



Jetcover Ticket & Baggage Protection 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

Email:

a&h.nz.claims@chartisinsurance.com

Or: +64 9 355 3072

Monday – Friday

Fax: +64 9 355 3088

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 of Jetstar Tickets	\$ 5,000
2	Checked Baggage	\$ 5,000
3	Additional Accommodation and Meals	\$750
4	Resumption of Trip	\$750
5	Special Events Missed Connection	\$750
6	Hijack and Kidnap	\$7,500
7	Home Help	\$750

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.

Age Limits

Cover is available under this Policy to people of all ages.

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.

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.

Pre-Existing Medical Condition(s)

This Policy DOES NOT provide cover for claims arising directly or indirectly out of any Pre-existing Medical Condition(s).

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, medication or advice from a doctor, chiropractor, physiotherapist, naturopath, psychiatrist; 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.

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
P O 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 below.

Additional Accommodation and Meal Expenses means only those reasonable expenses over and above what You expected to pay for accommodation and meals had the Trip gone ahead as planned.

Baggage means Your personal property accompanying You on Your Trip.

Baggage Identification Tag means the numbered baggage document issued to You by Jetstar that corresponds to the tag attached to each item of Checked Baggage for the purpose of identifying the Checked Baggage.

Checked Baggage means that part of Your Baggage which Jetstar has taken into their custody for carriage in the hold of the aircraft and for which they have issued a Baggage Identification Tag.

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.

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

Injury means physical injury, caused by a 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.

Insured Person means a person specified in the Policy Schedule and any accompanying Infants.

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; 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.

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

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.

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.

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.

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

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

1. War, civil war, invasion, insurrection, revolution, use of military power or actual or threatened usurpation of government by military power.
2. 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.
3. Riot or civil commotion unless You have already left Your home or place of departure, or You have paid for Your travel and accommodation and Your Policy was in force prior to the riot or civil commotion.
4. Any professional sporting activities.
5. 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.
6. 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.
7. Diving underwater using an artificial breathing apparatus unless You hold an open water diving license or You were diving under licensed instruction.
8. You operating a Motor Cycle without You holding a valid licence for the country the Motor Cycle is being operated in.
9. Any Pre-existing Medical Condition(s).
10. Deliberate exposure to exceptional danger unless in an attempt to preserve life, Your own or others.
11. You or any other person's suicide, attempted suicide, intentional self-Injury, any psychological, psychiatric, psychosomatic or nervous condition, insanity.
12. Sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).
13. 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 alcohol and/or drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
14. 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.
15. You acting illegally or breaking any government prohibition or regulation.
16. Any consequential loss including loss of enjoyment or any financial loss not specifically covered in this Policy.

17. 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.
18. The dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
19. A government authority seizing, withholding or destroying anything of Yours or any prohibition by or regulation or intervention of any government.
20. 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.
21. You not acting in a responsible way to protect Yourself and Your property or to prevent or reduce Your loss.
22. 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.
23. 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.
24. 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.
25. Any loss incurred as a result of any Terrorist Act.
26. Losses which are recoverable from any other source. (other than Jetstar).
27. Any claims that arise from pregnancy or related complication after 26 weeks of pregnancy, or childbirth after 26 weeks of pregnancy unless the childbirth was accelerated by accidental Injury.
28. Any medical, pharmaceutical, dental or ancillary benefit expense.

Nor will We provide cover or service for:

29. 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

This insurance is only for travel within the territorial limits of New Zealand.

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.

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.

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

If You need to return home early for any reason and want Us to pay for the resumption of Your Trip, You must contact Us and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow Our advice and instruction.

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 Us on **0800 JETCLAIM (538 252)** or download a claim form from the Insurance page under Travel Services on www.jetstar.com.

8. Cancellation/Cooling Off Period

You may return the Policy to us within 14 days of purchasing, provided that no claim has arisen and Your Trip has not commenced. Chartis will cancel this Policy and give You a full refund of premium. 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 of JETSTAR TICKETS

We will pay:

- 1.1 The non-refundable cancellation fees and/or charges on Your prepaid unused domestic Jetstar travel tickets following cancellation, alteration, curtailment, or incompleteness of Your Trip due to an unforeseeable event or any unforeseeable circumstances outside Your control.

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

- 1.2 If You fail to take precautions to avoid a claim after a warning has been issued in the mass media.
- 1.3 If You or Your Travelling Companion change Your mind and decide not to proceed with Your original Trip.
- 1.4 For claims arising from the inability of any tour operator or wholesaler to complete arrangements for Your tour due to insufficient number of people required to commence the tour.
- 1.5 If You do not comply with Your ticket conditions.
- 1.6 For 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 made redundant from Your usual full time employment in New Zealand.

SECTION 2 – CHECKED BAGGAGE

We will pay:

- 2.1 For the accidental loss of, theft or damage to Your Checked Baggage. We may choose to replace, repair or pay for the loss in cash, after making allowance for depreciation, and wear and tear.
- 2.2 Up to \$750 for each item. A pair or set of items is treated as one item (eg. A set of golf clubs). Our payment will not exceed the original price You paid.
- 2.3 For costs of any reasonable essential items including emergency clothing or other personal items up to maximum of \$350 if Your Checked Baggage is delayed, misdirected or misplaced for more than 12 hours.

We require You to provide confirmation that Jetstar were responsible for Your Checked Baggage and that it was delayed, misdirected or misplaced. We will deduct any amount We pay You under this benefit for any subsequent claim for lost Checked Baggage.

Please note:

- The most we will pay under this Section for all Checked Baggage claims during Your Trip is \$5,000 per Insured Person.

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

- 2.4 For loss, damage or theft of any Baggage that is not Checked Baggage.
- 2.5 For loss, damage or theft of any Checked Baggage not in the custody of Jetstar.
- 2.6 For loss, liability or expenses that are for or related to any furniture, furnishings and fittings.
- 2.7 For damage or loss arising from electrical or mechanical breakdown of any item.
- 2.8 For scratching or breakage of fragile or brittle items. This exclusion does not apply to the lens of spectacles and binoculars.
- 2.9 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.
- 2.10 Any goods that are intended for sale, trade, tools of trade or trade samples.
- 2.11 Losses due to devaluation or depreciation of currency.
- 2.12 Loss, destruction or damage recoverable from any other source (other than Jetstar).
- 2.13 Cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 2.14 Loss of Checked Baggage not reported to Jetstar or an appropriate authority within 24 hours of You becoming aware of the loss and where no written report is obtained.
- 2.15 For jewellery, watches, cameras and camera equipment, laptops or computers.

SECTION 3 – ADDITIONAL ACCOMMODATION AND MEALS

We will pay:

- 3.1 Your reasonable Additional Accommodation and Meal Expenses if Your Trip is disrupted because of:
 - Your passport or travel documents being lost or stolen.
 - Natural disaster or severe weather conditions.
 - Cancellation, delay or diversion for Your scheduled transport caused by riot, strike, civil commotion.
 - 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.
 - An accident involving Your means of transport.

SECTION 4 – RESUMPTION OF TRIP

We will pay:

- 4.1 Your reasonable transportation costs to resume Your original Trip if it was interrupted unexpectedly due to the sudden Injury or illness involving You or Your Travelling Companion resulting in Your early return home.

We will only pay for Your resumption of Trip if:

- The remaining duration of Your original Trip is more than 10 days; and
- You recommenced Your Trip within 60 days of Your early return home; and
- You contact Us first and get Our agreement before You decide 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 Your Travelling Companion was serious enough to warrant Your early return home.

SECTION 5 – SPECIAL EVENTS MISSED CONNECTION

We will pay:

- 5.1 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.

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

- 5.2 Additional travelling expenses where We have also paid a claim under Section 1 in respect of the same period.
- 5.3 The cost of a return ticket if You have not purchased a return air ticket. Note: We will deduct from Your claim the cost of the fare between Your last intended place of departure, at the same cabin class as Your initial departure fare.

SECTION 6 – HIJACK AND KIDNAP

We will pay:

- 6.1 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 \$750 for each 24 hours that You are held captive. The maximum period for which We will pay is 10 days.

SECTION 7 – HOME HELP

We will pay:

Following hospitalisation for a period of not less than 10 days in New Zealand during Your Trip, We will pay up to \$750 towards home help (not nursing) provided by a company providing housekeeping or similar services registered for GST in New Zealand, and certified as necessary by a legally qualified medical practitioner who is not a family member.



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Chartis Insurance New Zealand Limited.