



International Jetcover Gold Travel Insurance

POLICY WORDING

This policy is issued/insured by Chartis Insurance New Zealand Limited

This document contains Your insurance Policy Terms, Provisos, Exclusions and Conditions. It is important that You read and understand it and retain it in a safe place.

Insurer Financial Strength Rating Insurance Companies (Rating and Inspections) Act 1994 - Chartis Insurance New Zealand Limited has an A- (Strong) insurer financial strength rating given by Standard & Poor's (Australia) Pty Ltd on 1 December 2011. The rating scale is:

AAA	Extremely Strong	BBB	Good	CCC	Very Weak
AA	Very Strong	BB	Marginal	CC	Extremely Weak
A	Strong	B	Weak	R	Regulatory Action

Plus (+) or minus (-): The rating from 'AA' to 'CCC' may be modified by the addition of a plus or minus sign to show relative standings within the major rating categories.

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IMPORTANT CONTACT DETAILS

Chartis Enquiries

Phone: 0800 655 722

9am - 8pm

Monday - Friday

Email:

jetcovernz@chartisinsurance.com

Claims Enquiries

Phone: 0800 JETCLAIM (538 252)

9am - 5pm

Monday – Friday

Email:

a&h.nz.claims@chartisinsurance.com

Or: +64 9 355 3072

Fax: +64 9 355 3088

Emergency Assistance

In the event of an emergency, a reverse charge call to Travel Guard™ at any time from anywhere in the world will put you in touch

Phone: +64 9 359 1645

Schedule of Benefits

This is a summary of cover only and the Policy is subject to terms, condition, limits and exclusions. Values shown below are maximum amounts payable per Insured Person (In New Zealand Dollars). Please note, not all Policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the benefits may not be available to You. Please refer to the applicable Policy Wording.

Section	Benefits	Maximum Sum Insured Per Insured Person
1	Cancellation Fee, Loss of Deposits	Unlimited
2	Overseas Medical, Hospital & Emergency Expenses	Unlimited
2.2	Cash in Hospital	\$50 per day
2.3	Emergency Overseas Dental for relief of sudden and acute pain	\$500
2.4	Emergency Overseas Dental following an Injury to sound and natural teeth	\$2,000
3	Emergency Expenses	
	3.1 Accommodation, Meal & Travelling Expenses	\$500
	3.2 Additional expenses for You to return home	\$500
	3.3 Resumption of Trip	\$2,000
	3.4 Travel Delay	\$500
	3.5 Alternative Transport Expenses	\$500
	3.6 Hijack and Kidnap	\$5,000
	3.7 Home Help	\$1,500
4	Luggage	\$ 5,000
5	Accidental Death	\$20,000*
6	Legal Liability	\$1,500,000
7	Rental Vehicle Excess Cover	\$4,000
8	Injury Loss of Income	\$5,200

* The accidental death of an Insured Person less than 18 years of age is limited to cover up to \$10,000 each.

POLICY WORDING

IMPORTANT POLICY MATTERS

Agreement

This Policy is valid only when a current Policy Schedule is issued. When You have paid the premium required, We will provide You with cover provided the event occurs during the period of cover subject to the terms, conditions and exclusions contained in this Policy.

Policy Extension

The Policy can be extended as many times as You need up to a total 12 months from the date of departure for the Trip.

24 Hour World-Wide Emergency Assistance

The overseas assistance service in this Section is provided by Travel Guard™ in conjunction with Your Policy.

1. In the event of an emergency whilst You are outside New Zealand, Travel Guard™ is only a telephone call away anywhere in the world – 24 hours a day.
2. Travel Guard™ is a worldwide team of highly skilled doctors and medical professionals who are available by telephone – 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside New Zealand.
3. Travel Guard™ provides the following services in conjunction with the terms and conditions of Your Policy:
 - Access to a registered medical practitioner for emergency assistance and advice.
 - Emergency transportation to the nearest suitable hospital.
 - Emergency evacuation back home if necessary.
 - The family back home will be advised of Your medical condition and be kept informed of the situation.
 - Payment guarantees to hospitals and insurance verification.
 - Second opinions on surgery.
 - Hospital case management.
 - Legal referral service.
 - Urgent message service and emergency travel planning.
 - Assistance in replacing travel documents, passports and credit cards.

In the event of an emergency overseas, simply call (reverse charge) Travel Guard™ any time from any place in the world:

NEW ZEALAND +64 (9) 359 1645

The number underlined is the country code and the number in brackets is the area code.

Excess

If You make a claim You may be required to pay an Excess. An Excess is an agreed amount that is subtracted from a claim.

Excess payable \$100 per event per Insured Person

Please note: A waiting period of 4 consecutive weeks applies to any claims under Section 8 – Injury Loss of Income

Your Duty of Disclosure

Before You enter into this Policy You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision (or the decision of a prudent insurer in the circumstances) of whether to accept the risk of the insurance and if so on what terms. You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate this Policy.

Your duty does not extend to matters;

- that diminish the risk to be undertaken by Us.
- that are of common knowledge.
- that We know or in the ordinary course of Our business ought to know.
- where compliance of Your duty is waived by Us.

If You fail to comply with this duty of disclosure, We may be entitled to reduce Our liability under this Policy in respect of a claim, or may cancel this Policy.

If Your non-disclosure is fraudulent, We may also have the option of avoiding this Policy from the inception date.

Privacy Statement

This policy is issued/insured by Chartis Insurance New Zealand Limited.

Chartis collects information necessary to underwrite and administer Your Policy, to maintain and improve customer service, and to advise You of Our products. In the course of administering Your Policy, Chartis may exchange or disclose Your personal information and that of any other person insured by this Policy to:

- (a) a related Chartis company either in New Zealand or overseas;
- (b) contractors or third party providers providing services related to the administration of Your Policy;
- (c) banks and financial institutions for the purpose of processing Your application and obtaining payment of premium;
- (d) in the event of a claim - assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers; or
- (e) Our assistance provider who will record all calls to the assistance service provided under Your Policy for quality assurance, training and verification purposes.

Access to Personal Information

You may gain access to or request correction of Your and the Insured Person's personal information by writing to The Privacy Manager, Chartis, PO Box 1745, Shortland Street, Auckland 1140, New Zealand.

Whilst access to this personal information may generally be provided free of charge, We reserve the right to charge for access requests in some limited circumstances.

Consent acknowledgement

By completing the application form (including any associated form) and paying the premium, You consent to the use of Your and the Insured Person's personal information stated in the Privacy Statement above.

The Fair Insurance Code

Chartis is a signatory to the Fair Insurance Code. This Code aims to raise the standards of practice and service in the insurance industry, and it includes the following:

- When You lodge a claim We will tell You in plain language what information We need and how You should go about making a claim.
- We will respond promptly to any request You make for assistance with a claim and it will be considered and assessed promptly.

DEFINITIONS

Wherever the following words or phrases appear in capitals in this Policy they will always have the meanings shown under them.

Additional Accommodation, Meals and Travelling Expenses means only those reasonable expenses over and above what You expected to pay for accommodation, meal and travelling expense including emergency personal telephone calls, had the Trip gone ahead as planned.

Excess means the amount which the Policy provides that You have to pay in the event of the claim.

Financial Default means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Income means

- (a) as regards to a salaried Insured Person, the average gross weekly income earned from personal exertion before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
- (b) as regards to a T.E.C. (i.e. total employee cost) or salary package Insured Person, the average gross weekly value of the income package earned from personal exertion (including, but not limited to wages, and/or salary, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental subsidy, clothing or meal allowances), before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
- (c) as regards to a self-employed Insured Person, the average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income;

all derived during the 12 calendar months period immediately preceding Your departure from New Zealand.

Infant means a child under the age of 2 years and sharing a single airline seat with an adult passenger.

Injury means a physical injury, caused by violent, external and visible means, which occurs fortuitously whilst this insurance is in force and which results, solely, directly and independently of any pre-existing condition or other cause, in any of the events specified in this Policy within 12 calendar months of the date of its occurrence.

Insured Person means a person specified in the Policy Schedule.

Luggage means personal items, including sporting equipment, dentures and or dental prostheses designed to be worn or carried by You which You take with You or buy during Your Trip.

Motor Cycle means a motorised cycle.

Pre-existing Medical Condition means any medical or dental condition of Yours or any person on whose state of health Your Trip depends, which in the 30 days before You applied for insurance:

- required treatment, investigation (whether or not a diagnosis has been made), medication or advice from a doctor, chiropractor, physiotherapist, naturopath, psychiatrist, psychologist; or
- which You are aware of, or could be expected to be aware of, that may lead to a claim under this Policy.

It also means a chronic or on-going medical or dental condition.

The following will not be considered as a Pre-existing Medical Condition, provided there are no planned procedures, and there have been no complications or exacerbations of the condition within the last six months:

Acne
Cataracts
Essential Tremor
Gastric Reflux
Glaucoma
Gout
Haemorrhoids
Hayfever
Hiatus Hernia

Hypercholesterolemia (High Cholesterol)
Hypertension (High Blood Pressure)
Hypothyroidism
Insomnia
Menopause
Restless Leg Syndrome
Tinnitus
Varicose veins

Policyholder means the person identified in the application for insurance and specified in the Policy Schedule as the policy holder.

Public Place means but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

Relative means Your spouse, parent, parent-in-law, grandparent, step-parent, sister, sister-in-law, brother, brother-in-law, daughter, step-daughter, daughter-in-law, son, step-son, son-in-law, grandchild, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew.

Rental Vehicle means the passenger class hatchback, sedan, station wagon, 4WD or minivan rented from a licensed motor vehicle rental agency, for the sole purpose of carrying You and/or Your Travelling Companions on public roadways. It shall not include any other type of vehicle or vehicle use.

Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorist Act shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Travel Guard™ means Our assistance provider.

Travelling Companion means the person who is to travel with You for at least 50% of the Trip and who made arrangements to accompany You before You began the Trip.

Trip means the travel You are undertaking and commences from the time You leave Your home or place of departure to start Your Trip until You return home or until the end of the period of insurance shown as the return date on the Policy Schedule, whichever is sooner.

Unattended means, but is not limited to, when an item is not on Your person at the time of loss, left with a person other than Your Travelling Companion, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim, leaving it at a distance where You are unable to prevent it from being unlawfully taken.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us/ Insurer means Chartis Insurance New Zealand Limited.

You, Your, Yourself means each of the Insured Persons as shown on the Policy Schedule and any accompanying Infants.

GENERAL EXCLUSIONS

Excess

If You make a claim You may be required to pay an Excess. An Excess is an agreed amount that is subtracted from a claim.

Excess payable \$100 per event per Insured Person

Please note: A waiting period of 4 consecutive weeks applies to any claims under Section 8 – Injury Loss of Income

Age Limits

This Policy is only valid for travellers aged 69 years or less. If You are 70 years and over, please refer to our alternative travel insurance product under the INSURANCE tab at www.jetstar.com.

Please note: No insurance premium will be applicable for any Insured Person travelling as an Infant and sharing a single airline seat with an adult passenger.

Pre-Existing Medical Condition(s)

This Policy DOES NOT provide cover for Travellers with Pre-existing Medical Condition(s), except where detailed below.

A Pre-existing Medical Condition means any medical or dental condition of Yours or any person on whose state of health Your Trip depends, which in the 30 days before You applied for insurance:

- required treatment, investigation (whether or not a diagnosis has been made), medication or advice from a doctor, chiropractor, physiotherapist, naturopath, psychiatrist, psychologist; or
- which You are aware of, or could be expected to be aware of, that may lead to a claim under this Policy.

It also means a chronic or on-going medical or dental condition.

Only the conditions which follow are automatically covered under this Policy, provided there are no planned procedures, and there have been no complications or exacerbations of the condition within the last six months.

Acne	Hypercholesterolemia (High Cholesterol)
Cataracts	Hypertension (High Blood Pressure)
Essential Tremor	Hypothyroidism
Gastric Reflux	Insomnia
Glaucoma	Menopause
Gout	Restless Leg Syndrome
Haemorrhoids	Tinnitus
Hayfever	Varicose veins
Hiatus Hernia	

In any other circumstance, Pre-Existing Medical Condition(s) will not be covered under this Policy.

Should You require cover for any Pre-existing Medical Condition, please refer to our alternative travel insurance product under the INSURANCE tab at www.jetstar.com.

In Addition, We will not pay under any Section of this Policy for claims arising directly or indirectly out of:

1. Nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
2. Riot or civil commotion unless You have already left New Zealand or You have paid for Your travel and accommodation and Your Policy was in force prior to the riot or civil commotion.
3. Any professional sporting activities.
4. Hunting, racing other than on foot, playing polo, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, or travelling in international waters in a private sail vessel or privately registered sail vessel.
5. Parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This exclusion does not apply to hot air ballooning or parasailing.
6. Diving underwater using an artificial breathing apparatus unless You hold an open water diving license or You were diving under licensed instruction.
7. You operating a Motor Cycle without You holding a valid licence for the country the Motor Cycle is being operated in.
8. Deliberate exposure to exceptional danger unless in an attempt to preserve life, Your own or others.
9. You or any other persons suicide, attempted suicide, intentional self-Injury, any psychological, psychiatric, psychosomatic or nervous condition, insanity.
10. Sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).
11. You having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
12. You travelling against medical advice or for the purpose of obtaining medical advice or treatment or if a terminal or malignant prognosis was given before You purchase this insurance.
13. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
14. You acting illegally or breaking any government prohibition or regulation.
15. Any consequential loss including loss of enjoyment or any financial loss not specifically covered in the Policy.
16. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.
17. The dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

18. A government authority seizing, withholding or destroying anything of Yours or any prohibition by or regulation or intervention of any government.
19. Any interference with Your travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to You or to any Relative or Travelling Companion or restriction of access to any locality.
20. You not acting in a responsible way to protect Yourself and Your property or to prevent or reduce Your loss.
21. Something that at the time of taking out this Policy You were aware of or could be expected to be aware of, which could bring about Your making a claim under this Policy.
22. You failing to make precautions to avoid a claim after a warning has been issued in the mass media.

Nor will We provide cover or service for:

23. Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
24. Any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an Insured Person if that Insured Person is:
 - (i) a terrorist;
 - (ii) a member of a terrorist organisation;
 - (iii) a narcotics trafficker; or
 - (iv) a purveyor of nuclear, chemical or biological weapons.

GENERAL CONDITIONS

The following conditions apply to this insurance:

1. Eligibility

To be eligible for cover under this Policy You must be either a New Zealand citizen or New Zealand permanent resident, and aged under 70 years at the date of departure for Your Trip, who intends to return to New Zealand on completion of the Travel unless otherwise agreed in writing by Us.

This Policy is available to eligible persons who have a Jetstar ticket destination involving travel from New Zealand to and within one of the following destinations:

Europe, Ireland, Middle East, Africa, Mauritius, Scandinavia, Russia, Asia, India, Sub-Continent, UK, Indonesia, China, South West Pacific, Norfolk Island, Australia and Bali.

Please Note: We are unable to provide cover or service for any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

If You are 70 years and over, please refer to Our alternative travel insurance product under the INSURANCE tab at www.jetstar.com.

2. Other Cover

We will not cover You for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what You would have been entitled to recover under this Policy to the extent permitted by law.

3. New Zealand Currency

All amounts are denominated in New Zealand dollars. All claims will be paid in New Zealand dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in New Zealand dollars will be the rate applying at the time the expense is incurred.

4. New Zealand Law

This Policy is governed by the laws of New Zealand and any dispute or action in connection with this Policy shall be conducted and determined in New Zealand.

5. What You are Required to do

You must not deliberately or recklessly:

- (a) cause loss to any property covered by this Policy; or
- (b) cause loss for which You could be held legally liable - either by doing something You should not do or failing to do something You should do.

If You think You are covered under this Policy for a claim made against You, You must immediately give Us full details of that claim and all legal documents served on You. If You are covered, We have the right to negotiate or defend the claim in Your name and We will require Your co-operation.

6. If You Have a Loss

If You have a loss You must:

- (a) do what You can to prevent any further loss or expense.
- (b) not admit liability for the loss.
- (c) lodge a written claim against the person or organisation that may be legally liable for Your loss, illness or injury.

If We agree to cover Your loss, You must let Us take over and pursue any legal right of recovery You may have and You must co-operate with Us in any recovery action.

If You require hospitalisation or emergency transportation services or need to return home early for any reason and want Us to pay You must contact Travel Guard™ and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow the advice and instruction of Travel Guard™ and where required, Our advice and instructions.

7. Making a Claim

You must register any claim to Chartis within 30 days after completion of Your Trip.

If You need to make a claim, We will require You to:

- (a) provide Us with original invoices, receipts and other vouchers relating to Your loss or expenses. It is the responsibility of the Insured Person to provide proof of ownership of any lost, stolen or damaged items and We are under no obligation to make payment without this proof of ownership.
- (b) produce this Policy and Your Policy Schedule.
- (c) provide Us with all information We require.

For claim forms or any enquiries in relation to entitlement to claim under this Policy, contact Chartis for assistance on +64 (9) 359 1645 or download a claim form from the Insurance page under Travel Services on www.jetstar.com.

8. Cancellation/Cooling Off Period

You may return this Policy to us within 14 days of purchasing, provided that no claim has arisen and Your travel has not commenced. Chartis will cancel the Policy and give You a full refund of premium. Subject to Your rights under the cooling off period, We will not refund any part of the premium if You cancel Your cover after any part of this Policy has commenced or a claim has arisen.

THE BENEFITS

SECTION 1– CANCELLATION FEE, LOSS OF DEPOSITS

Please note that a Policy Excess of \$100 per event per Insured Person applies to each and every claim made under this Section.

We will pay:

- 1.1 The non-refundable unused portion of any amount paid for Your prepaid travel tickets and bookings following cancellation, alteration, curtailment, or incompleteness of Your Trip due to an unforeseeable event or any unforeseeable circumstances outside Your control.
- 1.2 We will also pay, if incurred, Your travel agent's cancellation fees of up to \$1,500 or the loss of the normal remuneration available to the agent had the Trip gone ahead as planned, whichever is the lesser.
- 1.3 Where an airline ticket was purchased using frequent flyer or similar air points, We will pay You for frequent flyer or similar air points lost following cancellation of Your air ticket. The amount payable will be calculated as follows:

If the airline will not refund Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued.

If the airline will only refund a portion of Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of Your points refunded back to You.

For this benefit to become payable:

- a) the reason for cancellation must be covered under this Section of the Policy, and
- b) the loss of such points cannot be recovered from any other source.
- c) before You submit a claim under this Section You must first request the airline refund Your points.

In addition to the General Exclusions applying to all Sections of the Policy, We will not pay for:

- 1.4 The non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by Us as part of a claim under this Policy.
- 1.5 If the change of plans is because You or Your Travelling Companion change Your mind and decide not to proceed with Your original Trip.
- 1.6 Claims arising from any business commitment, financial or contractual obligation, including those of any Travelling Companion or Relative, except for You being retrenched from Your usual full time employment in New Zealand.
- 1.7 Cancellation or disruption to travel which relates to Your or Your Travelling Companion's business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to You being retrenched from Your usual full time employment in New Zealand.
- 1.8 Cancellation directly or indirectly incurred as a result of intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.

- 1.9 Cancellation directly or indirectly incurred as a result of any Terrorist Act.
- 1.10 Claims arising from inability of any tour operator or wholesaler to complete arrangements for Your tour due to insufficient number of people required to commence the tour.
- 1.11 Claims arising from cancellation, delays or rescheduling caused by strikes by airline staff, airline contractors or suppliers or any other airline entity.
- 1.12 Claims arising from cancellation, delays or rescheduling caused by carriers.
- 1.13 You not complying with Your ticket conditions.
- 1.14 Claims arising from any pregnancy or related complication after 26 weeks of pregnancy, or childbirth after 26 weeks of pregnancy unless the childbirth was accelerated by accidental Injury.

SECTION 2– OVERSEAS MEDICAL, HOSPITAL, DENTAL AND RELATED EXPENSES

We will pay:

- 2.1 Your reasonable medical, surgical and hospital expenses necessarily incurred outside New Zealand, as a result of You suffering an accidental Injury or illness which first occurs or becomes apparent after the issue date of Your Policy Schedule. All medical treatment must be provided by a legally qualified medical practitioner.
- 2.2 \$50 for each 24 hour period You are in hospital from the first day of hospitalisation, if You are hospitalised overseas for more than 48 hours.
NOTE: If You are hospitalised You must contact Travel Guard™ as soon as possible.
- 2.3 Your emergency overseas dental costs up to \$500 for the relief of sudden and acute pain, given or prescribed by a legally qualified dental practitioner and necessarily incurred outside New Zealand.
- 2.4 Up to \$2,000 for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease, but not treatment that can be delayed until You return to New Zealand. If You claim this benefit We will not pay for any emergency overseas dental expenses under Section 2.3.
- 2.5 The cost of repatriating You to another country or to bring You home to New Zealand as a result of Injury or illness and on the written advice of a legally qualified medical practitioner. If You want to move and want Us to pay for it, You must contact Us first and get Our agreement. At Our discretion, We will decide on which action to take based on strict medical necessity and as agreed by Our medical adviser. If We bring You home to New Zealand, we will use Your return ticket towards Our costs.
- 2.6 In the event of Your death, the cost of returning Your remains to Your residence in New Zealand, or for the funeral or cremation costs if Your body is buried at the place of Your death. The maximum we will pay is \$20,000.
- 2.7 The reasonable extra travel and accommodation expenses (less any refund received for the unused prepaid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner and with Our written agreement, for one person to travel to, remain with, or accompany You back to Your

residence in New Zealand, as a result of You suffering an accidental Injury, or illness during Your Trip.

In addition to the General Exclusions applying to all Sections of the Policy, We will not pay for:

- 2.8 Medical, surgical, hospital, dental, ambulance, and nursing home expenses and any other related expenses incurred in New Zealand.
- 2.9 Medical, surgical, hospital, dental ambulance, and nursing home expenses and any other related expenses incurred more than 12 months after the accidental Injury, or illness which is the subject of the claim, first occurred.
- 2.10 Expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which You have been advised to continue during Your Trip.
- 2.11 Expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health.
- 2.12 Any claim for which You are entitled to receive reimbursement from workers' compensation and other statutory scheme or private health insurance.
- 2.13 Any pregnancy or related complication after 26 weeks of pregnancy, or childbirth after 26 weeks of pregnancy unless the childbirth was accelerated by accidental Injury.
- 2.14 Any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 2.15 Any claims that arise from Your or any other person's depression, stress, anxiety, mental or nervous disorder.
- 2.16 The cost of a return ticket if You have not purchased a return air ticket to New Zealand. Note: We will deduct from Your claim the cost of the fare between Your last intended place of departure to New Zealand, at the same cabin class as Your initial departure fare.

SECTION 3 – EMERGENCY EXPENSES

Please note that a Policy Excess of \$100 per event per Insured Person applies to each and every claim made under this Section.

3.1 Accommodation, Meal and Travelling Expenses

We will pay:

Your reasonable Additional Accommodation, Meal and Travelling Expenses including emergency personal telephone calls if Your Trip is disrupted because of:

- Your passport or travel documents being lost or stolen.
- Natural disaster or severe weather conditions.
- You innocently breaking any quarantine regulation.
- Cancellation, delay or diversion for Your scheduled transport caused by riot, strike, civil commotion, but only those expenses You cannot claim from someone else.
- Serious damage to Your home or business premises in New Zealand.
- Your treating doctor certifying that You or Your Travelling Companion are unfit to continue with Your original itinerary or an amended itinerary.
- An accident involving Your means of transport.

The maximum for which We will pay for is \$500 per Insured Person

3.2 Additional expenses for You to return home in New Zealand

We will pay:

Your additional expenses of returning to Your home in New Zealand if unexpectedly there is a death or sudden Injury or illness involving You, Your Relative, Travelling Companion or their Relative in New Zealand or Your close business associate in New Zealand. You must contact Us first and get Our agreement on the expenses incurred. You must also provide Us with a letter from the treating doctor to support Your claim that it was medically necessary or the condition of the other person was serious enough to warrant Your early return home.

The maximum for which We will pay for is \$500 per Insured Person.

3.3 Resumption of Trip

We will pay:

Your transport costs to resume Your original overseas Trip if You re-commenced it within 60 days of returning to New Zealand. We will only pay for Your resumption of Trip if You contact Us first and get Our agreement before You decided to return home early. You must also provide Us with a letter from the treating doctor to support Your claim that it was medically necessary or the condition of the other person was serious enough to warrant Your early return home.

The maximum for which We will pay for is \$2,000 per Insured Person.

3.4 Travel Delay

We will pay:

Your reasonable extra expenses, actually and necessary incurred, if, due to any unforeseeable circumstances outside Your control, the departure of the scheduled transport on which You are booked to travel is delayed for at least 10 hours.

We will pay up to \$250 for each day the delay continues but if You claim this benefit, We will not pay for any accommodation, meal and travelling expenses under Section 3.1.

The maximum for which We will pay for is \$500 per Insured Person

3.5 Alternative Transport Expenses

We will pay:

If You have to attend a prearranged wedding, funeral, conference or sporting event, which cannot be delayed because of Your late arrival but due to any unforeseeable circumstances outside Your control, You miss Your transport connection and are unable to arrive at Your destination by the time originally intended, We will pay for Your reasonable additional expenses incurred to enable You to use alternative scheduled public transport services to arrive at Your destination on time.

The maximum for which We will pay for is \$500 per Insured Person.

3.6 Hijack and Kidnap

We will pay:

If Your Trip is disrupted either as a result of the public transport on which You are travelling being hijacked or You being kidnapped, We will pay You a distress allowance of \$500 for each 24 hours that You are held captive.

The maximum for which We will pay for is 10 days/ \$5000 per Insured Person

3.7 Home Help

We will pay:

Following hospitalisation overseas for a period of not less than 10 days for which a claim is admissible under Your Policy We will provide, if required, a cash benefit towards home help (not nursing) provided by a company providing housekeeping or similar services registered for GST in New Zealand.

The maximum for which We will pay for is \$1,500 per Insured Person.

In addition to the General Exclusions applying to all Sections of the Policy, We will not pay for:

- 3.8 Any expenses which are recoverable from the carrier or any other source.
- 3.9 Any pregnancy or related complication after 26 weeks of pregnancy, or childbirth after 26 weeks of pregnancy unless the childbirth was accelerated by accidental Injury.
- 3.10 Any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 3.11 Any claims that arise from Your or any other person's depression, stress, anxiety, mental or nervous disorder.
- 3.12 The cost of a return ticket if You have not purchased a return air ticket to New Zealand. Note: We will deduct from Your claim the cost of the fare between Your last intended place of departure to New Zealand, at the same cabin class as Your initial departure fare.
- 3.13 Additional travelling expenses where We have also paid a claim for the cost of cancellation fees or loss of deposits on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- 3.14 Any loss incurred as a result of any Terrorist Act. This exclusion does not apply to Section 3.6 above.
- 3.15 Any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act. This exclusion does not apply to Section 3.6 above.
- 3.16 Any Claims arising from any business commitment, financial or contractual obligation, including those of Your Travelling Companion or Relative.

SECTION 4 – LUGGAGE

Please note that a Policy Excess applies to each and every claim made under this Section except for Section 4.2.

We will pay:

- 4.1 For accidental loss of or damage to Your accompanied Luggage and personal effects. At Our discretion, We may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation, and wear and tear. Payment will not exceed the original price You paid. The Maximum We will pay for each item is:

	Maximum Sum Insured
Camera, video camera, laptop computer equipment and set of golf clubs	\$2,000
Dental prostheses (including dentures)	\$900
Each other item	\$500

* A pair or set of items is treated as one item (e.g. a set of golf clubs, and a pair of earrings)

The maximum for which We will pay for under this Section is \$5,000 per Insured Person.

- 4.2 For emergency replacement of Luggage up to \$300 per Trip if Your total Luggage is delayed, misdirected or temporarily misplaced by any carrier for more than 10 hours. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items You needed to purchase. (No excess is applicable). The amount paid by Us will be deducted from any Luggage claim payable under Section 4.1.
- 4.3 For the non-recoverable cost of replacing personal travel documents, credit cards and travellers cheques taken with You on the Trip.
- 4.4 For Your legal liability for payment arising out of unauthorised use of Your travel documents, credit cards and travellers cheques, following theft during the Trip by any person not Your Relative.

In addition to the General Exclusions applying to all Sections of the Policy, We will not pay for:

- 4.5 Losses, liability or expenses that are for or relate to any furniture, furnishings and fittings.
- 4.6 For damage or loss arising from electrical or mechanical breakdown of any item.
- 4.7 For scratching or breakage of fragile or brittle items. This exclusion does not apply to the lens of spectacles, laptop computers, binoculars, photographic or video equipment. It does not apply also to any breakage or scratch caused by an accident involving any vehicle You were travelling in.
- 4.8 For damage or loss arising from wear, tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.
- 4.9 Luggage or travel documents left Unattended in any Public Place.
- 4.10 Luggage or travel documents left Unattended in a motor vehicle unless it is locked in the boot or locked luggage compartment.
- 4.11 Any Luggage left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.
- 4.12 Mobile phones, computer equipment, or jewellery left Unattended in a motor vehicle at any time.
- 4.13 Unaccompanied Luggage or unaccompanied travel documents.
- 4.14 Loss of or damage to any sporting equipment, including surfboards, snowboards, sailboards and boogie boards, whilst in use.
- 4.15 Any goods that are intended for sale, trade, tools of trade or trade samples.
- 4.16 Losses due to devaluation or depreciation of currency.

- 4.17 Loss, destruction or damage recoverable from any other sources.
- 4.18 Cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 4.19 Claims involving any laptop or portable computer equipment not carried as hand-luggage.
- 4.20 Loss of Luggage not reported to the Transport Provider, police, hotel or appropriate authority within 24 hours of You becoming aware of the loss and where no written report is obtained.

SECTION 5 – ACCIDENTAL DEATH

We will pay the amount specified in the Schedule of Benefits:

- 5.1 If You die within 12 months as a result of an Injury caused by an accident or Terrorist Act during Your Trip.

Please note:

- 1. When, by reason of an accident or Terrorist Act, an Insured Person is unavoidably exposed to the elements and, as a result of such exposure, suffers an Injury for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this Policy.
- 2. If Your body, or the body of an Insured Person has not been found within one year of the date of his/her disappearance arising out of an accident or Terrorist Act which would give rise to a loss as specified in 5.1 above, it will be presumed that such Insured Person has suffered loss of life as a result of Injury caused by the accident or Terrorist Act at the time of his/her disappearance.
- 3. The accidental death of an Insured Person aged less than 18 years of age is limited to cover of \$10,000 each.

In addition to the General Exclusions applying to all Sections of the Policy, We will not pay for:

- 5.2 Death caused by illness, disease, suicide or self inflicted Injury.

SECTION 6 – LEGAL LIABILITY

Please note that a Policy Excess applies to each and every claim made under this Section.

We will pay:

- 6.1 All damages and compensation, including legal expenses incurred with Our written consent, which You become legally liable to pay as a result of Your negligence during the Trip causing:
 - (a) Bodily injury including death or illness.
 - (b) Loss of or damage to property.

Our payment will not exceed the Sum Insured specified in the Schedule of Benefits.

In addition to the General Exclusions applying to all Sections of the Policy, We will not pay for:

- 6.2 Injury to You, Your Travelling Companion or to a Relative.
- 6.3 Injury to any of Your employees arising out of or in the course of employment.
- 6.4 Loss of or damage to property owned by, or in the control of, You, Your Relative, or Your Travelling Companion, or an employee of any of the aforementioned.
- 6.5 Loss of or damage to property, or Injury arising out of, Your business, trade or profession including professional advice given by You.
- 6.6 Any contract unless such liability would have arisen in the absence of that contract.
- 6.7 Punitive, aggravated or exemplary damages.
- 6.8 Any fine or penalty.
- 6.9 Loss which would be covered under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- 6.10 Any loss arising from any Terrorist Act.
- 6.11 Any loss arising from any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 6.12 Any claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft or firearms.

SECTION 7 – RENTAL VEHICLE EXCESS COVER

We will pay:

- 7.1 For any excess or deductible, which You become legally liable to pay in respect of loss or damage to a Rental Vehicle during the rental period, not exceeding \$4,000 (subject to the Conditions listed below).
- 7.2 Up to \$250 to return Your hired car to the owner's nearest depot, if Your doctor or dentist certifies that You are unfit to drive.

The maximum We will pay will not exceed the Sum Insured listed in the Schedule of Benefits.

Conditions:

- The Rental Vehicle must be rented from a licensed rental agency.
- The hiring agreement must incorporate comprehensive motor insurance against loss or damage to the Rental Vehicle.
- You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance.

In addition to the General Exclusions applying to all Sections of the Policy, We will not pay for:

- 7.3 Loss or damage arising from operation of the Rental Vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roadway.
- 7.4 Wear and tear, gradual deterioration, damage from insects or vermin, inherent vice of damage.

SECTION 8 – INJURY LOSS OF INCOME

We will pay:

- 8.1 You the loss of Your usual Income up to \$400 per week if:
 - (a) You suffer an Injury during Your Trip as a result of an accident, which results in You being unable to continue Your usual occupation during Your Travel and/or after Your arrival in New Zealand; and
 - (b) You have been assessed by a legally-registered medical professional to be unable to return to the normal duties required for Your position following Your arrival in New Zealand.

The amount We pay is the difference between Your normal weekly Income and any amount You can recover from any other source including any other income earned by You.

The maximum we will pay is \$5,200 or 13 weeks benefit.

In addition to the General Exclusions applying to all Sections of the Policy, We will not pay for:

- 8.2 The first 4 consecutive weeks after You planned to resume Your job.
- 8.3 Any further benefit after We have paid You for 13 weeks.
- 8.4 Any injury which is covered by workers compensation or statutory benefits.
- 8.5 Any claims if You are over the age of 70 at the time of the accident giving rise to a claim under this Section of the Policy.
- 8.6 Any claim arising from disease or illness unless this is the direct result of an accidental Injury.
- 8.7 Claims that are not notified to us within 60 days of Your return to New Zealand.
- 8.8 Any loss arising from any Terrorist Act.
- 8.9 Any loss arising from any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.



Chartis
PO Box 1745
Shortland Street
Auckland 1140
New Zealand
+64 9 355 3100 Telephone
+64 9 355 3135 Facsimile

www.chartisinsurance.co.nz

Chartis Insurance New Zealand Limited.