shown in the schedule of benefits for the **plan** selected.

In all cases we:

- will only pay costs incurred within 12 months of the **illness** or **injury**
- have the option of returning **you** to New Zealand. **We** will pay all costs relating to **your** medical repatriation.

What special benefits you are insured for

Accompanying person

We will pay for 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.

Dental treatment overseas

We will reimburse **you** up to \$1,500 for reasonable costs incurred overseas for treatment to sound natural teeth as the result of an **injury** or for the relief of sudden acute pain, including ongoing dental treatment which is incurred within three months of **your** return to New Zealand, resulting from an **injury** which occurred overseas.

Funeral expenses

We will pay up to \$15,000 for:

- the reasonable funeral, cremation or burial expenses in the area where death occurred, or
- the costs of returning **your** body or ashes to New Zealand excluding funeral and interment costs.

Incidental hospital expenses

We will reimburse **you** up to \$100 per full day for incidental non-medical necessities after the third day of **your** hospitalisation as a result of an **illness** or **injury** up to a maximum of \$3,000.

Ongoing medical expenses

We will reimburse **you** up to \$1,500 for **your** reasonable ongoing medical expenses incurred within 12 months of **your** return to New Zealand resulting from an overseas **illness** or **injury**.

Pregnancy

We will pay the reasonable costs incurred for emergency treatment for extraordinary medical complications occurring during the first 20 weeks of **your** pregnancy.

We will only pay costs incurred within 12 months of the occurrence.

Terrorism

This section is extended to cover **illness** or **injury** caused by any **act of terrorism**, up to the amount shown in the schedule of benefits for the policy **plan** selected 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 claims will be proportionally assessed in relation to all claims received by **us**.

However, this extension does not apply to losses resulting from the use of nuclear, biological or chemical weapons, substances or contamination.

Section 2 – Personal baggage

What you are insured for

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

We will pay the **present day value** up to the amount shown in the schedule of benefits for the **plan you** have selected, with a limit of \$1,500 per item or \$2,500 for video cameras, unless shown in the **certificate of insurance**.

In all cases an item, pair or set of articles e.g. a camera with attached or unattached lenses or accessories shall be deemed to be one item.

What special benefits you are insured for

Emergency purchases

We will reimburse **you** up to \$500 for emergency purchases of essential items of clothing and requisites, should **you** be deprived of **your personal baggage** for at least 12 hours from the time of arrival at **your** overseas destination.

If **you** are deprived of **your personal baggage** for a further 72 hours, **we** will reimburse **you** up to a further \$500 for **your** additional costs.

Passports

We will reimburse **you** the reasonable replacement costs if **you** suffer the loss of **your** passport.

Section 3 – Loss of deposits and cancellation

What you are insured for

Abandonment or alteration of **your** travel due to any unexpected event outside **your** control.

We will pay up to the amount shown in the schedule of benefits for the **plan** selected, for **your** irrecoverable travel or accommodation deposits or expenses paid in advance in New Zealand, and once the journey has commenced, any additional expenses **you** are required to pay.

What special benefits you are insured for

Curtailment

We will pay up to the amount shown in the schedule of benefits for the **plan** selected, less any refund of **your** cancelled return ticket, for the reasonable additional accommodation and travel expenses 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).

Resumption of travel

We will pay up to \$5,000 for the economy class transport costs to enable **you** to return overseas to continue **your** original travel arrangements within 12 months of an occurrence. Provided **you** have returned to New Zealand as a result of a life threatening **illness, injury** or death of **your** spouse, de facto, children, grandparents, mother, father, sister or brother in New Zealand and:

- **your** policy duration was at least 14 days
 - less than 50% of **your** policy duration has been used
 - the **illness, 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
- 8 ▪ a pre-paid return ticket had been purchased before departure from New Zealand.

Section 4 – Rental vehicle insurance excess

What you are insured for

Any insurance excess **you** are required to pay in the event of a claim under **your** rental vehicle hire contract.

We will reimburse **you** up to \$2,000.

In all cases:

- the vehicle must be hired from a licensed rental vehicle agency
- **you** must comply with the conditions of **your** rental vehicle hire contract.

Section 5 – Accidental death and permanent disablement

What you are insured for

Injury suffered outside New Zealand during the **period of insurance**, which causes accidental death or **permanent disablement** within 12 months of the **injury**.

We will pay **you** or **your** estate up to a maximum of \$50,000. If **you** have taken the **family plan** option the total **we** will pay shall not exceed that payable for any two persons.

In all cases:

- **we** will not pay any benefit if **you** are under the age of 16 years or over 80 years
- in the event of death, a death certificate and a post mortem report must be produced.

What special benefit you are insured for

Terrorism

This section is extended to cover accidental death or **permanent disablement** caused by any **act of terrorism**. **We** will pay **you** or **your** estate \$25,000. The most **we** will pay under any one policy is \$50,000.

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 claims will be proportionally assessed in relation to all claims received by **us**.

However, this extension does not apply to losses resulting from the use of nuclear, biological or chemical weapons, substances or contamination.

Section 6 – Money and travel documents

What you are insured for

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

We will pay up to the amount shown in the schedule of benefits for the **plan** selected.

Section 7 – Travel delay or missed connection

What you are insured for

Irrecoverable additional travel costs necessarily incurred on a regular airline or established charter service to reach **you** ticketed destination.

We will reimburse **you** up to the amount shown in the schedule of benefits for the **plan** selected, provided that the airline with which **you** are travelling is delayed at least six hours and causes **you** to miss **your** onward connecting flight.

In all cases:

- **you** must supply written confirmation from the carrier for the length and reason for any delay and that no alternative flight was available at the time
- the period of delay will be calculated from the published departure time
- **you** must have booked and paid for tickets prior to leaving New Zealand
- **you** must check-in according to **your** itinerary
- **you** must provide receipts for all additional expenses.

What special benefit you are insured for

Meals and accommodation

We will also reimburse **you** up to \$100 per **named person** per day for **your** reasonable additional meal and accommodation costs if **your** flight is delayed for at least six hours.

Section 8 – Strikes and hijacks

What 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.

We will reimburse **you** up to the amount shown in the schedule of benefits for the **plan** selected.

Section 9 – Liability protection

What you are insured for

Legal liability for loss or damage to property including **injury**, death or **illness** arising from accidents occurring outside New Zealand during the **period of insurance**.

We will pay up to the amount shown in the schedule of benefits for the **plan** selected, provided such legal liability is established in a New Zealand court or in the court of the country in which the accident occurred.

What special benefits you are insured for

Legal costs

We will pay up to \$500,000 for all costs incurred by **you** with **our** consent in defending claims.

Wrongful arrest

We will pay up to \$2,500 in reimbursement for **your** legal costs as the direct result of **your** false arrest or wrongful detention by any government or government agency.

Section 10 – Pre-existing conditions extension

What you are insured for

Fixed term option

If the Medical Hotline has agreed to **your** request, this policy is extended to include cover for **your** physical defect, infirmity, existing or recurring **illness, injury** or disability that is noted as being accepted on their letter of confirmation.

Frequent traveller option

This policy does not cover pre-existing medical conditions that exist at the date of inception or renewal unless **we** have agreed to provide cover for these conditions. If **you** have any such pre-existing medical conditions **you** need to obtain approval by calling the Medical Hotline. At renewal **you** need to obtain **our** agreement to provide cover even if **we** have agreed to cover a medical condition in the previous year's cover.

What you are not insured for

General exclusions (apply to all sections)

The **excess**.

Loss, damage or liability for or arising from, or claims for:

- acquired immune deficiency syndrome (AIDS), human immunodeficiency virus (HIV) or sexually transmitted diseases
- any condition for which **you** are receiving, or are on a waiting list to receive hospital treatment, examination or investigation, or for which **you** are travelling overseas to obtain medical treatment, examination or investigation
- any consequential loss, loss of enjoyment or loss of income other than the cover provided in section 5 – 'Accidental death and permanent disablement'

- 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 physical defect, infirmity, existing or recurring **illness, injury** or disability of which **you** are aware or for which **you** have received medical examination, consultation, treatment, investigation and / or medication in the six months prior to the commencement date of this policy other than the cover provided in section 10 – ‘Pre-existing conditions extension’
- any **terminal condition**
- asbestosis or any related disease
- continued medication, drugs or treatment
- depression, anxiety, nervous disorders or mental **illness**
- pregnancy known to exist at the date of inception of this policy and for which **you** have been receiving medical treatment or medication, childbirth or postnatal medical care other than the cover provided in section 1 special benefit – ‘Pregnancy’
- self-inflicted **illness** or **injury**, suicide, voluntary abortion, influence of alcohol or drugs
- any professional sporting activity
- deliberate exposure to exceptional danger except in an attempt to save a human life
- extreme versions of any sport
- mountaineering or rock climbing
- 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 high altitude or remote areas except as part of an organised tour
- parachuting, hang or tow gliding, microlite flying, sky diving, paragliding and / or parasailing
- pot holing, bungy jumping, rodeo activities, polo or hunting
- training, competing or racing other than on foot

- underwater activities involving the use of artificial breathing apparatus unless an internationally recognised diving qualification is held
- white water activities
- air travel unless **you** are a ticketed passenger on a regular airline or established charter service
- receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of an airline, transport provider, tour operator, travel agent, wholesaler or tourist resort
- any person lawfully in **your** accommodation premises
- any unreasonable or criminal or reckless or willful act, omission, any disregard for, or failure to comply with any provision in or notice or order under any legislation by **you**
- **your** criminal activities
- confiscation, detention, requisition or destruction by customs or other authorities
- depreciation, mildew, mould, rot, corrosion, rust, insects, vermin, wear and tear, gradual deterioration, any process of cleaning, dyeing, repairing or restoring, or action of sunlight
- military, naval, air service operations, heavy manual work or hazardous work
- nuclear weapons material or ionising radiation or contamination by radio-activity from any nuclear waste or from the combustion of nuclear fuel including any self-sustaining process of nuclear fission or fusion
- or occurring in any country where **you** ordinarily reside other than the cover provided in section 3 – ‘Loss of deposits and cancellation’
- **your** trade, profession or business or any activity for financial return whether for profit or not.

Pandemic exclusion

This policy does not cover any liability, loss, cost or expense arising out of, resulting from, caused or contributed to by influenza or any other virus or disease that is declared to be an outbreak or epidemic by The World Health Organisation, or any government or ruling body of a country in which the outbreak or epidemic has occurred.

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 enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, mutiny, revolution, insurrection, sabotage, subversion, civil commotion, assuming the proportions of or amounting to a popular rising or any uprising, military rising, military or usurped power.

Other than the cover provided under the special benefit – Terrorism in section 1 – Medical and other expenses and section 5 – Accidental death and permanent disablement:

- **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 of 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**.

Section 1 – Medical and other expenses

Loss arising from, or claims for:

- any expenses incurred in New Zealand, other than the cover provided in the special benefits – ‘Accompanying person’, ‘Dental treatment overseas’ and ‘Ongoing medical expenses’
- any medical or dental treatment or surgery of an elective nature completed without the authority of **our** medical adviser
- pregnancy, childbirth or postnatal medical care other than the cover provided in the special benefit – ‘Pregnancy’
- the normal maintenance of dental health other than the cover provided in the special benefit – ‘Dental treatment overseas’
- the cost of private medical care where free or reduced cost care is available to **you**.

Section 2 – Personal baggage

Loss or damage to, or claims for:

- bicycles, surfboards, windsurfers or similar water equipment other than when they are in transit on licensed commercial transportation or for fire or burglary from locked accommodation premises
- bonds, negotiable instruments, vouchers, deeds, stamps, manuscripts, securities of any kind, bullion, gold, precious metals or precious stones
- 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
- software or electronic data
- sporting equipment when in actual use
- theft or deliberate damage of **your personal baggage** left unattended in a public place or left in any unlocked vehicle, room or other location.

Section 3 – Loss of deposits and cancellation

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** curtailment or **your** cancellation for medical reasons unless on written medical advice
- **your** disinclination to travel or **your** personal wishes
- **your** failure to check-in at correct departure time
- **your** financial circumstances.

Section 5 – Accidental death and permanent disablement

Loss arising from, or claims for:

- accidental death or **permanent disablement** resulting from or occurring whilst engaged in work for a business, trade or profession
- death or **permanent disablement** directly or indirectly resulting from disease, natural causes, medical or surgical treatment unless rendered necessary by an **injury** covered in this policy.

Section 6 – Money and travel documents

Loss:

- if left unattended in a public place
- if sent by post, courier service or cargo.

Section 7 – Travel delay or missed connection

Loss or claims for:

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

Section 9 – liability protection

Liability for or arising from:

- aggravated, punitive or exemplary damages, fines and / or other penalties or reparation orders
- **injury, illness** or death to **you, your** employees or members of **your family**
- loss or damage to property belonging to **you** or any employee or member of **your family**, or under **your** or their control
- 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.

How to make a claim

It is important that **you** tell **us** immediately **you** become aware of any circumstances that may give rise to a claim. If **you** require assistance with a claim while overseas please call **us** collect on 64 9 985 5000 and **we** will put **you** in touch with **our** nearest claim-settling agent or give **you** advice on what to do.

If **you** are in New Zealand and need to make a claim, **you** can call **us** on 0800 808 808 or go to tower.co.nz/claims to fill out an online claims form.

If **you** are asked to fill in a claim form, **we** must receive the completed claim form within 30 days. To reduce delays with **your** claim please attach to **your** claim form police reports, proof of delay, receipts and proof of ownership documents for any items lost, stolen or damaged.

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 Australian 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 (collect) on 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.

Some of your other important obligations

You must:

- advise **us** of any change in **your** health that occurs before 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 cooperation, information and assistance
- consult immediately and follow the advice of a registered medical practitioner if **you** have suffered any **injury** or **illness**
- establish that **you** have complied with all **your** obligations under this policy and that none of the exclusions apply
- 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

- inform the Police within 24 hours and obtain a written report if it appears that there has been loss, theft, burglary or malicious damage
- inform **us** if **you** are permanently migrating. The **period of insurance** will expire seven days after **your** arrival in the country of **your** migration destination
- 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 statement in connection with any claim
- provide at **your** expense any medical certificate or report that **we** may require to consider **your** claim. **We** may conduct a post mortem examination at **our** expense
- provide documentary proof of purchase if **you** wish to claim for any property purchased during the **period of insurance**
- 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
- take all reasonable steps to prevent further loss or damage.

Otherwise **we** can decline **your** claim and / or recover any payment already made.

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.

Cancelling this policy

You may cancel this insurance at any time before **your** departure by notifying **us** either by telephone, email or post. If **you** have suffered no loss or damage and incurred no liability during this period, **we** may refund **your** paid premium in full.

If **you** make a claim which is false or fraudulent in any way, make any false statement to **us** or fail to comply with **your** obligations as set out in the 'what you must tell us' section, **we** may avoid **your** policy and any other policies **you** have with **us** or cancel them effective immediately from the date of the fraudulent act or act of omission. If **we** do this, **we** will refund **your unused premium**.

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.

Other insurance

This policy does not cover any loss, damage or liability if **you** are covered for that same loss, 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.

Currency and taxes

All sums insured and policy 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 in relation to legal proceedings about this policy. The laws of New Zealand shall apply to this policy.

How to contact us

For enquiries and claims:

- if **you** are calling **us** from within New Zealand phone toll free on **0800 808 808**
- if **you** are calling **us** from overseas, phone collect through an international operator on **64 9 985 5000**, 24 hours a day.

If you have a concern

While **we** make every effort to get things right, problems may sometimes occur. **We** have in place a complaints procedure 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 listed below:

- In the first instance call:
TOWER Insurance Customer Service
Phone: 0800 808 808
- If we are unable to resolve the problem, **you** may make a formal complaint to:
Manager: Complaints Investigation and Resolution
TOWER Insurance Limited
PO Box 90 347
Auckland
Phone: 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. Please see the Ombudsman's website (iombudsman.org.nz) for the disputes it can consider.

Meaning of words

Definition	Meaning
Act of terrorism	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
Certificate of insurance	The certificate of insurance first issued to you or the current renewal certificate whichever applies and any endorsement certificates that have been added during the period of insurance
Excess	The amount of any claim, which you must pay and is shown in the certificate of insurance . The excess applies to each separate event giving rise to a claim
Family	A family group travelling together consisting of not more than two adults who are married to each other or cohabiting. Their children, grandchildren, nieces or nephews under the age of 18 years who are not self-supporting are covered free of any premium
Illness	An illness, sickness or disease
Individual	One person travelling alone or together with your children, grandchildren, nieces or nephews under the age of 18 years and who are not self-supporting

Definition	Meaning
Injury	External or internal bodily injury caused solely and directly by violent, accidental, external and visible means
Period of insurance	This policy commences on the date shown in the certificate of insurance and ceases on the date you or the last member of your family return to New Zealand or the date shown in the certificate of insurance which ever occurs first. However, cover under the Frequent traveller option is limited to journeys from New Zealand up to a maximum of 120 days per journey. The period of insurance is automatically extended free of charge until you return to New Zealand if your travel is delayed due to circumstances beyond your control. Irrecoverable travel or accommodation deposits are covered as soon as the policy is issued
Permanent disablement	The total and permanent inability to engage in, perform, or attend to your usual business or occupation as a result of which you suffer loss of income
Personal baggage	All items normally worn or carried (including bicycles intended for personal use) by and belonging to you and taken with or purchased by you on your journey or sent in advance other than motor vehicles, motorcycles, trailers, caravans, watercraft, aerial devices and their accessories, household effects not travelling with you or items covered under section 6 – ‘Money and travel documents’

Definition	Meaning
Plan	The cover you have selected and is shown in the certificate of insurance . For details of the plan selected, please refer to the schedule of benefits on page 25
Present day value	The cost at the time of loss or damage of replacing or repairing your personal baggage to a condition no better than new, less an appropriate allowance for depreciation and deferred maintenance
Terminal condition	The last stage of a fatal illness
Unused premium	Premium for the days you have paid for, but will not be insured (calculated as at the effective date of cancellation)
We, us or our	TOWER Insurance Limited
You, your or named person	The insured person(s) named in the certificate of insurance . Where you jointly own any of the property this policy insures you jointly

Call us on **0800 808 808**
or visit **tower.co.nz**



Please recycle me. Printed using vegetable based mineral oil free inks on paper from an environmentally certified and responsibly managed forest and mill.
© 2015 TOWER Insurance Limited.
All rights reserved.



TOWER