ASB
ONE STEP AHEAD

# ASB Visa Platinum Rewards Credit Card

## Travel Insurance Policy

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# Contact us

Your Policy portal is **www.asbtravel.co.nz**
Visit this site if you want to:

- Confirm cover for a particular trip,
- Apply to cover *Pre-Existing Medical Conditions*,
- Arrange optional cover extensions,
- Obtain a digital copy of this Policy wording,
- Make a claim online, or obtain a claim form,
- View Policy FAQs.

If you need to speak to us for general Policy information, please call **0800 660 141**.

## Emergency assistance while overseas

- You can call *Travel Guard* 24/7 on **+64 4 916 6312**.
- You can email us at **asbassistance@travelguard.com**

Helpful information to have available when calling about an emergency:

- First and last name(s)
- Contact phone number
- Contact email address
- Date of birth
- Current medical facility/physician
- Current location
- Secondary point of contact
- Symptoms and medical reports, list of prescription drugs taken (if available)
- Details of incident, condition of person(s) needing assistance



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**Click on the links on the contents page and use the home button (bottom right of each page) to navigate back to the contents.**

# Contents

## Part 1: Policy information and general conditions


| | |
|---|---|
| About this Policy | 1 |
| Understanding this document | 2 |
| Eligibility and Activation for a covered trip | 3 |
| Types of trips we cover | 4 |
| Confirming your cover online for your Certificate of Insurance | 5 |
| Age limits and Mature Age Cover | 5 |
| Trip duration and extension | 6 |
| How we cover multi-night cruises | 7 |
| How we cover pre-existing medical conditions | 7 |
| Changes in health before you depart New Zealand | 9 |
| Claim processes and conditions | 9 |


## Part 2: Policy Benefits


| | |
|---|---|
| The Table of Benefits | 11 |
| The Policy Benefits | 13 |
| A. Medical and evacuation expenses | 13 |
| B. Travel cancellation and additional expenses | 17 |
| C. Luggage, personal belongings and travel documents | 23 |
| D. Overseas rental vehicle hire | 26 |
| E. Accident lump sum benefits | 28 |
| F. Personal liability | 31 |
| G. Unlawful detention | 32 |
| H. Multi-night cruise cover | 34 |
| General exclusions | 36 |
| Definitions | 38 |


## Part 3: Disclosures


| | |
|---|---|
| New Zealand Law | 44 |
| Your duty to take reasonable care not to make a misrepresentation | 44 |
| Currency | 44 |
| Privacy Statement | 44 |
| Fair Insurance Code | 46 |
| Complaints and Dispute Resolution | 46 |

# Part 1
# Policy information and general conditions

## About this Policy

As a *Platinum Cardholder* you are eligible for *Overseas* travel insurance cover under the ASB Visa Platinum Rewards Travel Insurance ("Policy") underwritten and issued by Zurich Australian Insurance Limited, a company incorporated in Australia, ACN 000 296 640, trading as Zurich New Zealand, Level 9, 29 Customs Street West, Auckland 1010, New Zealand ("Zurich"). This means the cover under this Policy is provided to you by Zurich [pursuant to an agreement with] ASB Bank Limited ("ASB").

ASB is not the insurer and not an agent of Zurich in relation to this Policy. ASB does not guarantee the obligations of Zurich under this Policy.

This Policy covers the *Platinum Cardholder* and their *Family* for a maximum of 90 days when all Eligibility and Activation criteria are met for each and every *Covered Trip*. (See the section entitled "Eligibility and Activation for a covered trip" on pages 3 and 4 for more information).

This Policy is subject to terms, conditions, exclusions and cover sub-limits. You must read the entire Policy to understand what we cover you for and your obligations to ensure we can consider your claim.

**Financial Strength Rating**

Zurich is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich Insurance Group provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Customers include individuals, small businesses, mid-sized and large companies, including multinational corporations.

As at the preparation date of this Policy (i.e. 2 June 2026), Zurich has an insurer financial strength rating of AA- from Standard & Poor's (Australia) Pty Ltd. This shows that the company has very strong financial security characteristics. The insurer financial strength rating may change from time to time. However you may confirm the current rating at https:/www.zurich.co.nz/about/financial-strength

Standard & Poor's rating scale for an insurer's financial strength, together with a summary of Standard & Poor's description is: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak), CCC (Very Weak), CC (Extremely Weak), SD (Selective Default), D (Default), NR (Not Rated). Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Further information on these ratings is available from www.standardandpoors.com

An overseas policyholder preference applies. Under Australian law, if Zurich is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on Zurich's Australian assets to satisfy New Zealand liabilities.

**Changes to this Policy, including cancellation**

ASB will notify you of any changes to this Policy, including if it is cancelled. You will be given at least 14 days' written notice in advance of any change or cancellation in at least one of the following ways: by letter posted to the address of the *Platinum Cardholder* as recorded in ASB's records; by statements in the media; on your monthly *Platinum Card* account statement; or via electronic means such as email or via a message in a secure online banking service provided by ASB, such as FastNet Classic or the ASB Mobile Banking app.

If you are already *Overseas* on a *Covered Trip* when this Policy is cancelled or changed, you will continue to be covered under this Policy until the end of your *Covered Trip*.

## Understanding this document

1. Words in italics have specific meaning as described in the **Definitions** section or in the relevant benefits section where particular defined words are used (such as **Benefit D – Overseas rental vehicle hire**, **Benefit E – Accident lump sum benefit**, and **Benefit G – Unlawful detention**). Some words have specific meanings defined in the **Definitions** section but are not shown in italics so that it is easier for you to read the Policy.

   Words with specific meanings not shown in italics are we, us, our, you, your and yourself.
2. The definition of 'we', 'us', 'our' refers to Zurich. Please refer to the Definitions section.
3. The definition of 'you' refers to the *Platinum Cardholder* and as applicable, any *Spouse* and/or *Dependent Child* that is *Accompanying* the *Platinum Cardholder*. Please refer to the **Definitions** section.
4. Other words not shown in italics but with specific meanings in relevant sections are capitalised. These include "Activate", "Activated" and "Activation" (explained on pages 3 and 4 in the Activation section, "Eligibility" (explained on page 3 in the Eligibility section), and "Special Event" (explained on pages 19-20 in section **B2.1 Extra cover after you depart New Zealand**).
5. **Part 2. Policy Benefits** shows what we cover you for, any extra covers and/or applicable sub-limits and what we will pay in the event of a claim. Each benefit section of **The Policy Benefits** also describes your obligations in the event of a claim (conditions) and circumstances where we won't pay your claim (exclusions). You must read the information under the heading "What we will pay" in each benefit section to understand the kinds of costs that might be payable under each particular benefit.
6. Policy **General Exclusions** describe circumstances where we will never cover a claim under any benefit.

You can find more information about this Policy including FAQs at **www.asbtravel.co.nz**

## Eligibility and Activation for a covered trip

The Eligibility and Activation sections below explain who can get cover under this Policy and the steps the *Platinum Cardholder* must take before you travel to ensure cover is in place.

For additional cover to be available to you including if you have *Pre-Existing Medical Conditions* and/or require additional cover in respect of Eligibility 4., 5. and 6., you must complete the Activation Questionnaire online at **www.asbtravel.co.nz** and pay any additional premium we require.

Refer to the section entitled "**Confirming your cover online for your Certificate of Insurance**" on page 5.

If you have met the Eligibility and Activation requirements for a trip set out below, that trip will be a *Covered Trip*.

### Eligibility

To be eligible for any cover under this Policy ("Eligibility") you must meet the following criteria for each and every *Overseas* trip:

1. You must be the holder of a current and active ASB *Platinum Card*; and
2. You must permanently reside in New Zealand and be planning to return to New Zealand at the end of the travel^; and
3. You must hold a return ticket to New Zealand:
   a) prior to any event for which you may claim under **Benefit B1. Cover before you depart New Zealand**; and
   b) prior to your departure from New Zealand for all other benefits.
4. You (and/or your *Spouse* if they are *Accompanying* you) must be 75 years or under at the date of departure for travel or have purchased Mature Age Cover. Refer to **Age limits and Mature Age Cover** on page 5.
5. Your *Overseas* trip must not be longer than 90 days from the date you depart New Zealand unless you have purchased a Trip Duration Extension before you depart. Refer to **Trip duration and extension** on page 6.
6. You must not be taking a *Cruise* during your *Overseas* trip, or, if you have paid deposits toward a *Cruise* you have purchased cover under Benefit **H. Multi-night cruise cover**.

   Refer to **How we cover multi-night cruises** on page 7 and to page 34.

### Activation

To activate your cover ("Activate", "Activated" and "Activation"):

1. You must pay $500 or more of your or your *Family's Pre-Paid Deposits* using:
   (a) Your *Platinum Card*; or
   (b) A cash advance from your *Platinum Card Account* on the same day $500 or more was paid toward any of your *Pre-Paid Deposits* from another ASB account; or
   (c) A redemption of your ASB True Rewards dollars; or
2. If you have won your return tickets in a prize draw or competition then the above does not apply, however at claim time you will need to show us written confirmation from the organisation detailing that you won your return tickets.

For the Special Activation Requirement for Scheduled Transport Accident cover please refer to **Benefit E. Accident lump sum benefits** from page 28 and specifically to **E3. Special Activation Requirement** on page 29.

^ This Policy provides cover for *Platinum Cardholders* intending to return to New Zealand at the conclusion of their travel. If you do not hold New Zealand citizenship or Permanent Resident status then *Travel Guard* may not be able to assist with medical evacuation to New Zealand in the event of a medical emergency *Overseas*. In the event that you cannot return to New Zealand to continue receiving treatment due to your residency status then cover under the Policy may no longer be available. If you are unsure about your residency status, please seek independent advice. *Travel Guard* cannot provide any advice relating to your residency status.



## Types of trips we cover

1. This Policy covers leisure travel and work you do *Overseas* as long as the work is not *Manual Labour*.
2. We will cover most normal tourist activities that are provided, guided or supervised by a licensed commercial operator, such as:
   - Organised tours or safaris;
   - Snow sports within marked commercial ski field boundaries;
   - Treks, hikes and tramps below 3,000 metres altitude;
   - Bungy jumping, zip-lining and white water rafting;

   always provided such activities are available to the general public without restriction (other than height or general health and fitness warnings).
3. We do not cover any trip that includes a *Cruise* unless you:
   a) Apply online at **www.asbtravel.co.nz** prior to departure; and
   b) Pay the premium required; and
   c) We confirm your cover in writing (your Certificate of Insurance).

   If we confirm in writing that your trip including a *Cruise* is covered, it will be a *Covered Cruise Itinerary* under the terms and conditions of this Policy.

   Refer to **How we cover multi-night cruises** on page 7 and **Benefit H. Multi-night cruise cover** on page 34.
4. We do not cover you while you are participating in any *Hazardous Sports or Activities*. Refer to General Exclusion 17. on page 36 together with the definition of *Hazardous Sports or Activities* on page 39.

   Important note: Please read the definition of *Hazardous Sports or Activities* closely. *Hazardous Sports or Activities* as defined, specifically states some limited circumstances of recreational diving, motorcycling and amateur competition sports we cover.

   If you are unsure whether you will be covered for an activity you will undertake, you should call us on **0800 660 141**.

5. We do not cover any travel to or within any locations where the New Zealand government has issued a 'Do not travel' advisory, on their advisory site **www.safetravel.govt.nz**. Refer to **General Exclusion 19.** on page 37 for more information.

   If you are unsure whether you will be covered in a location you are planning to visit, you should call us on **0800 660 141**.

## Confirming your cover online for your Certificate of Insurance

This cover is automatic for persons up to and including the age 75 at no extra charge if Eligibility and Activation criteria are met each and every trip.

To confirm you have met Eligibility and Activation criteria and to obtain a Certificate of Insurance, visit **www.asbtravel.co.nz** and use the Activation Questionnaire.

In addition to the standard terms and conditions of the Policy set out in this document we make available extra optional cover that you can apply for online using the Activation Questionnaire such as:

- Cover over your *Pre-Existing Medical Conditions*, which we describe as *Accepted Medical Conditions* cover,
- Trip Duration Extension Cover for trips longer than 90 days (up to 180 days),
- Mature Age Cover (for persons aged over 75),
- Cover for trips that include a multi-night *Cruise*,
- Cover for high value items.

If you apply for an additional optional cover a premium will be payable by you before we will confirm your extra cover. When you purchase additional cover at **www.asbtravel.co.nz** we will email you your Certificate of Insurance showing the options you have selected. You must purchase the options you require each and every trip.

If you use the Activation Questionnaire to obtain a Certificate of Insurance (each and every trip), the email will state a unique reference you can quote to us or third-party providers. Your Policy number, however, will always be the first six digits of your *Platinum Card*.

## Age limits and Mature Age Cover

The Policy covers *Platinum Cardholders* including their *Accompanying Spouse* up to and including age 75.

If you will be 76 years or over when you depart New Zealand, you will not have any cover under this Policy unless you purchase Mature Age Cover prior to your departure.

You can apply for Mature Age Cover online at **www.asbtravel.co.nz** using the Activation Questionnaire. You must apply for Mature Age Cover for each and every trip you wish to have cover for.

The Activation Questionnaire will allow you at the same time you apply for Mature Age Cover to apply for cover over your *Pre-Existing Medical Conditions* if you wish to do so.

If we confirm we can cover your trip a premium may be payable by you. If you choose to pay any required premium, we will send you your Certificate of Insurance showing your Mature Age Cover and detailing any other optional covers you have selected.

If we confirm you have Mature Age Cover for a *Covered Trip* then you will have the same cover as persons aged 75 years and under (except for benefit **E2. Scheduled Transport Accident** which never covers anyone 76 years or over).

## Trip duration and extension

If you are taking a trip longer than 90 days duration, there is no automatic cover available under the Policy over any part of your trip unless you purchase a Trip Duration Extension before you leave New Zealand.

If you are unsure whether your trip is within or over the 90 day limit, you can enter the dates of your departure and return into the Activation Questionnaire to check.

The maximum period that we can cover you for is 180 days and we will not accept any applications to cover trips over this limit.

If we confirm we can cover your trip a premium may be payable by you. If you choose to pay any required premium, we will send you your Certificate of Insurance showing your Trip Duration Extension and detailing any other optional covers you have selected.

**Changes to your trip duration after departure**

If you are *Overseas* on a *Covered Trip* and cannot travel back to New Zealand by your planned return date due to something unforeseen and outside your control your cover will automatically extend for up to either an additional 90 days, or until the reason for your delayed return home no longer applies.

For instance, if you cannot return to New Zealand by your original return date because you suffer an injury or sickness *Overseas* and are not considered fit to travel by our *Travel Guard* Emergency Assistance team, you would be covered without paying additional premium to us until the first of: you being fit-to-fly according to our Emergency Assistance team's review of your medical case, or 90 days, whichever occurred first.

In the case that your scheduled transport is unavoidably delayed due to something unexpected and outside your control, you would be covered until the reason for the delay is removed, up to a maximum of 90 days.

It is a condition of this automatic extension that you make every effort to return to New Zealand as soon as possible once you are able to travel.

If you are already *Overseas* on a *Covered Trip* and you need to extend your cover beyond 90 days for any other reason, please call us on **+64 4 916 6312** before your cover expires. We reserve the right to charge an extra premium, or to decline your application (but only if there are reasons to do so).

If you travel for a longer duration than we have agreed to cover then there will be no cover over any part of that particular trip.

## How we cover multi-night cruises

You are not automatically Eligible for cover over a trip that will include a *Cruise*. Please refer to Eligibility, 6. on page 3.

A *Cruise* is defined as:

Travelling as a passenger for two or more nights, inclusive of port stops and cruise excursions, aboard a commercially registered cruise ship which during your trip:

a) Visits at least one *Overseas* port; and

b) Sails on any of a river, in a harbour, on an ocean or at sea.

A *Cruise* does not include any private or chartered yachting or boating.

**How to apply for a Covered Cruise Itinerary under Benefit H. Multi-night cruise cover**

If, during a trip you will undertake a *Cruise* and you meet all Eligibility and Activation requirements on pages 3-4, then you can apply to cover your trip under **Benefit H. Multi-night cruise cover** by applying online at **www.asbtravel.co.nz**

You must apply prior to departure for cover under **Benefit H. Multi-night cruise cover** for each and every trip that will include a *Cruise*.

If we confirm we can cover your trip, you will need to pay any additional premium we require. If you pay this premium, we will refer to your trip as a *Covered Cruise Itinerary*.

We will confirm your cover in writing by sending you your Certificate of Insurance showing you have cover under **Benefit H. Multi-night cruise cover** and detailing any other optional covers you have selected.

**Benefit H. Multi-night cruise cover** includes some additional terms, conditions and exclusions applicable to a *Covered Cruise Itinerary*. Please read **Benefit H. Multi-night cruise cover** in detail found on page 34.

**Changes to your trip type after departure - Cruise**

If you are already *Overseas* on a *Covered Trip* and you decide to arrange a *Cruise* you must call us on +64 4 916 6312 as soon as possible (and always prior to embarking on the *Cruise*) to apply for additional insurance under **Benefit H. Multi-night cruise cover**.

We reserve the right to charge an extra premium, or to decline your application (but only if there are reasons to do so).

If you arrange a *Cruise* while *Overseas* but you do not secure cover under Benefit H. you will not have a *Covered Cruise Itinerary* and you will not be Eligible for any further cover under the Policy from the date and time your *Cruise* departs its first port.

## How we cover pre-existing medical conditions

1. There is no automatic cover under the Policy for *Pre-Existing Medical Conditions*.
2. A *Pre-Existing Medical Condition* means in relation to each *Relevant Person*:
   2.1 Any sickness including mental health condition, injury or disability which in the period commencing one-year before you first Activated cover:
   a) You were aware of or a reasonable person in the circumstances could be expected to be aware of; and
   b) Such condition:
      i. Manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
      ii. Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a *Medical Practitioner*; or
      iii. Was treated by a *Medical Practitioner* or treatment had been recommended by a *Medical Practitioner*.
   2.2 Any congenital, chronic or ongoing condition which you are aware of, or a reasonable person in the circumstances could be expected to be aware of, before you first Activated cover.
3. You can apply to cover your *Pre-Existing Medical Conditions* online using the Activation Questionnaire at **www.asbtravel.co.nz**.
4. You must apply to cover any *Pre-Existing Medical Conditions* prior to your departure *Overseas*. We are not able to provide any medical assessment of, or cover over your *Pre-Existing Medical Conditions* if you have already departed *Overseas*.
5. If we can cover your *Pre-Existing Medical Conditions*, we will tell you what premium will apply. If you pay the premium, then the *Pre-Existing Medical Conditions* you declared will be *Accepted Medical Conditions* and we will send you your Certificate of Insurance showing what conditions you have declared, and the answers you supplied to our questions. You should review that your answers to our questions about your health are correct. If you need to make any corrections you should immediately contact us on **0800 660 141**.
6. *Accepted Medical Conditions* cover applies to the specific *Covered Trip* and you must apply separately for each and every trip that you require cover for. You are not obligated to apply for or purchase *Accepted Medical Conditions* cover but if you choose not to you will not have cover for your *Pre-Existing Medical Conditions* under any section of this Policy.
7. If you do not have a confirmed medical diagnosis for an illness, sickness or injury then this cannot be covered as an *Accepted Medical Condition*.
8. If you have *Pre-Existing Medical Conditions* and we have not confirmed *Accepted Medical Conditions* cover for these and you choose to continue with your *Covered Trip* you will still have cover for circumstances that do not relate (directly or indirectly) to your *Pre-Existing Medical Conditions*. Before choosing to travel without cover for *Pre-Existing Medical Conditions* you should first seek independent financial advice.
9. Your relatives and/or travel companions may also have *Pre-Existing Medical Conditions*. We will not cover you for any claims arising from *Pre-Existing Medical Conditions* of such persons. You should consider the health of any *Relevant*

*Person* who could affect your travel when you are making your travel plans.

10. In the event of a claim, you may need to supply information about your health, or the health of any other *Relevant Person*, to verify that the claim does not arise from, or is not connected with that *Relevant Person's Pre-Existing Medical Condition*. Please ensure you review our **Privacy Statement** on page 44 as you will need to seek the permission of other *Relevant Person(s)* when providing us with information about their health should we request it.

## Changes in health before you depart New Zealand

1. A *Change in Health means* in relation to you:
   1.1 Any new sickness including mental health condition, injury or disability which in the period after you Activated cover and prior to your departure from New Zealand, such condition:
      i. Manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
      ii. Was treated by a *Medical Practitioner* or treatment had been recommended by a *Medical Practitioner*.
   1.2 Any change in the treatment plan for your *Accepted Medical Condition(s)* that would change any answer you have given during your medical screening declaration (for which a copy of your answers is included with your Certificate of Insurance).
2. You may be covered under **Benefit B1. Cover before you depart New Zealand**, if a *Change in Health* before you depart results in you deciding to cancel or make changes to a *Covered Trip*.
3. If you suffer a *Change in Health* but you decide to continue with your travel plans you will not be covered *Overseas* for the *Change in Health* unless you have applied for cover over the new condition(s) and we have accepted to cover all your *Pre-Existing Medical Conditions* as *Accepted Medical Conditions* and you have paid the required premium.
4. If you wish to apply to cover a *Change in Health* and you already had *Accepted Medical Conditions* cover, you must reapply for your *Accepted Medical Conditions* cover before departing *Overseas*.
5. If you need to reapply for *Accepted Medical Conditions* cover, we will refund you the premium you have already paid if your new application is accepted by us.
6. If your new application is declined, you may be covered under **Benefit B1. Cover before you depart New Zealand** if the unavailability of *Accepted Medical Conditions* cover due to your *Change in Health* results in you deciding to cancel or make changes to a *Covered Trip*.
7. If you suffer a *Change in Health* and do not apply (or reapply as the case may be) prior to your departure *Overseas* for cover over your *Pre-Existing Medical Conditions* you may not have cover for *Overseas* medical expenses, or any other costs directly or indirectly related to your *Pre-Existing Medical Condition(s)*.



## Claim processes and conditions

1. You will need to make a claim in writing and supply us with supporting documentation. If we do not have sufficient documentation to assess your claim, payments to you may be delayed or declined.
2. You can make a claim online by visiting **www.asbtravel.co.nz/claims**.

   You can use a claim form if you prefer to submit your claim offline. To obtain a claim form you can visit our website, or you can call us on **0800 660 141** from within New Zealand, or if you are *Overseas* call *Travel Guard* on **+64 4 916 6312**.
3. The supporting documentation you will need to include with your claim includes:
   - Proof that you have a *Platinum Card Account* (such as a copy of a current statement),
   - Proof that you Activated cover for your trip (such as receipts showing how you paid for your trip),
   - Proof of your confirmed travel bookings showing you held a return ticket to New Zealand prior to your departure from New Zealand.
   - Medical reports (if applicable) showing your diagnosis, or the reason for your claim,
   - Receipts for any out-of-pocket expenses you are claiming for,
   - Confirmation that you have requested refunds for any cancelled parts of your itinerary that you are claiming for, and the amount of any refunds received, or expected,
   - Receipts for any lost or stolen baggage you are claiming for (or alternative evidence showing you owned the item, and what its value was, if the original receipt is unavailable).

   Each claim is different and we may need to ask you for other information not listed above, to help us understand and administer your claim.
4. Some claims may require you to provide us with information about *Relevant Person(s)* and other third parties. Please ensure you review our **Privacy Statement** on page 44 as you will need to confirm you have the permission of other individuals when providing us with information about them.
5. You are responsible for the cost of submitting your claim, including the cost of obtaining any medical reports required by us.
6. You must take reasonable actions to prevent further loss, after you become aware of a potential claim. We will decline to reimburse you for any non-refundable deposits you pay after you become aware that you might be cancelling your trip.
7. You must tell us if there is any other insurance policy that may also cover your claim. We will not reimburse you for any costs payable by another insurer.
8. You must answer our questions accurately and completely and must not knowingly make any material misrepresentation. We may decline your claim if you knowingly give us any material information that is false or fraudulent information. Please refer to **Part 3 Disclosures, Your duty not to make a misrepresentation**.

# Part 2
# Policy Benefits

## The Table of Benefits

There is no cover under this Policy for persons over the age of 75 at the date of departure from New Zealand unless Mature Age Cover has been purchased.

The Sum Insured limits below apply for each *Covered Trip*.

| Section | Sum Insured (maximum amount payable) |
|---|---|
| **A. Medical and evacuation expenses** | **Unlimited** |
| ***Sub-limits applying* to section A** | |
| Dental pain relief | $2,000 per person<br>$4,000 per *Family* |
| In-hospital cash | $5,000 per person<br>$10,000 per *Family* |
| *Accompanying* person | $5,000 per person<br>$10,000 per *Family* |
| Funeral or return of remains to New Zealand | $30,000 per person |
| Terrorism cover for medical costs | $100,000 per person or per *Family* |
| Ongoing medical treatment in New Zealand | $2,000 per person<br>$4,000 per *Family* |
| **B. Travel cancellation and additional expenses** | **Unlimited** |
| ***Sub-limits applying* to section B** | |
| Delayed travel to a Special Event | $5,000 per person or per *Family* |
| Travel delay<br>Sub-limit - the amount we will pay for every 6 hours<br>$400 per person<br>$800 per *Family* | $1,200 per person<br>$2,400 per *Family* |
| Missed connection and travel interruption | $10,000 per person or per *Family* |
| Death or hospitalisation of your immediate family living overseas | $2,000 per person<br>$4,000 per *Family* |
| **C. Luggage, personal belongings and travel documents** | **$20,000 per person or per *Family*** |
| ***Sub-limits applying* to section C** | |
| Per item limit | $3,000 per item per person |
| Laptop computers (inclusive of accessories) | $6,000 per item per person |
| Limit for any one *Specified Item* | $10,000 per item per person |
| Special medication benefit | $500 per person |
| Lost or damaged travel documents | $10,000 per person |
| Money | $500 per person or per *Family* |
| Luggage delay (after 12 hours delay) to a maximum of: | $1,000 per person<br>$5,000 per *Family* |
| **D. Overseas rental vehicle hire** | **$8,000 per *Family*** |
| **E. Accident lump sum benefits** | |
| Death or Permanent Disablement | $50,000 per *Platinum Cardholder* or *Spouse*<br>$5,000 per *Dependent Child* |
| Scheduled Transport Accident | $1,000,000 per *Platinum Cardholder* or *Spouse*<br>$50,000 per *Dependent Child* |
| **F. Personal liability** | **$2,500,000 per *Family*** |
| ***Sub-limits applying* to section F** | |
| Your defence costs | $50,000 per person |
| **G. Unlawful detention** | |
| Hijack cash | $1,000 per 24 hours to a maximum of $10,000 per person |
| Kidnap and ransom | $250,000 per person |
| ***H. Multi-night cruise cover** | For the maximum amounts payable per person or per *Family* during a *Covered Cruise Itinerary* refer to **Benefit H.** and **Benefits A. – G.**, as applicable |

*There is no automatic cover under any Policy benefit for a trip that includes a *Cruise*. Please refer to **How we cover multi-night cruises** on page 7 and **Benefit H. Multi-night cruise cover** on page 34.

**Excess**

You must pay the first $200 of each and every claim arising from the same event under Sections A, B and C, except if your claim is under:

- **A2. Extra medical cover - 2. In-hospital cash**
- **B2.1 Extra cover after you depart New Zealand - 2. Travel delay**
- **C2. Cover sub-limits - 5. Luggage delay**

An excess is the first amount of a claim that you have to pay. We will only apply one excess for each event that results in a claim.

For example, if you have a claim under Benefits A and B for medical and additional expenses due to one medical event, we will only deduct one excess from that claim, in this case, $200.

If you claim losses due to more than one event occurring during your travel, for example your bags were stolen on two different occasions during your trip, we will deduct one excess per event from the amount you claim, in this case, 2 x $200.

No excess applies to benefits D, E, F or G.

## The Policy Benefits

### Benefit A. Medical and evacuation expenses

Cover under this benefit begins when you depart New Zealand on a *Covered Trip*.

Except for cover under **A2. Extra medical cover, 6. Ongoing medical treatment in New Zealand**, cover under this section ends when you first arrive back in New Zealand.

For up to a maximum of 12 months after the first instance of you suffering an illness or injury *Overseas* for which costs are payable under **A1. Medical and evacuation cover** no amount limitation will apply to the sum insured "Unlimited." Sub-limits apply to the sums insured under **A2. Extra medical cover**.

An excess of $200 per event applies except for cover under **A2. Extra medical cover, 2. In-hospital cash**.

The costs we will reimburse you for any claim under this benefit are detailed under **A3. What we will pay**.

#### A1. Medical and evacuation cover

We cover your medically necessary *Overseas* treatment given or prescribed by a *Medical Practitioner* during a *Covered Trip*, due to one of the following events:

1. Your illness which first occurred *Overseas*.
2. Your injury due to an accident, or an assault, that occurred *Overseas*.
3. A new and unexpected medical event, or complication, arising from an *Accepted Medical Condition* that first occurs *Overseas*.

Cover for your treatment may include the cost of moving you for medical reasons, or if we decide to medically repatriate you to New Zealand.

The costs we will pay under **A1.**, are described under **A3. What we will pay** below.



**Note**, if you do not hold New Zealand citizenship or Permanent Resident status then *Travel Guard* may not be able to assist with medical evacuation to New Zealand under this benefit. In the event that you cannot return to New Zealand to continue receiving treatment due to your residency status cover under the Policy may no longer be available.

#### A2. Extra medical cover

**1. Dental pain relief**

We cover you if you suffer sudden and acute dental pain to sound and natural teeth during a *Covered Trip*.

We will pay your actual and reasonable *Overseas* dental expenses for the purpose of providing you with pain relief to continue your travel. Pain relief does not include restorative or cosmetic treatment.

The most we will pay is $2,000 per person or $4,000 per *Family*.

**2. In-hospital cash**

We cover you if you have a valid claim under **A1. Medical and evacuation cover** that results in you being hospitalised as an inpatient for more than 24-hours while *Overseas*.

We will pay $100 for each complete 24-hour period that you are hospitalised as an inpatient.

We will not pay for the first 24-hours you were hospitalised.

The most we will pay is $5,000 per person or $10,000 per *Family*.

**3. Accompanying person**

We cover you to have a support person stay with you to help with your recovery if you are hospitalised *Overseas*, subject to the following conditions:

1. Your hospitalisation relates to a valid claim under **A1. Medical and evacuation cover**.
2. We agree it is necessary for you to have a support person.

We will pay:

1. The reasonable and necessary accommodation and meal expenses for your *Spouse* or *Dependent Child* to remain with you for the period we agree; or
2. If you were travelling alone, a return economy airfare for one person to travel to you, and the reasonable and necessary accommodation and meal expenses for that person to remain with you, for the period we agree.

The most we will pay is $5,000 per person or $10,000 per *Family*.

**4. Funeral or return of remains to New Zealand**

We cover you for your *Overseas* funeral and burial or cremation in the area of your death if you pass away unexpectedly while on a *Covered Trip*, or for the return of your remains to New Zealand.

We will pay the reasonable and necessary costs incurred.

The most we will pay is $30,000 per person.

**5. Terrorism cover for medical costs**

We cover you under **Benefit A.** to a maximum of $100,000 per *Family* if you are injured as the result of a *Terrorist Act Overseas*. **Benefit A.**, exclusion 12 (on page 17) does not apply for the purpose of covering the first $100,000 of medical costs incurred due to a *Terrorist Act*.

**6. Ongoing medical treatment in New Zealand**

We cover you for your ongoing medical treatment, but not dental treatment, in New Zealand during the first 90 days of your return if you had a valid claim under **A1. Medical and evacuation cover** during your *Covered Trip*.

We will pay costs that are not covered by another source, such as government funded care or a private medical insurance policy.

The most we will pay is $2,000 per person or $4,000 per *Family*.

## A3. What we will pay

We will pay the usual and customary costs for the following if you have a covered event under **A1. Medical and evacuation cover**:

1. Outpatient medical treatment,
2. inpatient hospital treatment,
3. Ambulance fees,
4. Transfer costs (such as a taxi),
5. Prescription medication, services and supplies,
6. Medical evacuation or repatriation (but only if we arrange this on your behalf).

'Usual and customary' means the usual level of charges for the standard services and supplies given or prescribed for the treatment of your condition at your destination, had this insurance not existed.

If you are covered under any of the benefits **A2. Extra medical cover,** we will pay those costs as specified in addition to your medical treatment costs.

If we bring you back to New Zealand we will use your return ticket toward our costs.

## A4. Conditions of cover – what you must do

1. If you want us to pay costs directly to a service provider, you must seek our prior approval by calling *Travel Guard* on **+64 4 916 6312** or emailing us at **asbassistance@travelguard.com**
2. You must contact *Travel Guard* as soon as you are able to if you are admitted as a hospital inpatient or you have reason to believe your treatment costs will be more than $2,000 by calling us at **+64 4 916 6312** or emailing us at **asbassistance@travelguard.com**.
3. You must follow the advice and instruction of *Travel Guard* including to be medically moved to another location for treatment and/or to be repatriated to New Zealand. If you do not, we may limit our liability for your medical treatment costs to no more than what it would have cost us if you had followed our advice and instruction. If we move you for the purpose of limiting our costs, we will always ensure that we do so safely according to your medical conditions and treatment plan. *Travel Guard* will only move you to a new location *Overseas* if you will receive a level of care equivalent to what you would receive in New Zealand.
4. You must provide *Travel Guard* with access to your medical records from your normal doctor(s) in New Zealand. We are unable to confirm you are covered if we do not have your medical records for our review.
5. You must pay any applicable excess to us if we have paid all the costs of your claim to service providers directly.
6. If you have self-paid medical expenses and want us to reimburse you, you must provide copies of any prescriptions and receipts of payments relevant to your claim including supporting medical reports showing your diagnosis and details of treatment you received.

## A5. Exclusions – what you are not covered for

In addition to the Policy **General Exclusions**, we will not pay any claim directly or indirectly caused by:

1. Private medical treatment where publicly funded services or care is available to you, at a standard equivalent to the care you would receive in the New Zealand public health system. Instances where publicly funded care may be available to you *Overseas* include the Reciprocal Health Agreement (RHA) between the Government of New Zealand and Australia or the United Kingdom and any other country with equivalent agreements, or if you are a citizen of your *Overseas* location with rights to public treatment.
2. Costs for dental treatment except as provided under **A2. Extra medical cover, 1. Dental pain relief.**
3. Hospital inpatient treatment if you, or someone acting your behalf, does not notify *Travel Guard* as soon as possible so we can assess your circumstances and assist with managing your treatment and expenses. Contact details for *Travel Guard* can be found on the inside front cover.
4. Specialist treatment (including but not limited to physiotherapy and chiropractor) without a referral from a registered *Medical Practitioner* and prior authorisation from *Travel Guard*.
5. Continuation of treatment already planned prior to the start of your trip.
6. The cost of medication, or renewing prescriptions for any medication you were already taking or planning to take prior to the start of your trip. You may however be covered under **Benefit C. Luggage, personal belongings and travel documents, C2. Cover Sub-Limits, 2. Special medication benefit**, if your medication is lost, damaged or stolen.

7. Elective check-ups or elective treatment including any elective surgery.
8. Cosmetic treatment or surgery.
9. Costs incurred in any location after you refuse our request to evacuate you, at our cost, to New Zealand, or to another *Overseas* location for treatment.
10. Medical expenses incurred more than 12 months after the first instance of suffering an illness or injury.
11. Except as provided under **A2. Extra medical cover, 6. Ongoing medical treatment in New Zealand**, any expenses for medical treatment incurred in New Zealand.
12. Any *Terrorist Act*, except as provided for under **A2. Extra medical cover, 5. Terrorism cover for medical costs**.
13. Any event under benefit **A2. Extra medical cover, 3. Accompanying person** that occurs while you are onboard a cruise ship during a *Covered Cruise Itinerary*.

## Benefit B. Travel cancellation and additional expenses

Cover under this benefit applies before or after you depart New Zealand on a *Covered Trip*, as explained further below.

Cover under this benefit ends when you first arrive back in New Zealand.

For costs payable under **B1. Cover before you depart New Zealand** and **B2. Cover after you depart New Zealand**, no amount limitation will apply to the sum insured "Unlimited." Sub-limits apply to the sums insured under **B2.1 Extra cover after you depart New Zealand**.

An excess of $200 per event applies except for **B2.1 Extra Cover after you depart, 2. Travel Dela**y, for which no excess applies.

The costs we will reimburse you for any claim under this benefit are detailed under **B3. What we will pay**.

### B1. Cover before you depart New Zealand

You are covered under this benefit if one of the events listed below occurs after you have Activated cover and before you depart New Zealand.

**We cover you for:**

1. Your unforeseeable death, accidental injury, or unforeseeable illness, including in relation to any *Accepted Medical Condition(s)*;
2. The unforeseeable death, accidental injury, or unforeseeable illness of your travelling companion which is not due to their *Pre-Existing Medical Condition*;
3. Natural disaster, or severe weather conditions affecting your scheduled *Public Transport*;
4. You needing to change your itinerary due to the unforeseeable death or unforeseeable hospitalisation of a member of your *Immediate Family* that is not due to their *Pre-Existing Medical Condition*, and the *Immediate Family* member, at the date of the event:
    a) was in New Zealand and ordinarily resident there, and
    b) was under 80 years of age, and
    c) was not terminally ill or living in an assisted care facility when you departed.

If you are not covered under 1 – 4 above, you may be covered under 5. 'other unforeseeable circumstances' below but only if the reason for your claim is not excluded under **B5. Exclusions – what you are not covered for**, or the Policy **General Exclusions**, or described under **5. a),** or **b).** below.

5. Other unforeseeable circumstances which are outside your control that are not due to:
    a) The death, illness or injury of any person.
    b) A service your *Public Transport* provider has delayed, rescheduled or cancelled.

We cover costs described in **B3. What we will pay** to:

i. Change your travel dates; or

ii. Cancel all or part of your travel arrangements.

Cover under **B1. Cover before you depart New Zealand** ends when you depart New Zealand, or if you cancel all or part of your trip, when you determine you are unable to proceed with your travel arrangements.

This means we will not cover you for any further *Pre-Paid Deposits* you make toward the part of your trip that you cannot join from the date you became aware of your need to cancel.

You are required to minimise losses and should review **B4. Conditions of cover – what you must** do together with **B3. What we will pay**.

If you suffer a *Change in Health* before your departure from New Zealand **Changes in health before you depart New Zealand** on page 9 applies, and you must follow those conditions, or you may not be covered for *Overseas* medical treatment or related costs if you continue with your trip.

### B2. Cover after you depart New Zealand

You are covered under this benefit if one of the events listed below occurs after you have departed New Zealand on a *Covered Trip*.

**We cover you for:**

1. Your unforeseeable death, accidental injury, or unforeseeable illness for which you have a valid claim under **Benefit A. Medical and evacuation expenses**;
2. The unforeseeable death, accidental injury, or unforeseeable illness of your travelling companion which is not due to their *Pre-Existing Medical Condition*;
3. Natural disaster, or severe weather conditions affecting your scheduled *Public Transport*;
4. Strikes, riots or civil commotion affecting your scheduled *Public Transport*;

5. You needing to change your itinerary due to the unforeseeable death or unforeseeable hospitalisation of a member of your *Immediate Family* that is not due to their *Pre-Existing Medical Condition*, and the *Immediate Family* member, at the date of the event:
   a) was in New Zealand and ordinarily resident there, and
   b) was under 80 years of age, and
   c) was not terminally ill or living in an assisted care facility when you departed.

If you are not covered under 1 – 5 above, you may be covered under 6. 'other unforeseeable circumstances' below but only if the reason for your claim is not excluded under **B5. Exclusions – what you are not covered for**, or the Policy **General Exclusions**, or described under **6. a)**, or **b)**. below.

6. Other unforeseeable circumstances which are outside of your control that are not due to:
   a) The death, illness or injury of any person.
   b) A service your *Public Transport* provider has delayed, rescheduled or cancelled.

We cover costs described in **B3. What we will pay**, to:

i. Cut your travel short to return early to New Zealand; or

ii. Change your travel arrangements to catch up to your planned itinerary.

Rearranging your travel arrangements under ii) above may include the period you are stranded at your destination after you had planned to leave due to something unforeseen and outside your control, or a period you are at an unplanned and unintended destination. For example, your flight was diverted due to severe weather, or you were hospitalised during your trip.

If your original itinerary ends before an interruption is resolved, 'to catch up to your itinerary' under ii) above will mean your return to New Zealand.

Cover under benefit **B2.** (including the extra covers in **B2.1 Extra cover after you depart New Zealand**, **1 - 4** below) ends when you return to New Zealand at the end of your *Covered Trip*.

You are required to minimise losses and should review **B4. Conditions of cover – what you must do** together with **B3. What we will pay**.

### B2.1 Extra cover after you depart New Zealand

The benefits detailed below allow for some cover after you have departed for events that are not otherwise covered under **B2.** Cover under **B2.1** is subject to **B3. What we will pay**.

**1. Delayed travel to a Special Event**

We cover you when you are *Overseas* on a *Covered Trip* if a delay to your pre-booked scheduled *Public Transport* means you will miss a Special Event that forms part of your itinerary. We will pay your reasonable costs for you to use alternative *Public Transport* to catch up to your itinerary so that you can still attend the Special Event, so long as the occasion is a:

1. wedding, or
2. a funeral, or
3. a *Convention*, or
4. a ticketed concert or sporting event you have *Pre-Paid Deposits* for;

The most we will pay is $5,000 per person or per *Family*.

**2. Travel delay**

We cover you when you are *Overseas* on a *Covered Trip* if you are stranded at your location because the pre-booked *Public Transport* that you had arranged to travel on is delayed from departing for more than six hours from the scheduled departure time.

For the purpose of this section, 'scheduled departure time' means the departure time for your *Public Transport* found in the itinerary the *Public Transport* issued to you, or if no itinerary is issued, the time published in the *Public Transport's* other formal documentation including on its website.

We will pay your reasonable costs for accommodation and/or meal expenses you incur up to $400 per person, or up to $800 per *Family* for every fully completed six-hour period of delay until the delay is ended, or we have paid the maximum amount of $1,200 per person or $2,400 per *Family*.

A delay ends at the earliest of:

1. The actual departure date and time of the delayed *Public Transport*, or
2. The time an alternate transport your *Public Transport* provider offered you departs, whether you accept their alternative or not.

**3. Missed connection and travel interruption**

We cover you when you are *Overseas* on a *Covered Trip* if you are stranded and need to catch up to your itinerary, because:

1. You missed a transport connection for reasons outside your control; or
2. Your *Public Transport* provider delays or reschedules your service for which you have *Pre-Paid Deposits*, and
   a) such delay or schedule change puts you at least 36 hours behind the next part of your itinerary for which you have *Pre-Paid Deposits*, and
   b) your *Public Transport* provider has not offered you alternate transport leaving within 36 hours of your originally scheduled departure time.

The most we will pay is $10,000 per person or per *Family*.

**4. Death or hospitalisation of your immediate family living overseas**

We cover you when you are *Overseas* on a *Covered Trip* if you have to change your itinerary due to the unforeseeable death or unforeseeable hospitalisation of a member of your *Immediate Family* who lives *Overseas*.

This benefit only applies if the member of your *Immediate Family*, at the date of the event:

1. Was not terminally ill, and
2. Was under the age of 80 years, and
3. Was not living in an assisted care facility when you departed.

The most we will pay is $2,000 per person or $4,000 per *Family*.

## B3. What we will pay

For each period of time you have claimed, we will calculate what is payable by taking the higher amount of a) or b) below:

a) Your non-refundable *Pre-Paid Deposits*, or

b) Your reasonable and necessary additional unbudgeted and unexpected *Public Transport*, meal and accommodation expenses.

Of the higher amount claimed, we will subtract the value of all refunds and credits you are entitled to receive and any applicable excess.

This means for each period of time you claim, at our discretion, we will pay either:

1. Your *Pre-Paid Deposits* under a) less any refund or credit you are entitled to receive, less any applicable excess; or
2. Your additional costs under b), less any refund or credit you are entitled to receive for your *Pre-Paid Deposits*, less any applicable excess.

At our discretion we may pay your total claim under either a) or b) above, or by a mix of a) and b), depending on what kind of expenses you have during different parts of your *Covered Trip*. We will always limit our payment so that we do not, for instance, pay your additional accommodation expenses and your unused non-refundable accommodation for the same night.

We will not pay the difference for a better class of accommodation or transport than you had arranged with your *Pre-Paid Deposits* unless we agree that at the time you experienced a covered travel interruption the limits to what is available prevent like-for-like expenses. If you want us to pay for a better class of accommodation or transport we require you to obtain our pre-approval before you book new arrangements. We may approve you to fly premium rather than economy if it means you will catch up to your planned itinerary quicker than other options of transport available to you, but only if this reduces the amount of your claim.

We pay the cost stated under **B2.1, Extra cover after you depart New Zealan**d where specified.



## B4. Conditions of cover – what you must do

You must take steps to minimise your losses, including but not limited to:

1. As soon as possible after the event causing your claim you must:
   a) Recover any refund you are entitled to; and
   b) Cancel any other travel or accommodation arrangements that depend on any cancelled arrangements and that you are now unable to use.
2. In circumstances where you are likely to incur substantial unexpected expenses, you or someone on your behalf must call *Travel Guard* as soon as possible on **+64 4 916 6312** or email us at **asbassistance@travelguard.com**
3. If your *Public Transport* has been disrupted, you need to obtain documentation from the carrier which states the details of the disruption. This may include the cause of and length of a travel delay, or the reason a service was cancelled or rescheduled.

## B5. Exclusions – what you are not covered for

In addition to the Policy **General Exclusions**, we will not pay any claim directly or indirectly caused by:

1. You or your travelling companion being unable to travel because you or they don't have a valid passport or the necessary visas or permits, or you or your travelling companion failed to carry these with you.
2. Failure of you or your travelling companion to check-in at the prescribed time.
3. You changing your mind and deciding not to travel, including because your travel companion no longer wants to go.
4. Any work, business or financial commitment you or your travelling companion have. We do not consider your work, business or financial commitment to include you responding to a natural disaster or a fire at your business.
5. You not having enough funds to continue with your Activated trip unless you have been made redundant by your employer after you Activated your cover.
6. Any error or omission in your booking arrangements made by you, your travel agent or any other person acting on your behalf.
7. Costs that a *Public Transport* provider is liable for or has paid you due to a delay of or a change to the transport.
8. Any costs for chartered transport.
9. You acting to ensure the welfare of your domestic pet(s).
10. Any missed connection that is due to not leaving enough time to get to the *Public Transport* terminal, including if you have been delayed by traffic.
11. The death, injury or illness of a member of your *Immediate Family* who was 80 years or over when the event occurred.

12. The death, injury or illness of a member of your *Immediate Family* living *Overseas* when the event occurred, except for the limited cover provided under **B2.1 Extra cover after you depart New Zealand, 4 Death or hospitalisation of your immediate family living overseas.**
13. Costs for missed connections or travel interruptions arising from delayed, rescheduled, or cancelled *Public Transport* or missed connections between *Public Transports*, except for the limited cover provided under **B2.1 Extra cover after you depart New Zealand, 2. Travel delay** and **3. Missed connection and travel interruption**.
14. Strikes, riots or civil commotion affecting your scheduled *Public Transport* before you depart New Zealand.
15. Costs that are payable under **Benefit A. Medical and evacuation expenses**.
16. Any costs to support your medical recovery after an illness or injury if you are not covered under **Benefit A. Medical and evacuation expenses**.
17. Expenses you would have paid anyway had your *Covered Trip* gone to plan. For example, daily meal costs during your *Covered Trip* for meals you would have expected to buy (i.e. that are not included in a pre-paid tour or accommodation package).
18. A *Terrorist Act*.
19. Any event under benefit **B2.1 Extra cover after you depart New Zealand**, benefits **1 – 4** that occurs while you are onboard a *Cruise* ship during a *Covered Cruise Itinerary*.

    And
20. Specifically, for benefits **B1.5** and **B2.6** 'other unforeseeable circumstances', we will not pay any costs in relation to:
    a) The death, injury or illness of any person; or
    b) Costs due to a service your *Public Transport* provider has delayed, rescheduled or cancelled.

## Benefit C. Luggage, personal belongings and travel documents

Cover begins under this benefit when you depart New Zealand on your *Covered Trip*.

Cover under this benefit ends when you first arrive back in New Zealand.

The maximum amount we will pay under benefit C is $20,000 per *Family* for any one *Covered Trip*.

Item sub-limits and maximum amounts payable apply.

An excess of $200 per event applies, except for **C2. Cover sub-limits, 5. Luggage delay**

The costs we will reimburse you for any claim under this benefit are detailed under **C3. What we will pay**.

### C1. Luggage and travel documents

We cover the loss, theft or damage of your luggage or personal items that occurs *Overseas* during a *Covered Trip*.

You are only covered for items that you take reasonable care of and take precautions to safeguard while you are travelling. Circumstances we do not consider fulfil your requirement to take care and safeguard are described under benefit **C5. Exclusions – what you are not covered for**.

We also cover your out-of-pocket costs for replacement of essential items during your *Covered Trip* in some circumstances of travel inconvenience. These circumstances are described under **C2. Cover sub-limits** below, specifically, benefits **2. Special medication benefit, 3. Lost or damaged travel documents**, and **5. Luggage delay**.

The costs we will reimburse you for any claim under this benefit are detailed under **C3. What we will pay**.

### C2. Cover sub-limits

**1. Per item limits**

For personal items lost, stolen or damaged we cover each item, or set or pair of items to a maximum of $3,000, unless the item is:

1. A laptop computer including accessories which we cover to a maximum of $6,000.
2. A *Specified Item*, which we cover to a maximum amount of $10,000, or the *Specified Item's* provable value, whichever is the lesser.

**2. Special medication benefit**

We cover the cost of obtaining replacement medication if, during your *Covered Trip* medication prescribed by your *Medical Practitioner* is lost, stolen, or damaged, or is in your checked baggage which was delayed by your *Public Transport* provider.

The most we will pay is $500 per person.

**3. Lost or damaged travel documents**

We cover the cost of getting replacement travel documents, credit cards or your passport urgently sent to you at your *Overseas* location if during your *Covered Trip* these documents are lost, stolen or damaged. This benefit does not cover the value of credit on any credit card.

The most we will pay is $10,000 per person.

**4. Money**

We cover you for your personal money that is lost, stolen or damaged *Overseas* during your trip.

The most we will pay is $500 per insured person.

**5. Luggage delay**

We cover you for your actual and reasonable costs for purchasing essential items of clothing and personal items if during a *Covered Trip* you do not receive your checked luggage at an *Overseas* location from the carrier for 12 hours or more from your arrival at your *Overseas* destination.

The most we will pay is $1,000 per person or $5,000 per *Family*.

### C3. What we will pay

1. We will pay you the covered item's current value up to the amount of any sub-limit, at the time of the loss, damage or theft. We will calculate current value using the price you paid for it, and deducting according to age of the item, an amount reflecting normal wear and tear (depreciation), and any applicable excess. We will not pay you more than the purchase price of a covered item.

   At our option, we may alternatively choose to replace or repair the item.
2. If you have covered travel inconvenience expenses under this section, specifically benefits **2. Special medication benefit**, **3. Lost or damaged travel documents**, and **5. Luggage delay**, we will reimburse you your reasonable, necessary and actual out-of-pocket costs up to the stated sub-limit, less any amount recoverable from any other party.
3. If we have paid you to replace essential items under **5. Luggage delay**, and your delayed luggage is not returned to you, we will not pay you for the same items under **C1.** for the loss of the original items.

### C4. Conditions of cover – what you must do

1. You must take reasonable care at all times to ensure the safety and security of your items. If you do not you may not be covered for loss, theft or damage.
2. If you discover theft of an item or items, you must report this to the Police as soon as possible and obtain a Police Report. We will require a copy of the report when assessing your claim.
3. Loss, theft or damage to credit cards or travel documents must be reported to the issuing authority as soon as possible (and as applicable, to the Police under 2. above).
4. Loss, theft, damage or delay to personal items, money, or documents while in the custody of airlines, common carriers, hotels, travel or tour operators must be immediately reported and you must request any available compensation from them. You must provide us with the report from the provider stating the loss, theft, damage or delay and any compensation provided.
5. For *Specified Items*, you must provide a current valuation of the item (not older than 12 months) or a receipt showing the purchase price. If you cannot produce either of these we will not cover more than the non-*Specified Item* per item limit, which is $3,000.
6. For non-*Specified Items* we will require proof of ownership which may include transactions showing on your debit or credit card account.
7. You must keep damaged items where possible and provide them to us for our inspection if requested.

### C5. Exclusions – what you are not covered for

In addition to the Policy **General Exclusions**, we will not pay any claim directly or indirectly caused by:

1. Luggage, personal effects or travel documents left:
   a) Unattended in any *Public Place*;
   b) Unattended in an unlocked hostel or hotel room;
   c) In an unlocked and unattended building;
   d) In an unattended vehicle in view of anyone looking into the vehicle;
   e) In an unlocked vehicle;
   f) In an unattended vehicle overnight;
2. Luggage, personal items or travel documents left behind in any paid accommodation after you have checked out.
3. Luggage, personal items or travel documents left in any *Public Transport* after you disembark (for instance, left behind in a taxi).
4. Loss, theft or damage to jewellery, money or travel documents stored in a luggage rack, or otherwise not carried on your person, when using *Public Transport*.
5. Loss, theft or damage of unaccompanied luggage, personal items, money or documents sent by postal or courier service.
6. Sporting equipment or bicycles damaged while in use.
7. The loss, theft or damage of software or programmed data, electrical or mechanical breakdown of any item.
8. Damage caused by moths, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric, climatic conditions, or action of light.
9. The breakage of glass, or fragile or brittle items of any kind.
10. The loss, theft or damage of bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities, or bullion.
11. Devaluation of currency or shortages due to errors or omission during monetary transactions.
12. The loss, theft or damage of any goods which are intended for sale or trade or as trade samples.
13. The loss, theft or damage of any business property.
14. The loss, theft or damage of your luggage, personal items, money or travel documents that occurs after you have returned to New Zealand.

## Benefit D. Overseas rental vehicle hire

You are covered under this benefit if you hire a *Rental Vehicle Overseas* during a *Covered Trip*.

The maximum amount we will pay under Benefit D is $8,000 per *Family*.

Some of the terms used in relation to this benefit are not used elsewhere in the Policy. These terms are defined at the end of the section in **D5. Definitions applicable to Benefit D**.

The costs we will reimburse you for any claim under this benefit are detailed under **D2. What we will pay**.

### D1. Excess or Deductible Cover

We cover you for the *Rental Vehicle Excess or Deductible* you become liable to pay under the *Rental Vehicle* hire agreement following

1. damage to; and/or
2. theft of,

a *Rental Vehicle* you hired *Overseas* during a *Covered Trip*.

Important: cover is not provided over the *Rental Vehicle* itself and does not extend to any third-party liability for damage to other vehicles or persons.

### D2. What we will pay

We will pay the actual amount you become liable for of the *Rental Vehicle Excess or Deductible* up to a maximum of $8,000 per *Family*.

### D3. Conditions of cover – what you must do

1. The *Rental Vehicle* hire agreement must limit your liability in the event of damage to, or theft of, the *Rental Vehicle*.
2. The limit of your liability for damage to or theft of the *Rental Vehicle* must be less than the vehicle's full value.
3. To be covered under this benefit for any particular event, you must ensure that the *Vehicle Protection* includes cover for that type of event – such as windscreen damage – even if such protection requires you make an additional payment to the rental company.
4. You must comply with all requirements of the rental agency and must not breach any conditions of hire.
5. You must be a named driver or co-driver on the hire agreement.
6. The agency you hired the vehicle from must be locally licensed.

### D4. Exclusions– what you are not covered for

In addition to the Policy **General Exclusions**, we will not pay any claim directly or indirectly caused by:

1. Any liability you have for third-party damage to other vehicles or persons.
2. Theft of and/or damage to the *Rental Vehicle* that occurs in violation of the terms of the rental agreement.
3. Theft of and/or damage to the *Rental Vehicle* which does not occur on:
   a) A public roadway, or
   b) A carpark or driveway accessible from a public roadway.
4. For wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.
5. For any amount the *Vehicle Protection* covers. This means we will cover the *Excess or Deductible* you are liable to pay, but not reimburse any costs which are recoverable from another insurer by the rental agency, or by you.



### D5. Definitions applicable to Benefit D

*Excess or Deductible* means the limited amount of your liability for damage to and/or theft of the *Rental Vehicle* as defined in the *Vehicle Protection*.

*Rental Vehicle* means a passenger-class four-wheeled motor vehicle rented or hired by you from a licensed car rental agency, which is designed to carry no more than 8 passengers, including the driver, and is not for the carriage of commercial goods.

*Vehicle Protection* means any terms and conditions included in the rental agreement which:

1. Describe or govern liability for damage to or theft of the vehicle,
2. Describe or govern liability to third parties,

regardless of whether these terms are described as insurance, or a waiver, or otherwise, and regardless of whether the rental agency chooses to cover this difference or holds an insurance policy over such theft or damage.

## Benefit E. Accident lump sum benefits

Cover begins under this benefit when you depart New Zealand on a *Covered Trip*.

Cover under this benefit ends when you first arrive back in New Zealand.

The maximum amount payable per person for events under benefit **E1. Death or Permanent Disablement** is $50,000.

The maximum amount payable per person under benefit **E2. Scheduled Transport Accident** is $1,000,000.

The benefit under **E2. Scheduled Transport Accident** is only available to persons aged 75 years or under who have met the Special Activation Requirement.

If you are aged 76 years or over and have purchased Mature Age Cover, **E2. Scheduled Transport Accident** will remain excluded from cover.

Lump sums payable under this section differ for each *Accident* according to the age of the covered person.

Some of the definitions used in this benefit are not used elsewhere in the Policy. These terms are defined at the end of the section in **E6. Definitions applicable to Benefit E**.

The costs we will reimburse you for any claim under this benefit are detailed under **E4. What we will pay**.

### E1. Death or Permanent Disablement

We will cover you for *Accidental Injury* that occurs while you are *Overseas* during a *Covered Trip* that results in you suffering one of the below events within 12 months of the *Accident*:

1. Your death;
2. *Permanent Total Disablement*;
3. *Permanent Loss of Use* of one or more *Limbs*;
4. *Permanent Loss of Sight* in one or both eyes; or
5. *Permanent Loss of Hearing* in one or both ears.

### E2. Scheduled Transport Accident

We will cover you for an *Accident* that occurs on *Scheduled Transport Overseas* during a *Covered Trip*, including getting on and off the transport; if

1. you have met **E3. Special Activation Requirement** for the specific *Scheduled Transport* on which the *Accident* occurred, and
2. the *Accident* results in an *Injury* causing your death, or your *Permanent Loss of Use* of more than one *Limb*, within 12 months of the *Accident*.

### E3. Special Activation Requirement:

To be covered under **E2. Scheduled Transport Accident**, you must have paid the full value of the *Scheduled Transport* ticket using your *Platinum Card*.

There is no cover under **E2. Scheduled Transport Accident** if you have not met the Special Activation Requirement.

### E4. What we will pay

We will pay you, or your estate, a lump sum benefit according to the table below if an *Injury* results in any of The Events. We will only pay one amount from the table below (being the highest amount applicable), even if a person has suffered more than one of The Events listed.

| | | The person* | | |
|---|---|---|---|---|
| **The benefit** | **The Events** | **The *Platinum Cardholder*** | **The *Platinum Cardholder's Spouse*** | **The *Platinum Cardholder's Dependent Child*** |
| **E1. Death or Permanent Disablement** | Death | $50,000 | $50,000 | $5,000 |
| | *Permanent Total Disablement* | $50,000 | $50,000 | $5,000 |
| | *Permanent Loss of Use* of one *Limb* | $25,000 | $25,000 | $2,500 |
| | *Permanent Loss of Use* of two or more *Limbs* | $50,000 | $50,000 | $5,000 |
| | *Permanent Loss of Sight* in one eye | $25,000 | $25,000 | $2,500 |
| | *Permanent Loss of Sight* in both eyes | $50,000 | $50,000 | $5,000 |
| | *Permanent Loss of Hearing* in one ear | $7,500 | $7,500 | $750 |
| | *Permanent Loss of Hearing* in both ears | $37,500 | $37,500 | $3,750 |
| **E2. Scheduled Transport Accident** | Death or *Permanent Loss of Use* of two or more *Limbs* | $1,000,000 | $1,000,000 | $50,000 |

*If the *Platinum Cardholder* is travelling with *Family* (such as a *Spouse* or a *Dependent Child*) who are joint or additional cardholders, then for this Benefit E we consider the *Platinum Cardholder* to be the person who Activated the insurance.

### Benefit E. Special Limits of cover

1. The most we will pay to all *Platinum Cardholders* under benefit **E1.** for any one *Accident* is $1,000,000. This means the amount we pay you may be reduced if other *Platinum Cardholders* are injured in the same *Accident*.
2. The most we will pay to all *Platinum Cardholders* under benefit **E2.** for any one *Accident* is $10,000,000. This means the amount we pay you may be reduced if other *Platinum Cardholders* are injured in the same *Accident*.
3. The maximum amount we can pay following the death of a minor may be limited by the Life Insurance Act 1908, and any successor legislation. This means the amount we will pay may be reduced, if required by law.

### E5. Exclusions – what you are not covered for

In addition to the Policy **General Exclusions**, we will not pay any claim directly or indirectly caused by:

1. Any sickness, illness or infectious disease.
2. Any claim under benefit **E2.** If the **E3. Special Activation Requirement** was not met prior to the *Accident*.
3. Any claim under **E2.** if you are 76 years or over at the date of the event, even if you had purchased Mature Age Cover.
4. For more than one of The Event(s) if you hold more than one *Platinum Card*.
5. We will not pay under benefit **E1.** if you have a claim under benefit **E2.**
6. For a covered death of a *Dependent Child* we will not pay more than $5,000 under **E1.**, or more than $50,000 under **E2.**

### E6. Definitions applicable to Benefit E

***Accident,*** or ***Accidental***, means something that is sudden and unexpected which exerts an external force on the body at an identifiable place and time.

***Injury*** means a physical bodily injury sustained by you as a result of an *Accident* during a *Covered Trip* which occurs solely, directly and independently of any other cause or causes including sickness, illness, disease or any pre-existing physical or congenital condition.

***Limb*** means the entire limb between the shoulder and the wrist or between the hip and the ankle.

***Loss of Use*** means total functional disablement or complete physical severance through or above the wrists or ankle joints.

***Loss of Hearing*** means that you suffer a hearing loss of more than 81 decibels in the impacted ear.

***Loss of Sight*** means your remaining vision is less than 1/20 on the Snellen Scale. This means you see at 1 metre what most people can see at 20 metres.

***Permanent*** means that after 12 months a *Medical Practitioner* certifies that your *Injury* is beyond any hope of improvement.

***Scheduled Transport*** means commercial public transport that is by aircraft, bus, or train which carries fare-paying passengers on regular and set routes at published rates. Scheduled transport does not mean or include any of the following: any sea-going vessel or *Cruise*, rideshare services, or any air charter.

***Total Disablement*** means disablement which stops you from doing any 3 of the following daily tasks without another person or the aid of a mechanical device: eating, dressing, washing, bathing or toileting.

## Benefit F. Personal liability

Cover under this benefit begins when you depart New Zealand on a *Covered Trip*.

Cover under this benefit ends when you first arrive back in New Zealand.

The maximum amount we will pay under Benefit F is $2,500,000.

### F1. Your legal liability

We will cover you if you become legally liable to pay compensation because you negligently damage a third party's property, injure someone or cause the death of a person *Overseas* during a *Covered Trip*.

### F2. Defence costs

We will cover you if you incur legal expenses defending a claim for legal liability made against you that results from your negligent or alleged negligent act(s) provided such negligent or alleged negligent act(s) occurred during a *Covered Trip*.

### F3. What we will pay

Under **F1.** we will pay up to $2,500,000 for compensatory damages that are either determined by a court of competent jurisdiction within New Zealand, or the country in which the event that gives rise to your legal liability happened.

Under **F2.** we will pay up to $50,000 for the reasonable and necessary legal costs and expenses for defending the claim.

### F4. Conditions of cover – what you must do

1. You must not admit or deny fault or liability, make any offer or promise of payment to any other party, or become involved in any litigation without our prior approval. If you admit fault or liability, we may not provide any cover for your negligence or alleged negligence.
2. You must follow our advice and instruction, including proceeding to a settlement if we do not believe that defending the claim against you will be successful.

### F5. Exclusions – what you are not covered for

In addition to the Policy **General Exclusions**, we will not pay:

1. Any fines or penalties or punitive, aggravated or exemplary charges.
2. Any claims arising directly or indirectly from:
   a) Your ownership, possession or use of motorised vehicles, aircraft or watercraft.
   b) Your ownership or occupation of land or buildings other than as a temporary residence.
   c) You being under the influence of intoxicating liquor or drugs (unless administered under the orders of a hospital or qualified practitioner).
   d) Your use of firearms.
   e) Your occupation, business or profession.
   f) Employer liability, or contractual liability to any member of your *Immediate Family*.
   g) Legal costs resulting from any criminal proceedings.
   h) Deliberate, malicious or unlawful acts by you or any member of your *Immediate Family* or your travelling companion.
   i) Bodily injury to any member of your *Immediate Family* ordinarily residing with you or your travelling companion.
   j) Animals belonging to you or in your care, custody or control or that of any member of your *Immediate Family* or your travelling companion.

## Benefit G. Unlawful detention

Cover under this benefit begins when you depart New Zealand on a *Covered Trip*.

Cover under this benefit ends when you first arrive back in New Zealand.

The maximum amount we will pay under Benefit G. is $250,000.

Some of the definitions used in this benefit are not used elsewhere in the Policy. These terms are defined at the end of the section in **G6. Definitions applicable to Benefit G.**

### G1. Hijack cash

We will cover you if the *Public Transport* you are travelling on or in *Overseas* during a *Covered Trip* is *Hijacked*.

### G2. Kidnap and Ransom

We will cover you if you are *Kidnapped* while you are travelling *Overseas* during a *Covered Trip*.

### G3. What we will pay

If you are *Hijacked* we will pay $1,000 for each 24-hour period you are detained to a maximum amount of $10,000 per person.

If you are *Kidnapped* we will pay:

1. The *Ultimate Net Loss* of *Ransom* paid by you following your *Kidnapping* during a *Covered Trip*.
2. The reasonable expenses, actually and necessarily incurred following receipt of a *Ransom* demand after your *Kidnapping*, 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 ASB.
   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.

### G4. Conditions of cover– what you must do

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 travelling companion you have (which may include your *Spouse* and/or *Dependent Child(ren))* receives advice that you have or may have been *Kidnapped*, they should:
   a) notify the appropriate law enforcement agency and comply with their recommendations and instructions; and
   b) notify *Travel Guard* as soon as practicable.
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.



### G5. Exclusions – what you are not covered for

In addition to the Policy **General Exclusions**, we will not pay your claim if:

1. the *Kidnapping* occurred in Mexico or in any other country located in Central or South America; or
2. You have had kidnap and ransom insurance declined, cancelled, or issued with special conditions in the past; or
3. You have suffered a *Kidnapping* or attempted *Kidnapping* in the past; or
4. You have had an extortion demand made against you in the past.
5. Any event that occurs while you are onboard a *Cruise* ship during a *Covered Cruise Itinerary*.

### G6. Definitions applicable to Benefit G

***Hijack*** or ***Hijacked*** means where threats of violence by non-governmental authorities are 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 a commercial airliner, bus, coach, train, ferry or other public transportation that is licensed to carry fare-paying passengers, on which you are a passenger.

***Kidnapping*** or ***Kidnapped*** means the seizing and detaining or carrying away of you by force, or the threat of force, or by a fraudulent means, for the purpose of demanding a *Ransom* against your will and without your consent.

***Ransom*** means any monetary loss, which you incur in the provision and delivery of cash, marketable goods, services or property to secure your release.

***Ultimate Net Loss*** means the final amount of *Ransom* cost less any recoveries. If following our payment to you, part or all of the *Ransom* is recovered you must reimburse us the value of the amount recovered.

## Benefit H - Multi-night cruise cover

You are not automatically Eligible for cover over a trip that includes a *Cruise*.

Cover over a trip that includes *Cruise* is optional and requires the purchase of additional cover under this benefit for a *Covered Cruise Itinerary*.

You can apply for cover online at **www.asbtravel.co.nz**

A *Cruise* is defined as:

*"Travelling as a passenger for two or more nights, inclusive of port stops and cruise excursions, aboard a commercially registered cruise ship which during your trip:*

*a) Visits at least one Overseas port; and*

*b) Sails on any of a river, in a harbour, on an ocean or at sea."*

A *Cruise* does not include any private or chartered yachting or boating.

If you apply online for cover under this benefit and pay the additional premium we require we will send you your Certificate of Insurance confirming you have a *Covered Cruise Itinerary* and detailing any other optional cover(s) you have selected.

### H1. Cover when you are not on board the Cruise ship

If you have a *Covered Cruise Itinerary*, all benefits of the Policy will be available to you during the time you are not on board the *Cruise* during your *Covered Trip* (the time you are either disembarked at port or on a non-*Cruise* leg of your itinerary), subject to the terms, conditions and exclusions of the benefits of this Policy including those set out in **H.3.**

### H2. Cover when you are aboard the Cruise ship

If you have a *Covered Cruise Itinerary*, all benefits of the Policy will be available to you during the time you are aboard the *Cruise* ship during your *Covered Trip* subject to the terms, conditions and exclusions of the benefits of this Policy, except for the below benefits which are excluded while you are aboard the ship (whether the ship is docked or undocked):

- **A2. Extra medical cover 3. Accompanying person** on page 14.
- **B2.1 Extra cover after you depart New Zealand**, benefits **1 – 4.**, pages 19-21.
- **Benefit G. Unlawful detention** on page 32.

### H3. Important information if your Cruise includes domestic ports

This is an *Overseas* travel insurance policy and you can only apply online to cover your *Cruise* if it includes at least one stop in an *Overseas* port.

If you apply for cover over your *Cruise* and:

1. The *Cruise* includes domestic port stops; and
2. We have confirmed in writing on your Certificate of Insurance that you have a *Covered Cruise Itinerary*; then

The entire cost of your *Cruise* will be covered for claims under **Benefit B1. Cover before you depart New Zealand**. You will not be covered under any benefit of the Policy while your *Cruise* is docked at a New Zealand port and you are disembarked.

### H4. Conditions of cover – what you must do

1. To meet Eligibility requirement 6. on page 3 for cover over a trip that will include a *Cruise* you must apply for the additional cover under this benefit prior to your departure using the policy portal at **www.asbtravel.co.nz** and pay the additional premium required. You must also satisfy the Activation criteria stated on pages 3-4.
2. When applying for *Cruise* cover you must tell us the full cost of the *Cruise* including any applicable taxes and not intentionally under-insure the *Cruise* as we use this information to determine the cost of premium to cover your *Cruise*.

### H5. Exclusions – what you are not covered for

1. Refer to **General Exclusions**, exclusion 1.
2. Any claim that occurs while you are disembarked at a port in New Zealand.



## General Exclusions

We will not pay claims arising directly or indirectly out of:

1. Any event that occurs after the date and time you have embarked on a *Cruise*, (which is when it leaves its first port), unless you have a *Covered Cruise Itinerary*.
2. *Pre-Existing Medical Conditions* of any *Relevant Person* (including any complication arising from a *Pre-Existing Medical Condition(s)*). Subject to **Part 1. Policy information and general conditions, Changes in health before you depart New Zealand**, this exclusion does not apply in the case of an *Accepted Medical Condition*.
3. Any costs *Overseas* relating to a *Change in Health* incurred after you have departed New Zealand, unless you have applied for cover over the *Change in Health* as an *Accepted Medical Condition* refer to **Part 1. Policy information and general conditions, Changes in health before you depart New Zealand.**
4. You or anyone travelling with you not being fit to travel or travelling against the advice of a *Medical Practitioner*.
5. Travelling to obtain medical care, treatment or advice of any kind, whether or not this is the sole purpose of your travel.
6. Any costs after you have failed to return to New Zealand after the date when, in the opinion of our medical advisor, you may have been safely repatriated at our expense.
7. Routine pre-natal care for pregnancy (at any stage of a pregnancy), and, from the time you are more than 23 weeks and 6 days pregnant there is no cover for:
   a) Childbirth;
   b) Any neo-natal care; or
   c) Maternity care of the mother.
8. Your suicide, attempted suicide or intentional self-harm.
9. Your use of alcohol or drugs unless the drugs have been prescribed by a *Medical Practitioner* and taken in accordance with their instructions.
10. Intentionally or recklessly risking your personal safety (unless you are trying to save a human life).
11. Intentionally or recklessly risking the safety of your baggage or personal items.
12. Your involvement in any malicious, illegal or criminal act.
13. Indirect losses, which includes loss of enjoyment, loss of revenues, loss of business or business opportunity, or consequential losses not described in this Policy such as the cost of replacement locks if your keys are stolen.
14. Travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a *Public Transport*.
15. Air or sea travel except as a fare paying passenger.
16. Taking part in *Manual Labour* during your travel.
17. Participating in any *Hazardous Sports or Activities* during your travel.

18. Anything that is secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations.
19. Planned or actual travel to, or choosing to stay in, any country or region where the New Zealand government has issued a 'Do not travel' advisory. However, if your destination is upgraded to a 'Do not travel' advisory after you Activated cover you may be able to claim under **Benefit B. Travel cancellation and additional expenses**. If your destination is upgraded to a 'Do not travel' advisory when you are in such destination, all Policy benefits will apply provided always that you try and leave that destination as soon as reasonably possible after you become aware of the upgrade. Please check **www.safetravel.govt.nz** for more information. We recommend you subscribe to updates for your intended destinations. You can also follow Safetravel on Facebook or follow the social media accounts of your nearest New Zealand embassy.
20. Any event or set of circumstances that you were aware of at the time you Activated a *Covered Trip* that could reasonably be expected to lead to a claim.
21. *War*, civil war, invasion, revolution or any similar event.
22. A tour operator, airline or any other company, firm or person's suffering *Financial Default*.
23. A tour operator, airline or any other company, firm or person being unable or unwilling to fulfil any part of their legal or contractual obligation to you.
24. Any claim arising from:
    a) Travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, immunisation requirements, or border closures, relating to an epidemic or pandemic; or
    b) Any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.
25. All losses caused by government-issued orders or interventions that impact the ability to travel.
26. The terrestrial impact of an object entering from outside the earth's atmosphere, such as a meteorite, asteroid, or man-made space debris.
27. Unauthorised and/or unintended activities that:
    a) Target or affect the devices, equipment, files, data, systems, websites, networks or databases of one or more people or companies; and
    b) Are performed:
        i. Using internet or network access via computers or other electronic devices; and/or
        ii. Via physical means including, but not limited to damaging or altering network connections, physically destroying data centre or network centre equipment, or electromagnetic pulse detonation.
28. A large-scale disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse ("E.M.P."). This includes both naturally occurring events (including, but not limited to solar flares and geomagnetic storms) and man-made events (including, but not limited to nuclear E.M.P. and Electromagnetic Interference Devices).
29. The actual, alleged or threatened, whether intentional or accidental, discharge, seepage, migration, release, escape, exposure, explosion or dispersal of any hazardous chemical, biological, radioactive, or nuclear material, gas, matter, fuel, waste or contamination.
30. Any loss or benefit that we are legally prohibited from paying by law.

In addition to the General Exclusions listed above:

31. We will not be deemed to provide cover and we will not be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union the United Kingdom, Switzerland, the United States of America, the Commonwealth of Australia or New Zealand.

## Definitions

Words shown in italics have special meaning as described below.

***Accepted Medical Conditions*** means a *Pre-Existing Medical Condition* for which you have applied for cover, and we have accepted to cover and confirmed this in writing to you, and you have paid the applicable premium. Accepted medical conditions, subject to **Part 1. Policy information and general conditions**, **Changes in health before you depart New Zealand**, are not subject to General Exclusion 2. An accepted medical condition does not mean or include any *Change in Health* that occurs prior to your departure.

***Accompanying*** means a *Spouse* and/or *Dependent Children* travelling together with the *Platinum Cardholder* on a *Covered Trip* and generally on the same itinerary. This means departing and returning with the *Platinum Cardholder* but allowing for a difference in itineraries of the lesser of five nights or 20% of the *Covered Trip*.

A ***Change in Health*** means in relation to you:

1. Any new sickness including mental health condition, injury or disability which in the period after you Activated cover and prior to your departure from New Zealand, such condition:
    i. Manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
    ii. Was treated by a *Medical Practitioner* or treatment had been recommended by a *Medical Practitioner*.
2. Any change in the treatment plan for your *Accepted Medical Condition(s)* that would change any answer you have given during your medical screening declaration (for which a copy of your answers is included with your Certificate of Insurance).

***Convention*** means an event for which you have accepted a formal invitation to, or registered to attend and where the venue, time and agenda are known in advance of the event and where specific topics of discussion are planned.

***Covered Cruise Itinerary*** means you meet all Eligibility and Activation criteria for cover over your trip which includes a *Cruise* including applying for cover under **Benefit H. Multi-night cruise cover** and paying any additional premium we require, and we have confirmed your cover in writing by issuing you your Certificate of Insurance.

***Covered Trip*** means travel *Overseas* for which you meet the Eligibility and Activation criteria.

***Cruise*** means:

Travelling as a passenger for two or more nights, inclusive of port stops and cruise excursions, aboard a commercially registered cruise ship which during your trip:

a) Visits at least one *Overseas* port; and

b) Sails on any of a river, in a harbour, on an ocean or at sea.

A *Cruise* does not include any private or chartered yachting or boating.

***Dependent Child(ren)*** means each person who:

1. Is your natural, step, or legally adopted child; and
2. Is unmarried and not living in a relationship equivalent to marriage; and
   a) Is under the age of 19 years at the date of departure for a *Covered Trip*; or
   b) Is under the age of 25 and is a full-time student who is currently enrolled, or is enrolled in the next academic term or semester, and who is primarily dependent on the *Platinum Cardholder* for maintenance and support.

***Family*** means you, your *Spouse* and *Dependent Children* who are *Accompanying* you.

***Financial Default*** means insolvency, provisional insolvency, bankruptcy, appointment of a liquidator or provisional liquidator, liquidation, restructuring or composition with creditors.

***Hazardous Sports or Activities*** means and includes (but is not limited to):

- Racing (other than on foot);
- Snow sports conducted outside the marked boundaries of a commercial ski field;
- Mountaineering involving the use of specified equipment including, but not limited to, crampons, pickaxes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment;
- Treks, hikes and tramps above 3,000 metres in altitude;
- Expeditions to high risk, remote, inaccessible and/or inhospitable locations including, any areas that cannot be reached by ordinary ambulance and emergency services;
- Rock-climbing;
- Big wave surfing;
- Cliff-jumping;
- Horse jumping or horse polo;
- Bicycle, motor, air or sea craft speed trials or stunts;
- Sailing outside of territorial waters;
- Parachuting, BASE jumping, sky diving or travel in any other air supported device (other than as a passenger in a licensed passenger aircraft operated by an airline or charter company);
- Hunting trips;
- Competition sports (including training for competition sports) where such sporting activity is for an organised event or a contest that is of a physically demanding, acrobatic and/or combative nature. These include but are not limited to: cycling, triathlons, biathlons, ultramarathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weightlifting, archery, shooting, martial arts, boxing and all winter sports.

  However, we will not consider as part of this definition the below allowable activity:
  - Organised sanctioned competitions for primary or secondary school age students.
- Scuba diving. However, we will not consider as part of this definition the below allowable activity where it is:
  1. Scuba diving for recreational purposes (for the purpose of clarity, recreational diving does not include technical diving or diving as a professional diver); and
  2. You are diving with a qualified dive instructor or dive master, or you hold a PADI certification or similar recognised certification and are diving within the level of your certification (including maximum dive depths and bottom time) and to the standards and procedures set up by your certifying agency; and
  3. Subject to 2 above your planned dive depth does not exceed 40 metres; and
  4. You are not diving alone.
- Motorcycling as a rider or a passenger. However, we will not consider as part of this definition the below allowable activity where it is:
  1. A two-wheeled motorcycle of 125cc or less and you or the person in control of the motorcycle holds a current and valid motorcycle license for the country the motorcycle is being operated in; or
  2. A two-wheeled motorcycle that is 126cc or greater and you or the person in control of the motorcycle holds a current and valid license for the motorcycle in their home country and the country the motorcycle is being operated in; and
  3. At all times, local road rules are being adhered to and a motorcycle helmet and appropriate safety gear is being worn.

***Immediate Family*** means your Spouse, fiancé, fiancée, parent, brother, sister, child, grandparent, grandchild, parent-in-law, brother-in-law, sister-in-law, son-in-law and daughter-in-law.

***Manual Labour*** means your active personal participation in work which involves physical labour or manual operation, including but not limited to:

1. Outside building or installation work performed three or more metres above the ground, underground work, mining work, military duties, offshore work, manual agricultural labour or construction work;
2. Work that involves heavy machinery, explosives or hazardous materials;
3. Work as a diver, lifeguard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
4. Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders; or
5. Work as a bar, restaurant or hotel staff, or work as musicians and singers, or fruit pickers if the fruit pickers are operating machinery.

***Medical Practitioner*** means a recognised, registered and properly qualified medical professional licensed under any applicable laws and acting within the scope of his/her license and training. The attending Medical Practitioner cannot be you or anyone travelling with you, or your relative, employer, or employee.

***Overseas*** means beyond the territorial limits of New Zealand.

***Platinum Card(s)*** means credit cards (including additional cards) issued under the brand name "ASB Visa Platinum Rewards" by ASB with ASB's Credit Card Conditions Of Use applying to such credit cards.

***Platinum Card Account*** means an account (including joint accounts) established by ASB in relation to the principal *Platinum Cardholder(s)* which records transactions arising from the use of a *Platinum Card*:

1. By that principal *Platinum Cardholder(s)*; and
2. By a related additional *Platinum Cardholder(s)*;

and payments to the credit of that account.

***Platinum Cardholder*** means each person who has a *Platinum Card* issued in their name in conjunction with a *Platinum Card Account* which is current and has not been cancelled or had its operation suspended, at the time;

1. You Activate a *Covered Trip*; and
2. You depart on a *Covered Trip*; and
3. Of any event which results in a claim under this Policy;

***Pre-Existing Medical Condition*** means in relation to each *Relevant Person*:

1. Any sickness including mental health condition, injury or disability which in the period commencing one-year before you first Activated cover:
   a) You were aware of or a reasonable person in the circumstances could be expected to be aware of; and
   b) Such condition:
      i. Manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
      ii. Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a *Medical Practitioner*; or
      iii. Was treated by a *Medical Practitioner* or treatment had been recommended by a M*edical Practitioner*.
2. Any congenital, chronic or ongoing condition which you are aware of, or a reasonable person in the circumstances could be expected to be aware of, before you first Activated cover.

***Pre-Paid Deposits*** means your costs for scheduled transport, accommodation, meals, tours and activities paid prior to your departure from New Zealand for a *Covered Trip*.

***Public Transport*** means any land, water or air conveyance operating under a valid license for conveyance of fare-paying passengers which you use during your *Covered Trip*.

***Public Place*** means any place that the public has access to including, but not limited to, shops, airports (including airport lounges), train stations, bus stations, aircraft, ships, trams, taxis, buses or other forms of transport, streets, hotel foyers and grounds, function, exhibition or conference centres, restaurants, beaches, parks and public toilets.

***Relevant Person*** means:

1. Each *Platinum Cardholder*, *Spouse* or *Dependent Child*; or
2. Each person who is a member of the *Immediate Family* of each *Platinum Cardholder*, *Spouse* or *Dependent Child*; or
3. Your travelling companion or any other person whose circumstances affect your travel, or on whom your travel depends.

***Specified Item*** means an item (or pair or set of items), specified by you when using the Activation Questionnaire at **www.asbtravel.co.nz** and for which you have paid a premium to cover and we have confirmed on your Certificate of Insurance.

***Spouse*** means your *Spouse* or de facto partner with whom you have continuously cohabited for a period of three (3) consecutive months or more immediately preceding the commencement of a *Covered Trip*.

***Terrorist Act*** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not, which is verified or recognised by the New Zealand government and/or your destination

country's government as an act of terrorism. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorist Acts.

***Travel Guard*** means our 24/7 Emergency Assistance service, operated by Travel Guard Asia Pacific Pte. Limited. Travel Guard's contact details are:

Phone number: **+64 4 916 6312**

Email address: **asbassistance@travelguard.com**

***War*** means a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force. It also includes incidents directed or carried out by a member or members of an armed force in the prosecution of war.

***We***, ***us***, ***our*** means Zurich Australian Insurance Limited ACN 000 296 640, trading as Zurich New Zealand, the underwriter of this Policy.

***You***, ***your***, **yourself** means (as applicable) the *Platinum Cardholder*, *Spouse* and each *Dependent Child Accompanying* the *Platinum Cardholder* on a *Covered Trip*.



# Part 3
# Disclosures

## New Zealand Law

This Policy is governed by and construed according to New Zealand law. The Courts of New Zealand have exclusive jurisdiction to settle any dispute arising out of or in connection with the Policy.

## Your duty not to make a misrepresentation

You have a duty not to make a misrepresentation to us. When completing an online application, making a query with our call centre, or in submission of your claim, we may ask you specific questions about your application, query or claim. You must provide us with accurate and complete information in response to our questions or when making a claim. If you don't tell us information that is material to us, or if any information you provide is substantially incorrect, we might decline your claim, and may cancel your policy. If you are unsure about the requirements of our questions, please tell us. If you need to check your records or other information before answering, please make sure you do so.

## Currency

All currency references and limits in this Policy are expressed in New Zealand Dollars. We will apply published exchange rates where required, to assess any costs incurred in any currency other than New Zealand Dollars.

## Privacy Statement

We, Zurich (Zurich Australian Insurance Limited) are bound by the Privacy Act 2020 ("Privacy Act"). Laws authorising or requiring us to collect information include the Privacy Act, United Nations Act 1946 (NZ), Terrorism Suppression Act 2002 (NZ) and Goods and Services Tax Act 1985 (NZ) as those laws are amended and include any associated regulations, and other financial services, crime prevention, sanctions and tax laws.

We collect, hold, use, disclose and handle information, including personal or sensitive information (e.g. health records), about you ("your details") to assess your application and the terms on which we may enter into the Policy with you, administer your Policy, contact you, manage claims, investigate and share information on fraud, manage emergency assistance services including travel, accommodation, liaison and medical services, and enhance our products, offerings and services including research and data analytics functions ("Purposes"). If you do not provide, or provide us with access to, your details, we may not be able to do those things.

**Your consent**

By entering into this Policy, and providing us, our representatives or your agents with your details, you consent to us, our representatives or your agents collecting your details from you and from third parties, holding, using and disclosing your details to third parties, for the Purposes, in the manner described below.

**Collection of your details**

We usually obtain your details from you or your agents, but may also collect from relevant third parties, including ASB, people involved in a claim or assisting us to investigate or progress a claim (including third parties claiming under your Policy, witnesses and medical practitioners), emergency assistance service providers, transport providers, accommodation service providers, your travelling companions or family or contact person, parties affected by claims, our business partners, other insurers and reinsurers, third parties who may be arranging insurance cover for a group you are a part of and publicly available sources.

We may take into account the information we gather from these third parties for the relevant Purposes, in addition to your answers to any questions we have asked of you.

**Information about another person**

Before giving us information about another person, please give them a copy of this document. By giving us information about another person, you confirm that you have obtained their consent to do so and have provided them with a copy of this privacy notice. Zurich may also take steps to verify with that person that appropriate consent has been obtained where required.

**How we disclose your details**

We may disclose your details, including your sensitive information, for the relevant Purposes, to relevant third parties, including your agents, ASB, affiliates of Zurich Insurance Group Ltd, other insurers and reinsurers, our banking gateway providers and credit card transactions processors, our service providers, our business partners, health practitioners, travel providers, accommodation service providers, your travelling companions or family or contact person, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within New Zealand and overseas.

Depending on the relevant Purpose, your details may be disclosed to our service providers in relation to the Policy services such as policy management, medical and travel assistance, claims and complaints handling. These providers may operate locally or Overseas: Australia, Singapore, Malaysia, Philippines, United Kingdom or United States of America. The identity of our service providers and where they are located may change from time to time (You may contact us for details). Where we disclose your details to these recipients, we may not always be able to ensure these recipients comply with requirements comparable to the Privacy Act. By acquiring this Policy from us, you acknowledge that where your details are disclosed to recipients internationally, your details may not be protected by safeguards comparable to the Privacy Act and you consent to such disclosures.

We may also disclose your details to individuals or entities located in countries where an event occurs giving rise to a claim or as otherwise notified in the Zurich Privacy Policy available at **www.zurich.co.nz**. However, some countries where these recipients are located may not provide the same level of protection or obligations as those under the Privacy Act. We may not always be able to ensure these recipients comply with the requirements comparable to the Privacy Act. By acquiring this Policy from us, you acknowledge that where your details are disclosed to recipients internationally, your details may not be protected by safeguards comparable to the Privacy Act and you consent to such disclosures.

See Zurich's Privacy Policy for more information about how Zurich collects, uses, discloses and otherwise handles your personal information.

**Further information**

You have the right to access and correct your personal information held by us. For more information on how to exercise these rights or how to make a complaint, please refer to Zurich's Privacy Policy at **www.zurich.co.nz** or contact our Privacy Officer on 0508 987 424.

You can also contact Zurich Australian Insurance Limited at the following address:

PO Box 497
Shortland Street
Auckland 1140
New Zealand

In relation to this Policy, any personal information you share with ASB will be collected, held and used in accordance with ASB's Privacy Statement available at **www.asb.co.nz/privacy** and ASB's Credit Card Conditions of Use available at **www.asb.co.nz/documents/credit-cards/conditions-of-use.html**

## Fair Insurance Code

We are a member of the Insurance Council of NZ and adhere to the Fair Insurance Code, which provides you with assurance that we have high standards of service for our customers. Please visit **https://www.icnz.org.nz/individuals/about-the-code/** for more information.

## Complaints and Dispute Resolution

We are committed to providing a high level of service and we have arrangements in place for resolving complaints our customers may have.

If you wish to make a complaint about the Policy we have issued or service you have received, you can contact us in the following ways:

**Call: 0508 987 424** (New Zealand only) or **+64 9 928 8000** (Overseas)

**Email**: nz.claims@zurich.co.nz

**Mail:** PO Box 497, Shortland Street, Auckland 1140, New Zealand

If you need help lodging your complaint, for example due to illness, disability or English as a second language, please contact us so we can provide the necessary support to help you manage your complaint.

We will acknowledge receipt of your complaint within 5 business days of receiving your complaint. We will respond to your complaint within 10 business days of the date we have all the information we need to determine your complaint. If we have to do more work or ask for more information, we may agree a reasonable timeframe with you. We will update you at least once every 20 business days, or another time interval we may agree with you, until your complaint is resolved.

You may ask to have the matter considered under our internal dispute resolution process – contact us for more information. We may use a service provider to manage some complaints and/or internal dispute resolution process.

We expect that our internal dispute resolution process will deal fairly and promptly with your complaint. However, if you disagree with our final decision as part of our dispute resolution process and in accordance with the Fair Insurance Code, you may be able to refer the dispute to the Insurance & Financial Services Ombudsman ("IFSO"). We are a member of this free, independent dispute resolution scheme.

IFSO's contact details are:

**Call: 0800 888 202** or **+64 (04) 499 7612**

**Email:** info@ifso.nz

**In writing**:

Insurance & Financial Services Ombudsman Scheme
PO Box 10-845
Wellington 6143
New Zealand

**Website**: www.ifso.nz