

kiwi bank It's ours

# Kiwibank MasterCard Travel Insurance

Effective November 2009



# What's in this brochure?

Welcome to Kiwibank MasterCard®	3
Travel Insurance	
Schedule of Benefits	4
Important Information	5
Definitions	8
General Conditions	14
General Exclusions	17
Section 1 – Overseas Medical and Other Expenses	21
Section 2 – Personal Baggage	24
Section 3 – Cancellation and Loss of Deposits	26
Section 4 – Money and Travel Documents	29
Section 5 – Personal Accident	31
Section 6 – Personal Liability	34
Section 7 – Kidnap and Ransom	36
Section 8 – Rental Vehicle Excess Cover	38
International SOS	39
Worldwide Assistance	
How to make a claim	40
How we will settle your claim	41
How to contact us	42

# Welcome to Kiwibank MasterCard® Travel Insurance

Your Kiwibank MasterCard Gold or Platinum cards provide you with travel insurance for up to 40 days when you're travelling around the world. To activate the cover, all you need to do is use your Kiwibank MasterCard Gold or Platinum to purchase your overseas travel and/or accommodation (see page 6 for more details on how to do this).

Among other things, the travel insurance covers you and your immediate family from unexpected events such as; overseas medical costs, travel delay, and lost or stolen credit cards. The cover also comes with a 24 hour a day support centre. Should you need it, this service provides immediate emergency and medical assistance.

## Take the time to understand

When you take your trip overseas we want to make sure it's a safe and pleasant journey. So please, take the time to read and understand the following terms and conditions. It's really important you understand:

- what you're covered for;
- what you're not covered for;
- what you should do in an emergency;
- how to activate the cover;
- how to make a claim; and
- the general conditions.

As you make your way through this policy you'll see words in bold. These words have a special meaning and you can discover their meaning on page 8.

## Help is but a call away

On the back cover of this policy, you'll find an emergency card that includes important phone numbers of those that can help you with any questions. Tear this card off now and put it into your wallet for safe keeping so it's handy, should you need to make that call.

If you have any questions about the travel insurance on your Kiwibank MasterCard Gold or Platinum, please call 0800 521 521.

# Schedule of Benefits

		USA, Canada, Europe and Japan	Australia, South Pacific* and Bali only	Rest of the world (except USA, Canada, Europe, Japan, Australia, South Pacific* and Bali)
<b>Section 1</b> Overseas Medical and Other Expenses	Per Person	UNLIMITED	\$100,000	\$200,000
	Family		\$200,000	\$400,000
<b>Section 2</b> Personal Baggage	Per Person	\$20,000	\$10,000	\$20,000
	Family	\$40,000	\$20,000	\$40,000
<b>Section 3</b> Cancellation and Loss of Deposits	Per Person	UNLIMITED		
	Family			
<b>Section 4</b> Money and Travel Documents	Per Person	\$1,000		
	Family	\$2,500		
<b>Section 5</b> Personal Accident	Per Person	\$50,000		
	Family			
<b>Section 6</b> Personal Liability	Per Person	\$2,000,000		
	Family			
<b>Section 7</b> Kidnap and Ransom	Per Person	\$250,000		
	Family			
<b>Section 8</b> Rental Vehicle Excess Cover	Per Person	\$2,000		
	Family			

\* South Pacific means:

Norfolk Island, Papua New Guinea, Solomon Islands, Nauru, Kiribati, Vanuatu, New Caledonia, Fiji, Tonga, the Samoa's, Cook Islands, Niue, Tahiti and other island territories bounded by these countries.

## Important Information

### Cover under this policy

This **policy** provides cover to each Kiwibank **MasterCard Gold or Platinum cardholder** meeting the activation criteria (detailed below). In addition, cover is extended to the **spouse and dependent children** of the Kiwibank **MasterCard Gold or Platinum cardholder**, if they are **travelling** with the **Gold or Platinum cardholder**.

This **policy** consists of eight sections and provides **you** with cover under each of those sections. The maximum amount payable (ie. the sum insured) under each section, and other limitations applying to amounts claimable, is specified in the Schedule of Benefits and/or in each section of the **policy**. Each section is governed by specific conditions and exclusions and is also subject to the General Conditions and General Exclusions set out in full in this **policy**.

Please read this **policy** wording carefully to ensure **you** understand the extent of cover provided and the applicable conditions, exclusions, procedures, requirements and limitations.

This **policy** applies to **overseas travel** from and returning to New Zealand commencing during the **period of insurance**. Furthermore, some cover under Section 3 – Cancellation and Loss of Deposits of the **policy** applies from the date of activation of cover (detailed below), until the date **your travel** commences.

This **policy** is arranged by Kiwibank and is issued by the **Insurer**. Kiwibank does not guarantee the obligations of the **Insurer**, and if the **Insurer** refuses a claim, Kiwibank will not be liable.

### 40 Day Cover

The maximum period for which cover is provided under the **policy** is 40 consecutive days from the date **your travel** commences.

## Activation of cover/Activation criteria

You are entitled to claim under this policy if you have prior to leaving New Zealand:

- purchased your overseas travel tickets or paid your overseas travel itinerary items by using your Kiwibank MasterCard Gold or Platinum account. Where Kiwibank MasterCard Gold or Platinum is not an accepted means of payment, you will be covered if you pay using funds from any of your other Kiwibank accounts; or
- if your overseas trip has been purchased as a gift, won or booked using a loyalty points scheme, you will be eligible for cover provided you pay your prepaid travel itinerary items using your Kiwibank MasterCard Gold or Platinum. Where Kiwibank MasterCard Gold or Platinum is not an accepted means of payment, you will be covered if you pay using funds from any of your other Kiwibank accounts; or
- if you have no prepaid travel itinerary items expenses such as airmfares or accommodation because the trip was purchased for you, then providing your trip is not a business trip paid for by your employer or your business, cover can be activated in accordance with the acceptance terms applicable at the time of activation, by calling Kiwibank on 0800 521 521 during normal business hours.

Your Kiwibank MasterCard Gold or Platinum must not have expired and you must be operating it in accordance with the card's terms and conditions at the commencement of travel and at the time the injury, illness, loss or damage first occurs.

## Your policy number

You may be asked for your Kiwibank MasterCard Gold or Platinum policy number in the event of a claim. Your policy number is your 16 digit Kiwibank MasterCard Gold or Platinum Credit Card number embossed on the front of your credit card.

## Pre-Existing Medical Conditions

There is no cover for any pre-existing medical conditions affecting you, your spouse or dependants upon whom your travel depends on or whose circumstances impact your travel arrangements.

## Eligibility for cover

To be eligible for cover under this policy, you must be a citizen or permanent resident of New Zealand, aged under 80 years of age and intending to return to New Zealand upon completion of your planned travel.

No claims will be payable for any persons aged 80 years of age or older.

## Spouse and Dependent Children

Your spouse and any dependent children are covered under this policy provided they are travelling with you and you meet the activation criteria.

## Travel Advisory Warnings – No cover for locations classed as 'Extreme Risk'

You are not covered for travel to or from, or while staying in a country, area or region classified as 'extreme risk' by the New Zealand Ministry of Foreign Affairs and Trade website ([www.safetravel.govt.nz](http://www.safetravel.govt.nz)) at the time travel bookings are made.

## Excess

You must pay the first \$100 of each and every claim or loss arising from the same event.

## Financial Strength Rating

Kiwibank MasterCard Travel Insurance is underwritten by TOWER Insurance Limited. TOWER Insurance Limited has a A- (Excellent Financial Strength Rating) issued by A. M. Best Limited on the 3rd August 2009. The rating scale is: A++ , 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).

# Definitions

Wherever the following words appear in this document **bolded**, such words mean:

Word	Definition
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.
Cardholder	means a customer who has been issued with a valid Kiwibank MasterCard Gold, Go Fly MasterCard Gold, Go Fly MasterCard Platinum (including joint and additional cardholders of a Kiwibank MasterCard Gold, Go Fly MasterCard Gold, Go Fly MasterCard Platinum account) which is current at the time of the event.
Computer virus	means a set of corrupting, harmful or otherwise unauthorised instructions or codes including a set of maliciously introduced unauthorised instructions or codes, programmatic or otherwise, which propagate themselves through a computer system or network of whatsoever nature. This includes but is not limited to "Trojan horses", "Worms" and "Time or Logic Bombs".
Dependent child / children / dependants	means <b>your</b> natural, step or legally adopted, unmarried children from birth to 18 years (inclusive), or up to 25 years of age (inclusive) if the child is a full-time student at an accredited institution of higher learning and primarily dependent upon <b>you</b> for maintenance and support.
Electronic data	means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.
Event	means a happening which is totally beyond <b>your</b> control and is unforeseeable.

Excess	means the amount of any claim, which <b>you</b> must pay. The excess applies to each separate <b>event</b> giving rise to a claim.
Financial default	means receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of an airline, transport provider, tour operator, travel agent, wholesaler or tourist resort.
Hospital	means any institution lawfully operated for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery and having 24 hours a day nursing service and medical supervision; but does not include any institution used primarily as a nursing or convalescence home, a place of rest, a geriatric facility, a mental institution, a rehabilitation or extended care facility or a place for the care or treatment of alcoholics or drug addicts.
Hi-jack or hi-jacked	means threats of violence by non-governmental authorities made with the intention of diverting any public transport from its scheduled route, or detaining persons for illegal purposes under international law, and includes the seizing of control of an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare-paying passengers on which <b>you</b> are a passenger.
Illness	means an unexpected illness, sickness or disease which first manifests itself during <b>your travel</b> and whilst <b>you</b> are on <b>your travel</b> , but does not include any illness, sickness or disease which is attributed to or connected in any way to a <b>pre-existing medical condition</b> .
Immediate family	means <b>your spouse</b> , fiancé, fiancée, parent, brother, sister, son, daughter, grandparent, grandson, granddaughter, parent in-law, brother and sister in-law, son and daughter in-law.
Injury	means external or internal bodily injury caused solely and directly by violent, accidental, external and visible means.
Insurer	means TOWER Insurance Limited.
Kidnap, kidnapping or kidnapped	means the seizing and detaining or carrying away of <b>you</b> by force or the threat of force or by fraudulent means for the purpose of demanding <b>ransom</b> against <b>your</b> will and without <b>your</b> consent.

MasterCard Gold or Platinum	means the Kiwibank MasterCard Gold, Go Fly MasterCard Gold, Go Fly MasterCard Platinum card issued by Kiwibank (including joint and additional cardholders) that is eligible for overseas travel as specified by Kiwibank.
Medical expenses	means all reasonable expenses <b>you</b> necessarily incur within 12 calendar months of sustaining an <b>injury</b> or <b>illness</b> . This covers medical advice or treatment by a legally qualified medical practitioner, nurse, <b>hospital</b> and/or ambulance service for medical, surgical, x-ray, <b>hospital</b> or nursing treatment, including physiotherapy and chiropractic services and the cost of medical supplies and ambulance hire prescribed by a legally qualified medical practitioner, but excluding the cost of dental treatment for routine dental maintenance and/or wear and tear.
Overseas	means beyond the territorial limits of New Zealand.
Period of insurance	means the period commencing when the activation criteria have been met and finishing at the end of the journey or 40 days after the commencement of the journey or when <b>you</b> receive notice from <b>us</b> or Kiwibank cancelling the insurance, whichever occurs first.
Permanent and total disablement	means the total and permanent inability to engage in, perform, or attend to <b>your</b> usual business or occupation as a result of which <b>you</b> suffer loss of income.
Personal baggage	means all items normally worn or carried (including bicycles intended for personal use) by and belonging to <b>you</b> and taken with or purchased by <b>you</b> on <b>your</b> journey or sent in advance other than motor vehicles, motorcycles, trailers, caravans, watercraft, aerial devices and their accessories, household effects not <b>travelling</b> with <b>you</b> or items covered under Section 4 – Money and Travel Documents.
Policy or policies	means this document.

<p><b>Pre-existing medical condition</b></p>	<p>means any physical defect, infirmity existing or recurring <b>illness</b>, sickness, <b>injury</b>, disability or condition:</p> <ul style="list-style-type: none"> <li>(a) which <b>you</b> are aware of, or ought to have been aware of; or</li> <li>(b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or</li> <li>(c) which has been diagnosed as a medical condition, or an <b>illness</b> or is indicative of an <b>illness</b>; or</li> <li>(d) which is of such a nature to require, or which potentially may require medical attention; or</li> <li>(e) which is of such a nature as would have caused a prudent, reasonable person to seek medical attention;</li> </ul> <p>prior to commencing <b>travel</b>.</p>
<p><b>Public place</b></p>	<p>Any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, shops, streets, taxi stands and wharves.</p>
<p><b>Ransom</b></p>	<p>Any monetary loss, which <b>you</b> incur in the provision and delivery of cash, marketable goods, services or property to secure <b>your</b> release.</p>
<p><b>Relative</b></p>	<p><b>Your spouse</b>, parent, parent in-law, grandparent, step-parent, son, daughter, step-son, step-daughter, grandson, granddaughter, brother, brother in-law, sister, sister in-law, daughter in-law, son in-law, fiancé, fiancée, half-brother, half-sister or legal guardian all resident in New Zealand and provided such person(s) are aged under 80 years.</p>
<p><b>Rental vehicle</b></p>	<p>A standard model motor vehicle designed to carry no more than 8 passengers including the driver (including mopeds and motorcycles with a maximum of 200cc rating and motor homes providing they are not designed to carry more than 8 passengers), rented by <b>you</b> from a licensed motor vehicle rental agency.</p>
<p><b>Scheduled transport</b></p>	<p>Air, rail, sea and/or coach transport operated by an established, licensed airline, passenger carrying service operator, tour operator or operated as a public transport service in each case providing regular, scheduled transport for fare paying passengers.</p>

<p><b>Serious illness or serious sickness</b> (in respect of a <b>relative</b> or any other person on whose state of health the <b>travel</b> depends)</p>	<p>A life threatening medical condition which first manifests itself during the <b>travel</b> period.</p>
<p><b>Special event</b></p>	<p>A wedding, funeral, conference, concert, show or sporting event.</p>
<p><b>Spouse</b></p>	<p>Your husband or wife or the person with whom <b>you</b> have continuously cohabited during the 90 days immediately preceding the commencement of the current <b>travel</b> period.</p>
<p><b>Total loss</b></p>	<p>With reference to hand or foot, severance or irrecoverable complete and permanent loss of power and control at or above the wrist or ankle; and with reference to the eyes means irrecoverable permanent loss of the entire sight of that eye.</p>
<p><b>Travel itinerary items</b></p>	<p>means <b>you</b> must pay for either <b>your</b> airline tickets (1 or more is acceptable), pre-paid accommodation (1 or more nights is acceptable) or pre-paid international tour and/or transport costs <b>rental vehicle, scheduled transport</b> (1 or more is acceptable) prior to leaving New Zealand.</p>
<p><b>Travel or travelling</b></p>	<p><b>Overseas</b> travel for leisure purposes undertaken during the <b>period of insurance</b> by <b>you</b> to another country beyond the territorial limits of New Zealand, but limited for the purposes of cover provided under this <b>policy</b> to a maximum duration of 40 consecutive days commencing on the date and from the time <b>your</b> flight or sea passage departs from New Zealand to an <b>overseas</b> destination and ending;</p> <p>(a) at the time and date <b>you</b> return to New Zealand territorial limits;</p> <p>(b) at midnight on the 40th day after, but inclusive of, the date <b>your</b> departure flight or sea voyage began;</p> <p>(c) if this <b>policy</b> is cancelled or terminated, the date cancellation or termination takes effect;</p> <p>whichever first occurs.</p>
<p><b>Ultimate net loss of ransom</b></p>	<p>The final amount of <b>ransom</b> cost less any recoveries. If following our payment to <b>you</b>, part or all the <b>ransom</b> is recovered <b>you</b> must reimburse <b>us</b> the value of the amount recovered.</p>

Unattended

**Unattended** means, but is not limited to, 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, by the pool while **you** swim, leaving it at a distance where **you** are unable to prevent it from being unlawfully taken.

Unexpected

Sudden, unforeseeable and unintended, which was outside of **your** control and which could not reasonably have been anticipated or avoided.

We, our or us

The Insurer.

You, your or  
named person

The **cardholder** and your accompanying **spouse** and/or any **dependent children**, as the context requires. Where any property is owned jointly, this **policy** covers you jointly.

Words in the singular include the plural and vice versa.

# General Conditions

(Applicable to all sections)

## 1. Automatic extension

We will automatically extend **your** cover for up to three months from the date of **your** expected return to New Zealand if such return needs to be deferred as a result of **your** inability to **travel** due to an **injury** or **illness** for which a claim is accepted under this **policy** provided that **you** have obtained **our** prior approval and **you** will return to New Zealand as soon as **you** have recovered from the **injury** or **illness**.

## 2. Claim offset

Except for Section 5 – Personal Accident, Events 1-5 inclusive, there is no cover under this **policy** for any loss or **event** or liability which is covered under any other insurance policy, health or medical scheme or Act of Parliament or to the extent that free health care or treatment is available under any reciprocal health agreement between the Government of New Zealand and the Government of any other country or is payable by any other source. These other sources will be considered the primary provider and must be claimed on in the first instance. **We** will however, pay the difference between what is payable under the other insurance policy, health or medical scheme or Act of Parliament or reciprocal health agreement or such other source and what **you** would be otherwise entitled to recover under this **policy**.

## 3. Complying with this policy

This **policy** is based on correct information supplied to the **Insurer** by Kiwibank, **you** or **your** representative. If any incorrect information is given or a claim is false or fraudulent in any way, then the **policy** shall be void and no claims will be payable.

## 4. Currency and taxes

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

## 5. Jurisdiction

The New Zealand courts have exclusive jurisdiction in relation to legal proceedings about this **policy**. The laws of New Zealand shall apply to this **policy**.

## 6. Required information

Original receipts and documentation must be provided to substantiate **your** claim. Photocopies will not be accepted. Full evidence (including translations) is to be provided on request at **your** expense.

## 7. Cancelling this policy

We may cancel the insurance at any time by writing to **you**.

## 8. Other insurance

We will only pay over and above the cover provided by any other existing policy, private or reciprocal government medical scheme. This does not apply to Section 5 – Personal Accident.

## 9. Some of your other important obligations

In the event of a loss, **you** must:

- advise **us** as soon as reasonably possible after any **event** that may give rise to a claim;
- 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;
- at all times exercise all reasonable care for the safety and security of **your** property;
- 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**;
- establish that **you** have complied with all **your** obligations under this **policy** and that none of the exclusions apply;
- immediately notify the carrier or transport provider in writing of any loss or damage to **your personal baggage**, money and passports if the loss or damage occurred when under their custody or control;
- inform the Police within 24 hours and obtain a written report if it appears that there has been loss, theft, burglary or malicious damage;
- lodge a written claim against any person, party, hotel or transporter who may be legally liable for **your** loss, **injury** or **illness**;

- not admit liability in respect of any loss;
- not cause or facilitate loss or damage or incur liability by any unreasonable, reckless or wilful act or omission;
- not discuss a claim made on **you** by another person with them. Instead, refer them to **us**;
- not incur any expense without **our** prior approval;
- not make any claim that is false or fraudulent in any way or make any false or incorrect statement in connection with any claim;
- obtain prior approval from International SOS for expenses which **you** incur for **hospital** or surgical treatment. If the sudden nature of the **injury** or **illness** prevents prior advice and approval, **you** must notify and obtain approval as soon as is practical after the occurrence of the **injury** or **illness** but within 48 hours of hospitalisation, and **you** must follow the directions of International SOS;
- provide at **your** expense any medical certificate or report that **we** may require to consider **your** claim. **We** may conduct a post mortem examination at **our** expense;
- provide original documentary proof of purchase if **you** wish to claim for any property purchased during the **period of insurance**;
- provide **us** immediately with full particulars of any claim made against **you** by another person, all legal documents served on **you** and allow **us** to instruct a solicitor of **our** choice to conduct **your** defence. **You** must follow the recommendations of that solicitor as to the conduct or continuation of **your** defence. That solicitor shall be entitled to confer with **us** when necessary as to the details of the case and the conduct or continuation of **your** defence;
- retain damaged articles where possible for potential inspection by **us**;
- take all actions within **your** power to recover **your** property;
- take all reasonable steps to minimise any claim and to prevent further loss or damage.

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

# General Exclusions

(Applicable to all sections)

The excess of \$100.

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

- acquired immune deficiency syndrome (AIDS), human immunodeficiency virus (HIV) or sexually transmitted diseases;
- any condition for which **you** are receiving, or are on a waiting list to receive **hospital** treatment, examination or investigation, or for which **you** are **travelling overseas** to obtain medical treatment, examination or investigation;
- any consequential loss, loss of enjoyment or loss of income other than the cover provided in Section 5 – Personal Accident;
- 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 **pre-existing medical condition**;
- any terminal condition;
- asbestosis or any related disease;
- continued medication, drugs or treatment;
- depression, anxiety, nervous disorders or mental **illness**;
- pregnancy known to exist during the **period of insurance** of this **policy** and for which **you** have been receiving medical treatment or medication, childbirth or postnatal medical care or other than the cover provided in Section 1 – Overseas Medical and Other Expenses, Event 8 – Pregnancy;
- self-inflicted **illness** or **injury**, suicide, voluntary abortion, influence of alcohol or drugs;
- any professional sporting activity;
- deliberate exposure to exceptional danger except in an attempt to save human life;
- extreme versions of any sport;
- mountaineering or rock climbing;
- or occurring during any international ocean voyage (whether or not **you** have actually entered international waters) or more than 25 nautical miles from the mainland except as a fare paying passenger on a licensed cruise ship;
- or occurring in high altitude or remote areas except as part of an organised tour;

- parachuting, hang or tow gliding, microlite flying, sky diving, paragliding and/or parasailing;
- pot holing, bungee jumping, rodeo activities, polo or hunting;
- training, competing or racing other than on foot;
- underwater activities involving the use of artificial breathing apparatus unless **you** hold an internationally recognised diving qualification;
- white water activities;
- air travel unless **you** are a ticketed passenger on a regular airline or established charter service;
- any person lawfully in **your** accommodation premises;
- any unreasonable or criminal or reckless or wilful act, omission, any disregard for, or failure to comply with any provision in or notice or order under any legislation by **you**;
- confiscation, detention, requisition or destruction by customs or other authorities;
- depreciation, mildew, mould, rot, corrosion, rust, insects, vermin, wear and tear, gradual deterioration, any process of cleaning, dyeing, repairing or restoring, or action of sunlight;
- military, naval, air service operations, heavy manual work or hazardous work;
- nuclear weapons material or ionising radiation or contamination by radio-activity from any nuclear waste or from the combustion of nuclear fuel including any self-sustaining process of nuclear fission or fusion;
- or occurring in any country where **you** ordinarily reside other than the cover provided in Section 3 – Cancellation and Loss of Deposits;
- receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of an airline, transport provider, tour operator, travel agent, wholesaler or tourist resort;
- **travel** to or from, or while staying in a country, area or region classified as “extreme risk” by the New Zealand Ministry of Foreign Affairs and Trade at the time travel bookings are made;
- **your** criminal activities;
- **your** trade, profession or business or any activity for financial return whether for profit or not.

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

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

Other than the cover provided in Section 1 – Overseas Medical and Other Expenses and Section 5 – Personal Accident, Event 2 – Accidental Death and Permanent and Total Disablement caused by Terrorism:

- **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**.

### Pandemic Exclusion

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

### Loss of Electronic Data Exclusion

This **policy** does not cover loss of or damage to **electronic data**, and any liability arising from this, 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**.

### Policy Age Limits

No claims shall be payable under this **policy** in respect of any person aged 80 years or above.

In addition:

- Cover under this **policy** Section 5 – Personal Accident Event 2 – Accidental Death and Permanent and Total Disablement caused by Terrorism does not apply to persons aged 65 years or over.
- If **you** are under 18 years of age the maximum benefit payable under Section 5 – Personal Accident is 10% of the compensation specified in the Schedule of Benefits or \$10,000, whichever is the lesser.
- Cover under this **policy** Section 5 – Personal Accident, Event 5 – Loss of Income only applies to persons between the ages of 16 and 64 years inclusive.

# Section 1

## Overseas Medical and Other Expenses

### 1. Medical Expenses

If whilst you are travelling you suffer an injury or illness, we will reimburse you for medical expenses incurred outside of New Zealand, or we will guarantee payment for a qualifying hospital claim if you call International SOS for authorisation. Minor medical accounts need to be settled overseas by you and claimed upon your return to New Zealand. The maximum amount we will pay is shown in the Schedule of Benefits.

### 2. Dental Treatment Overseas

We will reimburse you up to \$1,500 for reasonable costs incurred overseas for treatment to sound natural teeth as the result of an injury or for the relief of sudden acute pain whilst you are travelling overseas.

### 3. Accompanying Person

We will pay for reasonable additional travel and accommodation expenses incurred by one person, who because of your severe illness or injury and with the approval of our medical advisers, travels to you, remains with you or escorts you back to New Zealand.

### 4. Funeral Expenses

In the event of your death during your travel, we will, subject to prior authorisation from International SOS pay for:

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

The maximum amount we will pay is \$15,000 per person.

### 5. Incidental Hospital Expenses

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

## 6. Ongoing Medical Expenses

If:

- we have accepted a claim for **medical expenses overseas**; and
- our medical consultant verifies that **you** need continuing treatment in New Zealand,

we will reimburse **you** for actual and reasonable costs incurred after **your** return to New Zealand up to \$1,000 per person. Such costs must be irrecoverable from any other source, including ACC or any health insurer.

## 7. Ongoing Dental Treatment

We will reimburse **you** for ongoing dental treatment which is incurred within 3 months of **your** return to New Zealand, resulting from an **injury** which occurred **overseas**.

## 8. Pregnancy

We will pay the reasonable costs incurred for emergency treatment for extraordinary medical complications occurring during the first 20 weeks of **your** pregnancy. We will only pay costs incurred within 12 months of the occurrence.

## 9. Medical Evacuation

If whilst **you** are **travelling** International SOS authorises a medical evacuation, we will reimburse **you** (or at **our** option directly pay) for the cost of evacuation up to the limits shown in the Schedule of Benefits. **You** must comply with the advice and directions of International SOS. We also have the right to evacuate **you** to another country. The right to evacuate rests solely with **us** and is based on medical advice.

## 10. Medical/Evacuation Expenses Due to Terrorism

If during **your** travel, **you** suffer an **injury** or **illness** as a result of an **act of terrorism**, we will reimburse **medical expenses** or **evacuation expenses** up to the amount shown in the Schedule of Benefits or \$250,000 per person (whichever is less).

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

The maximum amount payable under all sections of all policies underwritten by **us**, for any **act of terrorism** shall be \$5,000,000. This means that claims will be proportionally assessed in relation to all claims received by **us**.

## Losses we do not cover under Section 1 – Overseas Medical and Other Expenses

We will not pay for any claims arising directly or indirectly from:

- (a) Elective check-ups, cosmetic procedures, normal wear and tear or normal maintenance of dental and general health.
- (b) Expenses incurred in New Zealand unless claimed under Section 1 – Overseas Medical and Other Expenses, Event 6 – Ongoing Medical Expenses.
- (c) Private **hospital** or medical treatment where public funded services or care is available in New Zealand or under Reciprocal Health Agreement (RHA) between the Government of New Zealand and the Government of the relevant other country.
- (d) Specialist treatment (including but not limited to physiotherapy and chiropractor) without a referral from a registered medical practitioner and prior authorisation from International SOS.
- (e) **Your** refusal or failure to allow **us** to repatriate **you** to New Zealand or evacuate **you** to another country, region or place.

## Section 2

### Personal Baggage

#### 1. Lost, Stolen and Damaged Items

We will pay for sudden and unforeseen accidental physical loss or damage to **your personal baggage** or personal items occurring during **your travel** resulting from a sudden and **unexpected event**. We will pay the present day value of the items or the costs of reinstatement or repair at **our** option up to the amount shown in the Schedule of Benefits with a limit of up to \$1,500 per item or up to \$2,500 for video cameras.

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

#### 2. Baggage Delay

If during **your travel**, you are deprived of **your personal baggage** by any carrier for 12 hours or more from the time of **your arrival** at **your overseas destination** we will reimburse you up to \$500 for emergency purchases of essential items of clothing and requisites.

If you are deprived of **your personal baggage** for a further 72 hours, we will reimburse you up to a further \$500 for your additional costs. A claim must be lodged with the carrier in the first instance and a report obtained. This is not a cash benefit. Receipts must be provided for expenses incurred.

## Losses we do not cover under Section 2

### – Personal Baggage

We will not pay for any claims arising directly or indirectly from:

- (a) **Personal baggage** merely mislaid or forgotten, including left in hotel or other accommodation rooms.
- (b) Sporting equipment or bicycles damaged whilst in use.
- (c) The loss, theft or damage of any goods which are intended for sale or trade or as trade samples.
- (d) The loss, theft or damage of cameras, video cameras or jewellery, left **unattended** in a vehicle or in an unattended building unless in a locked safe.
- (e) The loss, theft or damage of household effects, breakage of glass, fragile or brittle items, depreciation, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric or climatic conditions, or action of sunlight.
- (f) The loss, theft or damage of jewellery not carried by **you** or on **your** person when using transport providers.
- (g) The loss, theft or damage of **personal baggage**:
  - due to **your** failure to take due care and precautions to safeguard **your** property; or
  - left **unattended** in a **public place**; or
  - left in a vehicle overnight; or
  - from an unlocked premises or room or an unlocked vehicle.
- (h) The loss, theft or damage of software or programmed data, electrical or mechanical breakdown of any item.
- (i) The loss, theft or damage of unaccompanied baggage or items sent by postal or courier service.

## Section 3

### Cancellation and Loss of Deposits

#### 1. Cancellation of Travel

If, as a result of an **unexpected event** (such as cancellation or curtailment of public transport services as a result of a strike or other industrial action) **you** have to cancel **your** planned travel, **we** will reimburse **you** up to a maximum of \$5,000 for irrecoverable additional travel and accommodation costs less any refunds or credits **you** are eligible to receive.

#### 2. Curtailment of Travel

**We** will pay up to the amount shown in the Schedule of Benefits, less any refund of **your** cancelled return ticket, for the reasonable additional accommodation and travel expenses incurred by **you** in returning directly to New Zealand, due to the curtailment of **your** travel resulting from any **unexpected event** outside **your** control. Provided that **you** purchased a return ticket to New Zealand before **your** departure. This reimbursement will be less any refunds or credits **you** are eligible to receive. **You** must obtain prior approval from International SOS.

#### 3. Travel Interruption/Loss of Deposits

If, as a result of an **unexpected event** **your** travel is interrupted **we** will reimburse **you** for the non-refundable unused portion of travel or accommodation arrangements paid by **you** in advance following incompleteness due to unforeseeable death, accidental injury or illness of **your** relative or travelling companion. This reimbursement will be less any refunds or credits **you** are eligible to receive up to a maximum of \$10,000. **You** must obtain prior approval from International SOS.

#### 4. Resumption of Travel

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

- (a) **You** obtain approval from International SOS;
- (b) **Your** original planned travel was at least 14 days duration;
- (c) Less than 50% of **your** period of insurance duration has been used;

- (d) The **illness, injury** or death was unexpected and first occurred after **your** departure from New Zealand;
- (e) **You** have not otherwise claimed for cancellation or curtailment for the same **event**;
- (f) A pre-paid return ticket had been purchased before departure from New Zealand.

### 5. Travel Delay

If the **scheduled transport** on which **you** have arranged to **travel** is delayed for more than six hours beyond the scheduled departure time and causes **you** to miss **your** onward connecting flight **we** will reimburse **you** up to \$2,500 for irrecoverable additional travel costs necessarily incurred on a regular airline or established charter service to reach **your** ticketed destination. **We** will also reimburse **you** up to \$100 per named person per day for **your** reasonable additional meal and accommodation costs if **your** flight is delayed for at least six hours.

### 6. Travel Delay to a Special Event

If **your** planned **travel** is to attend a **special event** and the **travel** is delayed due to an **unexpected** cause and the **special event** is unable to be delayed or rescheduled, **we** will reimburse **you** for the actual and reasonable additional costs of **travelling** on alternative **scheduled transport** to enable **you** to attend the **special event** as planned, less any refunds and credits which **you** are eligible to receive. The maximum amount **we** will pay is \$5,000 per person/family. **You** must obtain prior approval from International SOS.

### 7. Missed Connection

If, as a result of an **unexpected event**, **you** miss **your** **scheduled transport** connection, **we** will reimburse **you** for **your** actual and reasonable additional travel and accommodation costs and meals which are irrecoverable from any other source pending the next available **scheduled transport** connection to allow **you** to continue **your** planned **travel**. The maximum amount **we** will pay is \$2,500 per person/family.

### 8. Hi-jack Cash

**We** will pay a cash benefit of \$250 for each 24 hour period **you** are detained as a result of the public transport in which **you** are **travelling** being **hi-jacked**. The maximum amount payable is \$5,000 per person.

## Losses we do not cover under Section 3 – Cancellation and Loss of Deposits

We will not pay for loss or damage arising from, or claims for:

- (a) Any curtailment expenses for **your** prepaid return tickets or prepaid accommodation if **we** have already accepted a claim for the cost of **your** additional accommodation and return ticket expenses under this section. **You** may claim for either the loss of **your** prepaid costs or **your** additional costs, but not both.
- (b) Cancellation due to lack of numbers.
- (c) Cancellation or changes to **your** travel arrangements at the request of an employer.
- (d) Delays caused by transport providers, or for which a transport provider is responsible, where the costs are recoverable from the transport provider or any other source.
- (e) The error, default or insolvency of a travel agent, wholesaler, airline or other service provider.
- (f) The failure of any service provider to provide a service to **you**, which **you** prepaid, because of their error or **financial default** or **travel** interruptions, curtailments or diversions resulting from the **financial default** of any service provider; any governmental or official authority directive; or the security requirements of any service provider.
- (g) The inability or negligence of a tour operator, charter airline or wholesaler to complete **your** travel arrangements.
- (h) **Your** disinclination to **travel**, **your** personal wishes or the disinclination to **travel** on the part of any other person upon whom **your** travel depends.
- (i) **Your** failure to check in at the correct prescribed time for **scheduled transport services** **you** pre-arranged or were relying on, or to pre-arrange and check valid visas or passports or airline/transport tickets or to carry **your** passport with **you**.
- (j) **Your** financial circumstances or work related commitments.

## Section 4

### Money and Travel Documents

#### 1. Credit Cards and Replacement Travel Documents

If, during **your travel**, any essential credit cards or travel documents (including tickets for pre-booked **scheduled transport** and passports) are lost from **your person**, stolen from a locked room or locked vehicle or are destroyed due to a sudden and **unexpected** incident beyond **your control**, **we** will reimburse **you** for actual and reasonable costs which **you** necessarily incur in arranging essential replacement credit cards or travel documents up to the amount shown in the Schedule of Benefits.

#### 2. Money

If, during **your travel**, any cash, currency notes or traveller's cheques are lost or stolen from **your person** due to an **unexpected** specific incident beyond **your control**, **we** will reimburse **you** for the value of such lost or stolen money up to the amount shown in the Schedule of Benefits.

#### 3. Unauthorised Use of Travel Documents

**We** will pay for **your** legal liability for payment arising out of unauthorised use of **your** travel documents, credit cards and traveller's cheques, following theft from **your person** during **your travel** by any one person (on the condition that the person responsible is not **your relative**). The maximum **we** will pay for the unauthorised use of **your** travel documents is \$550 per person.

### Conditions applying to Section 4

#### – Money and Travel Documents

1. All losses must be reported to the Police or local Government Authorities within 24 hours of the discovery of the loss.
2. Loss, theft or damage to any item while in custody of airlines, carriers, hotels, travel or tour operations, must be immediately reported. A claim must be lodged with them in the first instance and a report obtained. The loss of, or damage to, credit cards, traveller's cheques or travel documents must be reported as soon as possible to the issuing authority, and the appropriate cancellation measures taken by **you** immediately.
3. Proof of ownership is required for lost or stolen money.

## Losses we do not cover under Section 4 – Money and Travel Documents

We will not pay for any claims arising directly or indirectly from:

- (a) Devaluation of currency or shortages due to errors or omission during monetary transactions.
- (b) Money or documents merely mislaid or forgotten, including left in hotel or other accommodation rooms.
- (c) The loss, theft or damage of bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities or any kind of bullion.
- (d) The loss, theft or damage of unaccompanied money or documents sent by postal or courier service.
- (e) The loss, theft or damage to money or documents:
  - due to **your** failure to take due care and precautions to safeguard **your** property; or
  - left unattended in a **public place**; or
  - left in a vehicle overnight; or
  - from unlocked premises or an unlocked vehicle.

## Section 5

### Personal Accident

#### 1. Accidental Death and Personal Injury

If, during the **period of insurance**, you suffer **injury** outside New Zealand, which causes **accidental death** or **permanent and total disablement** within 12 months of the **injury**, we will pay you or **your** estate up to \$50,000.

In all cases:

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

#### 2. Accidental Death and Permanent and Total Disablement caused by Terrorism

If, during **your travel** outside of New Zealand, you suffer **accidental death** or **permanent and total disablement** caused by any **act of terrorism**, we will pay you or **your** estate \$25,000. The most we will pay under any one policy is \$50,000.

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

The maximum payable under all sections of all policies underwritten by us, for any **act of terrorism** shall be \$5,000,000. This means that claims will be proportionally assessed in relation to all claims received by us.

#### 3. Exposure

If, as a result of an **injury**, you are exposed to the elements and as the result of that exposure, an event described in the Table of Events on page 32 occurs within 12 months after the related **injury**, we will pay the relevant percentage of compensation specified in the Table of Events up to a maximum of \$50,000 per person.

#### 4. Disappearance

If **your** body is not found within 12 calendar months after an accident involving the **scheduled transport** in which you are **travelling**, death will be presumed in the absence of any evidence to the contrary. The maximum amount we will pay is \$50,000 per person as set out in the Schedule of Benefits.

## 5. Loss of Income

If you suffer an injury during your travel and within 90 days of suffering the injury you lose all your income because you can not do at least:

- (a) 10 hours work per week, or
- (b) one third of the hours per week that you usually worked during the twelve months immediately before suffering the injury or illness,

in your own occupation, and since suffering the injury or illness you have not worked in any other occupation or business then when you return to New Zealand, we will pay up to \$1,000 per week for the loss of your usual income while you can not work up to a maximum of \$12,000 per person/per family.

### Additional Exclusions Applying to Loss of Income (In addition to other policy exclusions)

Cover does not apply:

- (a) For the first 30 days after you planned to resume your job.
- (b) For any further benefit after we have paid you for 3 months.
- (c) For any injury which is covered by the Injury Prevention, Rehabilitation and Compensation Act 2001 or successive legislation, statutory benefits or any other insurance.
- (d) For any inability to work as a result of illness.
- (e) If you are less than 16 years of age or more than 64 years of age at the date of the injury.

## Table of Events

The compensation for each event is payable as a percentage of the sum insured shown in the Schedule of Benefits.

Injury resulting in:	
1. Death	100%
2. Permanent and total disablement	100%
3. Permanent and incurable paralysis of all limbs	100%
4. Permanent total loss of	
a) more than one limb	100%
b) one limb	50%
5. Permanent total loss of sight	
a) both eyes	100%
b) one eye	50%

## Conditions Applying to Section 5

### – Personal Accident

1. After the occurrence of any of the Events 2-5, all cover with respect to that traveller under this section shall cease and **you** may not make any other claims.
2. All benefits are payable to **you** or **your** estate.
3. If **you** are under 18 years of age the maximum benefit payable under Section 5 – Personal Accident is 10% of the compensation specified in the Schedule of Benefits or \$10,000, whichever is the lesser.
4. Benefits shall not be payable at all unless **you** shall as soon as practically possible after the happening of any **injury** giving rise to a claim under this section, obtain and follow proper medical advice from a legally qualified medical practitioner.
5. Benefits will not be payable for more than one of the Events 1-5 in respect of the same **injury**.
6. Aggregate Limit of Liability – **our** total liability for all claims in respect of any one accident, or series of accidents, or directly arising out of air travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over specific air routes, shall not exceed \$5,000,000.

## Losses we do not cover under Section 5

### – Personal Accident

Cover does not apply:

- (a) For any type of **illness** or disease, even if contracted directly or indirectly as a consequence of an **injury**.
- (b) If the **injury** is a result of **you** being under the influence of intoxicating liquor or of a drug (unless administered under the orders of a **hospital** or qualified medical practitioner).
- (c) If the **injury** is resulting from or occurring whilst engaged in work for a business, trade or profession.

## Section 6

### Personal Liability

#### 1. Personal Liability

If **you** become legally liable for loss or damage to property, including **injury**, death or **illness** arising from accidents occurring outside New Zealand during the **period of insurance**, we will pay up to \$2,000,000, provided such legal liability is established in a New Zealand court or in the court of the country in which the accident occurred.

#### 2. Legal Costs

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

#### 3. False Arrest

We will pay the reasonable legal costs actually and necessarily incurred by **you** as a result of false arrest or wrongful detention of **you** during **your travel**, by any legally recognised foreign Government. The maximum amount **we** will pay is \$2,500 per person.

### Condition applying to Section 6

#### – Personal Liability

You must not admit fault or liability to any other person without **our** prior written consent.

## Losses we do not cover under Section 6 – Personal Liability

We will not pay for any claims for or arising directly or indirectly from:

- (a) Aggravated, punitive or exemplary damages, fines and/or other penalties or reparation orders.
- (b) Animals belonging to **you** or in **your** care, custody or control or any member of **your immediate family**.
- (c) Bodily **injury** to any member of **your immediate family** ordinarily residing with **you**.
- (d) Employer liability or contractual liability to any member of **your immediate family**.
- (e) **Injury, illness** or death to **you, your** employees or members of **your** family.
- (f) Loss or damage to property belonging to **you** or any employee or member of **your** family, or under **your** control.
- (g) The influence of intoxicating liquor or drugs (unless administered under the orders of a **hospital** or qualified medical practitioner).
- (h) Wilful, malicious or unlawful acts by **you** or any member of **your immediate family**.
- (i) **Your** ownership or occupation of land or buildings other than as a temporary residence.
- (j) **Your** ownership, possession or use of vehicles other than push cycles, aircraft or aerial devices other than model aircraft or watercraft other than a rowboat, surfboard, sailboard, body board, water-ski or model boat.
- (k) **Your** use of firearms.

# Section 7

## Kidnap and Ransom

If during your travel, you are kidnapped, we will pay:

1. The ultimate net loss of ransom paid by you following your kidnapping during the period of travel.
2. The reasonable expenses, actually and necessarily incurred following receipt of a ransom demand after your kidnapping during your travel, for:
  - (a) Fees and expenses of any independent security consultants retained by you as the result of such a demand provided we have given our consent to the appointment.
  - (b) Interest paid on monies borrowed from a financial institution for the purpose of paying ransom. The amount we will pay will be for a term not exceeding 30 days prior to the payment of the ransom until the first business day after you receive settlement from us, on a principal sum not exceeding \$250,000, and for a rate of interest not exceeding 2% above the maximum overdraft interest rate charged by Kiwibank at that time.
  - (c) Any other expenses which are directly and necessarily incurred for the purpose of investigating, negotiating, or paying a ransom demand or costs in procuring your release, but excluding any expenses, fees or damages incurred as a result of any proceeding brought against you arising out of the kidnapping or the way it was handled, and expenses, losses or damages caused by interruption to any business.

The maximum amount we will pay under this Section 7 – Kidnap and Ransom is limited to \$250,000 per person as specified in the Schedule of Benefits.

## Conditions applying to Section 7

### – Kidnap and Ransom

1. **You** must take all reasonable precautions to keep this insurance cover confidential.
2. **We** will not act as an intermediary or negotiator for **you**, nor will **we** offer direct advice to **you** on dealing with the kidnapper(s).
3. If any other person receives advice that **you** have or may have been **kidnapped**, they should make every reasonable effort to:
  - (a) determine whether **you** have been **kidnapped**;
  - (b) notify the appropriate law enforcement agency and comply with their recommendations and instructions;
  - (c) give **us** immediate notification of the **kidnapping** or suspicion of it;
  - (d) record the serial numbers or other identifying characteristics of any currency or goods delivered to secure the release of the **kidnapped** person.
4. If investigation establishes collusion or fraud by **you** or any other person, **you** must reimburse **us** for any payment **we** have made under this section.

## Losses we do not cover under Section 7

### – Kidnap and Ransom

Cover does not apply:

1. If **you** have:
  - (a) had **kidnap** and **ransom** insurance declined, cancelled or issued with special conditions in the past; or
  - (b) suffered a **kidnapping** or attempted **kidnapping** in the past; or
  - (c) had an extortion demand made against **you** in the past.
2. For **kidnapping** occurring in Mexico, in any other country located in Central and South America or in any Nation or State where United Nations armed forces are present or any location that is listed as an 'extreme risk' location on the Ministry of Foreign Affairs and Trade website ([www.safetravel.govt.nz](http://www.safetravel.govt.nz)).

# Section 8

## Rental Vehicle Excess Cover

If, during **your travel**, **you** hire a **rental vehicle** which is stolen or damaged, **we** will reimburse **you** for any excess or deductible allowance made by the rental vehicle company up to the maximum limit of \$2,000.

## Losses we do not cover under Section 8 – Rental Vehicle Excess Cover

Cover does not apply:

- (a) If the loss or damage occurs whilst driving the **rental vehicle** other than on a formed or paved roadway or car park.
- (b) If **you** are in breach of any local driving laws or rules.
- (c) If **you** are under the influence of alcohol and/or drugs (unless administered under the orders of a qualified medical practitioner who has cleared **you** to drive).
- (d) If **you** have not hired the **rental vehicle** from a licensed rental agency.
- (e) If **you** have violated the terms of the rental vehicle agreement.

# International SOS

## Worldwide Assistance

### Emergency and Medical Assistance

In the event of an emergency **overseas**, place a collect call to International SOS at any time from any place in the world.

1. Call the operator in **your** current location.
2. Ask the operator to place a collect call to New Zealand 64 (9) 985 5000.

The number, 64, is the country code and the number in brackets is the area code.

The **overseas** assistance service is provided by International SOS in conjunction with this **policy**.

1. In the event of an emergency whilst **you** are outside New Zealand International SOS can be contacted from anywhere in the world, 24 hours a day, 7 days a week.
2. International SOS has a team of highly skilled doctors and medical professionals who are available by telephone at any time of day or night for advice and assistance in the event of medical emergency and associated problems for travellers outside New Zealand.
3. International SOS provides the following services free of charge:
  - (a) Access to a registered medical practitioner for emergency assistance and advice.
  - (b) Case management if hospitalised and cost containment and control.
  - (c) Emergency evacuation back to New Zealand, if necessary.
  - (d) Emergency transportation to the nearest suitable **hospital**.
  - (e) Payment guarantees to **hospitals** and insurance verification.
  - (f) Second opinion on surgery.
  - (g) Urgent message service and emergency travel planning.
  - (h) **Your** close relatives in New Zealand will be advised of **your** medical condition and be kept informed of the situation.

# How to make a claim

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

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

## Australian Medicare

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

## USA Medical Claims

If **you** require medical treatment or hospitalisation in the USA, **you** must contact the Emergency Hotline immediately (collect) on 64 (9) 985 5000.

If **you** are a patient:

**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.

# How we will settle your claim

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

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

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

**kiwi** bank It's ours

## Kiwibank MasterCard® Travel Insurance

For all enquiries and claims from anywhere in the world, 24 hours a day, 7 days a week.

- If you are calling from within New Zealand, call freephone 0800 521 521.
- If you are calling from overseas, call collect 64 (9) 985 5000.

Important conditions and exclusions are set out in the Kiwibank MasterCard Travel Insurance Policy. Kiwibank MasterCard Travel Insurance is arranged by Kiwibank and issued by TOWER Insurance Limited.

## How to contact us

For enquiries and claims:

- If **you** are calling from within New Zealand, freephone on 0800 521 521.
- If **you** are calling **us** from **overseas**, phone collect through an International Operator on 64 (9) 985 5000, 24 hours a day.

### Kiwibank MasterCard Gold or Platinum

For Kiwibank MasterCard Gold or Platinum enquiries Call 0800 521 521, call 64 (4) 473 11 33 from overseas.

For lost or stolen Kiwibank MasterCard Gold or Platinum cards Call 0800 521 521, call 64 (4) 473 11 33 from overseas or report to any bank displaying the MasterCard symbol.

# Check out what else we have to offer

Kiwibank offers a full range of other accounts and services to suit your needs. To find out more, you can call us on 0800 11 33 55, visit your local Kiwibank, or go online [www.kiwibank.co.nz](http://www.kiwibank.co.nz).

## Pick up a brochure

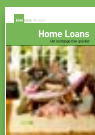
We have a full range of brochures to help you choose the solution that's right for you. Ask for a copy at your local Kiwibank.



- **Everyday banking**  
Check out our range of great value accounts and services that can help you manage your money and make life easier.



- **Insurance**  
Kiwibank has a range of life insurance options, policies for your home, contents or vehicle and cover for credit card and personal loan repayments.



- **Home loans**  
Like to be mortgage free quicker? Find out how to choose the right loan and repayment plan.



- **Credit cards and personal loans**  
We have all the options you need to help make things happen in your life – a wide range of credit cards, personal and vehicle loans, and overdrafts.



- **Business banking**  
Kiwi banking for Kiwi businesses. We have all the accounts and services, competitive fees and rates, the technology you'd expect and more.



- **Savings and investments**  
Make your money work harder for you with a Kiwibank savings account or investment.



- **Tertiary and graduate packs**  
Whether you're a tertiary student or recent graduate, Kiwibank has the best value banking package for you.



- **Personal banking fees**  
A comprehensive guide to all Kiwibank's charges for our personal banking products – make sure you get a copy.

**kiwi** bank It's ours