

General Exclusions, Terms and Conditions applying to all sections

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

- Acquired immune deficiency syndrome (AIDS), human immunodeficiency virus (HIV) or sexually transmitted diseases;
- Air travel unless **you** are a ticketed passenger on a regular airline or established charter service;
- Any breach of prohibition or regulation of any government relating to immigration or travel;
- Any consequential loss, loss of enjoyment or loss of income other than cover for **permanent disablement** in Section 5;
- Any **illness**, sickness, disease, **injury**, physical defect, infirmity, disability, medical condition, or symptom which **you** or any insured person:
 - was aware of;
 - had signs or symptoms of; or
 - had sought medical advice, examination, consultation, treatment or investigation for; or
 - where a symptom existed that would cause a reasonable person in the circumstances to seek diagnosis, care or treatment before **your** departure from New Zealand;
- Any medical costs and other expenses incurred overseas after the date when **you** can, in the opinion of **our** medical advisers, be safely repatriated to New Zealand;
- Any payment over the limits set out in the Schedule of Benefits or outside the period of travel;
- Any person who is not a New Zealand resident, or was over 65 years of age at the time of arranging this insurance;
- Any unreasonable or criminal or reckless or wilful act or omission, any disregard for, or failure to comply with any provision in, or notice or order under any legislation by **you**;
- Asbestosis or any related disease;
- Baggage or money sent by post, courier service or cargo;
- Bonds, negotiable instruments, vouchers, deeds, stamps, manuscripts, securities of any kind, bullion, gold, precious metals or precious stones;
- Confiscation, detention, requisition or destruction by customs or other authorities;
- Deliberate exposure to exceptional danger except in an attempt to save a human life;
- Depreciation, mildew, mould, rot, corrosion, rust, insects, vermin, wear and tear, gradual deterioration, fading, any process of cleaning, dyeing or repairing;
- Depression, anxiety, nervous disorders or mental **illness**;
- Electronic data directly or indirectly caused by or in connection with a computer virus (this includes loss of use, reduction in functionality or any other associated loss or expense in connection with the electronic data);
- Failure to obtain or to hold the appropriate passport or Visa;
- Military, naval, air service operations, heavy manual work or hazardous work;
- Mountaineering, rock climbing, parachuting, hang or tow gliding, microlite flying, sky diving, paragliding or parasailing, pot holing, bungee jumping, rodeo activities, hunting, competing or racing (other than on foot), white water activities or underwater activities involving the use of artificial breathing apparatus unless an internationally recognised diving qualification is held;
- Nuclear weapons material or ionising radiation or contamination by radio activity from any nuclear waste or from combustion of nuclear fuel including any self-sustaining process of nuclear fission or fusion;
- Or occurring during any international ocean voyage (whether or not **you** have actually entered international waters) or more than 25 nautical miles from the mainland except as a fare paying passenger on a licensed cruise ship;
- Or occurring in any country where **you** ordinarily reside other than the cover provided in Section 4 – Loss of Deposits, Cancellation & Curtailment;
- Or occurring in high altitude or remote areas except as part of an organised tour;
- Pregnancy, childbirth or postnatal medical care other than for emergency treatment for extraordinary medical complications occurring during the first 20 weeks of pregnancy;
- Professional sporting activity or training, or extreme versions of any sport;
- Self inflicted **injury** or **illness**, suicide, voluntary abortion, influence of alcohol or drugs;
- The receivership, statutory management, administration, bankruptcy, liquidation, financial failure or adverse financial position of any airline, transport provider, tour operator, travel agent, wholesaler or tourist resort;
- Theft or deliberate damage to **your personal baggage** or money or travel documents left unattended in a public place or left in any unlocked vehicle, room or other location or by any person lawfully in **your** accommodation premises;
- Travel to or from, or while staying in a country, area or region classified as "Extreme Risk" by the NZ Ministry of Foreign Affairs and Trade at the time travel bookings are made or when this insurance is arranged;
- Your** trade, profession or business activities or any form of employment, including volunteer work, whether for profit or not.

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- war, invasion, acts of foreign enemy or enemies, hostilities or wartime operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power, or any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

Pandemic Exclusion

This policy does not cover any liability, loss, cost or expense arising out of, resulting from, caused or contributed to by avian influenza or any other virus 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.

Other than the cover provided under Section 6 – Medical & Other Expenses, and Section 5 – Accidental Death & Permanent Disablement the following Terrorism Exclusion applies:

- You** are not covered for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
- You** are not covered for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, responding to, or in any way relating to any **act of terrorism**.

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

Meanings of words

Act of terrorism means 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.

Illness means an illness, sickness or disease.

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

New Zealand Post means New Zealand Post Limited, its related companies, successors and assignees.

Permanent disablement means the total and permanent inability to engage in, perform or attend to **your** usual business or occupation, which results in **you** suffering a loss of income.

Personal baggage means all items belonging to **you** and taken with **you** or purchased by **you** on **your** journey, but excluding any form of motor vehicle, watercraft or aerial device.

Pre-existing medical condition(s) means any **illness**, sickness, disease, **injury**, physical defect, infirmity, disability, medical condition, or symptom which **you** or any insured person:

- was aware of;
- had signs or symptoms of; or
- had sought medical advice, examination, consultation, treatment or investigation for; or
- where a symptom existed that would cause a reasonable person in the circumstances to seek diagnosis, care or treatment

before **your** departure from New Zealand.

Present day value means the cost at the time of loss or damage of replacing or repairing **your personal baggage** to a new condition less an allowance for depreciation.

We/our/us means TOWER Insurance Limited.

You or **your** means the insured person/persons based on the selected plan, ie Individual plan or Family plan.

Free Look Period / Money Back Guarantee

If **you** decide **you** do not want this policy for any reason, **you** have up to 7 days to cancel **your** policy.

You will be given a full refund provided **you** have not started travel or made a claim.

We will then refund any premium **you** have paid and **you** and **we** will regard this policy as never commencing.

Call **us** on 0800 800 477 if **you** would like to apply for a refund.

For more information about travel insurance contact us on **0800 800 477**

To make a claim from New Zealand contact us on **0800 800 477**

To enquire or claim from overseas, phone collect through an International Operator on **64 9 985 5000**

Important information

TOWER Insurance Limited and/or **New Zealand Post** will collect and use the information set out in your application for the purpose for which it is provided and hold the information securely. **New Zealand Post** may also use it in developing and running **New Zealand Post** and/or providing **you** with information about products and services that **New Zealand Post** thinks might be of interest to **you** (including **New Zealand Post's** selected business partners). **New Zealand Post** will not provide **you** with this information if **you** request it not to be and TOWER Insurance Limited and/or **New Zealand Post** will show **you** any information that it holds about **you** and make corrections to it.

You agree that TOWER Insurance Limited and/or **New Zealand Post** or any authorised agent of **New Zealand Post** may collect information from any person who can provide TOWER Insurance Limited and/or **New Zealand Post** with information that is of relevance to it. **You** consent to **New Zealand Post** giving **your** information to any person who can assist it in developing or running **New Zealand Post's** business.

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

Important conditions and exclusions are set out in the policy wording. New Zealand Post Instant Insurance for Travel is underwritten by TOWER Insurance Limited.

TOWER's Financial Strength Rating is shown on your Travel Insurance Receipt. The rating scale is : A++ (Superior), A, A- (Excellent), B++, B+ (Good), B, B- (Fair), C++, C+ (Marginal), C, C- (Weak), D (Poor), E (Under Regulatory Supervision), F (In Liquidation), S (Rating Suspended).

TOWER Insurance Limited is responsible for all claims under the insurance and in no circumstances will New Zealand Post be liable.

New Zealand Post 

BR5138 (APR 10)

Instant Insurance for Travel



This policy has been issued based on the statements below that **you** provided **us** at the time **you** applied for this travel insurance.

I/We have New Zealand residency and are aged from 18 to 65 years (inclusive)

I/We are not travelling for business and will be returning to New Zealand within 120 days

I/We are not travelling to any country classed as "Extreme Risk" by the Ministry of Foreign Affairs and Trade (MFAT) www.safetravel.govt.nz

I/We are fit to travel and I/we understand this policy does not cover **Pre-existing Medical Conditions** (refer to the inside of this brochure)

I/We are not aware of anything that could increase the likelihood of a claim under this policy

I/We have not committed any criminal offence or had any insurance or claim declined in the last 10 years

Plan A	Plan B	Plan C
*Australia, Bali, Norfolk Island, Papua New Guinea, Solomon Islands, Nauru, Kiribati, Vanuatu, New Caledonia, Fiji, Tonga, the Samoa's, Cook Islands, Niue and Tahiti	*Worldwide except USA, Canada, France, Spain, Italy, Switzerland, Germany, Belgium, Netherlands, Denmark, Sweden, Norway, Finland, Iceland, Greece and Portugal	*Worldwide
* This policy does not cover travel to any country classed as "Extreme Risk" by the Ministry of Foreign Affairs & Trade (MFAT) See www.safetravel.govt.nz		

Individual Plan: The individual plan covers **you** and up to three dependent children under the age of 18 who permanently live with **you**, provided they have New Zealand residency.

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

Policy Limits

The Schedule of Benefits is below and the information in this policy provides details of what **you** are covered for.

Schedule of Benefits																				
Plan	Section 1		Section 2		Section 3		Section 4		Section 5		Section 6		Section 7		Section 8		Section 9		Section 10	
	Ind	Family	Ind	Family	Ind	Family	Ind	Family	Ind	Family	Ind	Family	Ind	Family	Ind	Family	Ind	Family	Ind	Family
A					Over 12 hours: up to \$500		Unlimited		\$10,000	\$20,000	\$200,000	\$400,000	\$2,000,000	\$2,500	\$5,000	\$5,000	\$10,000		\$2,000	
B	\$10,000	\$20,000	Money \$500	Money \$1000	Over 48 hours: up to \$1,000															
C											Unlimited									
Sub Limits	Jewellery & Cameras: \$2,500 per item	Travel Documents: \$3,000					Resumption of Travel: \$5,000				Dental: \$1,500 Funeral expenses: \$15,000		Legal Defence Costs: \$500,000							
	Any other individual item: \$1,500 per item						*Refer to Terrorism in this Policy						Wrongful Arrest: \$2,500							
Excess: You must pay the first \$100 of every claim or loss.																				

What you are insured for

Important Notes

This policy consists of this document, the information **you** provided when **you** applied for the insurance and the Travel Insurance Receipt issued to **you**.

This insurance commences at the date and time **you** pay the premium and covers the plan and period of travel shown on **your** Travel Insurance Receipt.

The correctness of all statements made in relation to this insurance or any claim under this insurance is essential before **we** have any liability under this insurance.

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

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

Section 1 – Personal Baggage

You are insured for:

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

You are not insured for (General Exclusions also apply):

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

We will pay:

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

Section 2 – Money & Travel Documents

You are insured for:

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

We will pay:

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

Section 3 – Emergency Purchases

You are insured for:

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

You are not insured for (General Exclusions also apply):

- Any loss due to a delay under 12 hours.

We will pay:

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

Section 4 – Loss of Deposits, Cancellation & Curtailment

You are insured for:

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

You are not insured for (General Exclusions also apply):

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

We will pay:

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

Section 5 – Accidental Death & Permanent Disablement

You are insured for:

- Injury** suffered outside New Zealand during the period of travel causing accidental death or **permanent disablement** within 12 months of the **injury**;
- Accidental death or **permanent disablement** caused by any **act of terrorism**. However this does not apply to losses resulting from the use of nuclear, biological or chemical weapons, substances or contamination.

You are not insured for (General Exclusions also apply):

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

We will pay:

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

Section 6 – Medical & Other Expenses

You are insured for:

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

You are not insured for (General Exclusions also apply):

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

We will pay:

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

Section 7 – Liability Protection

You are insured for:

- Your** legal liability to pay compensatory damages for loss or damage to property including **injury**, death or **illness** arising from accidents occurring outside New Zealand, provided such legal liability is established in a New Zealand Court or in the court of the country in which the accident occurred;
 - Legal costs incurred by **you** with **our** consent in defending claims;
 - Your** legal costs as the direct result of **your** false arrest or wrongful detention by any government or government agency.
- You are not insured for (General Exclusions also apply):**
- Liability for or arising from aggravated, punitive or exemplary damages, fines and/or other penalties or reparation orders;
 - Liability for or arising from **injury, illness** or death to **you, your** employees or members of **your** family;
 - Liability for or arising from loss or damage to property belonging to **you** or any employee or member of **your** family, or under **your** or their control;
 - Liability for or arising from the ownership or use of any land or building, aircraft or aerial device other than model aircraft, vehicles other than push cycles, watercraft other than a rowboat, surfboard, sailboard, bodyboard, water-ski or model boat.

We will pay:

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

Section 8 – Travel Delay or Missed Connection

You are insured for:

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

We will pay:

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

Section 9 – Strikes & Hijacks

You are insured for:

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

You are not insured for (General Exclusions also apply):

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

We will pay:

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

Section 10 – Rental Vehicle Insurance Excess

You are insured for:

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

We will pay:

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

Important Notes, Conditions and Your Obligations

1. Currency and taxes

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

2. Jurisdiction

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

3. Other insurance

We will only pay over and above the cover provided by any other existing policy, private or reciprocal government medical scheme.

4. Australian Medicare

New Zealand Citizens travelling to Australia may be covered under the Australian Medicare scheme for the cost of medical treatment in Australia. If any **illness or injury** occurs in Australia, **you** must register with the Australia Medicare authorities as soon as possible.

5. 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

You are automatically enrolled in the International SOS PPO Network programme in the USA. 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

Our customer is enrolled in the International SOS PPO Network programme in the USA. 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.

6. You must:

- Allow **us** to take over for **our** own benefit and settle any legal right of recovery **you** may have and **you** must co-operate fully in any recovery action;
- Comply with all **our** requests relating to **your** claim including providing all co-operation, information and assistance;
- Consult immediately and follow the advice of a registered medical practitioner if **you** have suffered any **injury or illness**;
- Immediately notify the carrier in writing of any loss or damage to **your personal baggage**, money and passport(s) if the loss or damage occurred when under their custody or control;
- Not cause or facilitate loss or damage or incur liability by any unreasonable, reckless or wilful act or omission;
- Not discuss a claim made against **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 reasonable evidence of ownership or loss to support any claim. This must at **our** option include providing:
 - receipts for items purchased on holiday;
 - receipts to support any claim for reimbursement of costs;
 - police notification for any loss, theft, burglary or malicious damage;
 - written confirmation from the carrier for the length and reason for any delay and that no alternative flight was available at that time;
 - a death certificate and/or post mortem report;
- Take reasonable care to protect **your** property from loss or damage, to minimise loss or damage and the likelihood of a claim and to assist with any recovery action.

7. Terrorism

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

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