

Chubb Travel Insurance

Single Trip Policy Wording

CHUBB®

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Travel Tips

- Take out travel insurance at the time or once You have booked Your Trip.
- Pack a sufficient supply of Your regular medications in Your carry-on luggage. This way, if Your luggage is lost or delayed You won't have any concern over taking Your medication as required.
- Check the travel advice issued by the Ministry of Foreign Affairs and Trade (MFAT) at www.mfat.govt.nz for Your travel destination and the countries You plan to visit on Your Trip.
- Find out the emergency services contact numbers for the destination(s) and any other countries You are travelling to. Record the numbers for police, ambulance, Your travel insurance provider and the nearest New Zealand Embassy.
- Visit Your Doctor and Dentist for a general check-up before You leave Home. Ask about any vaccinations relevant to Your destination and any other countries You intend to visit during Your Trip. Ensure Your regular vaccinations, such as the flu shot and tetanus shot, are up to date. Get Your Doctor to print a list of all Your current medications, their generic names, dosages and frequency taken. Print a spare copy and keep it separate from Your main luggage.

These travel tips are intended as general information only and do not constitute advice of any kind, nor do they take into consideration Your personal circumstances. Chubb does not accept any liability arising from any reliance upon these travel tips.

Chubb Travel Insurance

Single Trip Policy Wording

Important Information Section

1. About this Important Information Section

Chubb Insurance New Zealand Limited (Company No. 104656, FSP No. 35924) is the insurer of this product.

In this section, Chubb Insurance New Zealand Limited may be referred to as “Chubb”, “We”, “Our” and “Us”. “You” and “Your” refers to the policyholder, insureds or prospective insureds.

This section is an introduction to the Policy, which is set out from page 10.

No Financial Advice

The information contained in this section and the Policy does not take into account Your personal circumstances, objectives, financial situation or needs. You should consider the insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions and limits of liability of the insurance policy, and obtain financial advice as required, before making any decisions about this insurance policy.

2. About the Insurer

Financial Strength Rating

At the time of print, Chubb has an “AA-” insurer financial strength rating given by S&P Global Ratings. The rating scale is:

AAA Extremely Strong	BBB Good	CCC Very Weak	SD or D – selective default or default
AA Very Strong	BB Marginal	CC Weak	R - Regulatory Action
A Strong	B Weak		NR – Not Rated

The rating from ‘AA’ to ‘CCC’ may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories. A full description of the rating scale is available on the S&P Global Ratings [website](#).

Our rating is reviewed annually and may change from time to time, so please refer to Our website for Our latest financial strength rating.

Fair Insurance Code

We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to ICNZ's Fair Insurance Code (Code). The Code and information about the Code is available at www.icnz.org.nz and on request.



3. Duty of Disclosure

Your Duty of Disclosure

Before entering into a contract of insurance with Chubb, each prospective insured has a duty to disclose to Chubb information that is material to Chubb's decision whether to accept the insurance and, if so, on what terms. This includes material information about the insured, any other people and all property and risks insured under the policy. Information may be material whether or not a specific question is asked.

There is the same duty to disclose material information to Chubb before renewal, extension, variation or reinstatement of a contract of insurance with Chubb. You should also provide all material information when You make a claim or if circumstances change during the term of the contract of insurance.

It is important that each prospective insured understands all information provided in support of the application for insurance and that it is correct, as each prospective insured will be bound by the answers and by the information they have provided.

The duty of disclosure continues after the application for insurance has been completed up until the time the contract of insurance is entered into.

Consequences of Non-Disclosure

If an insured fails to comply with their duty of disclosure, Chubb may be entitled, without prejudice to its other rights, to reduce its liability under the contract in respect of a claim or refuse to pay the entire claim. Chubb may also have the right to avoid the contract from its beginning. This means the contract will be treated as if it never existed and no claims will be payable.

4. Privacy Statement

This statement is a summary of Our Privacy Policy and provides an overview of how We collect, hold, disclose and handle Your personal information. Our Privacy Policy and Privacy Statement may change from time to time and where this occurs, the updated Privacy Policy and Privacy Statement will be posted on Our [website](#).

Chubb collects, holds, stores, uses, discloses, retains, gives access to and corrects Your personal information in accordance with the requirements of the *Privacy Act 2020*, as amended or replaced from time to time.

Personal Information Handling Practices

When do We collect Your personal information?

Chubb collects Your personal information (which may include health information) from You when You interact with Us, including when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim, complaint or dispute. Chubb may also (and You authorise Chubb to) collect Your personal information from other parties such as brokers or service providers, as detailed in Our Privacy Policy.

Purpose of Collection

We collect and hold Your personal information to offer products and services to You, including to assess applications for insurance, to provide and administer insurance products and services, and to handle any claim, complaint or dispute that may be made under a policy.

If You do not provide Us with Your personal information, We may not be able to provide You or Your organisation with insurance or to respond to any claim, complaint or dispute, or offer other products and services to You or Your organisation.

Sometimes, We may also use Your personal information for Our marketing campaigns and research, to improve Our services or in relation to new products, services or information that may be of interest to You.

Recipients of Your personal information and disclosure

We may disclose the information We collect to third parties, including:

- contractors and service providers engaged by Us to deliver Our services or carry out certain business activities on Our behalf (such as actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including lawyers, doctors and other medical service providers, credit reference bureaus, call centres and marketing agencies);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- other companies in the Chubb group;
- the policyholder (where the insured person is not the policyholder);
- insurance and reinsurance intermediaries, other insurers, Our reinsurers and other parties involved in the policy or claim (such as Toka Tū Ake EQC); and
- government agencies or organisations (where We are required to by law or otherwise).

These third parties may be located outside New Zealand. In such circumstances We also take steps to ensure Your personal information remains adequately protected.

From time to time, We may use Your personal information to send You offers or information regarding Our products that may be of interest to You. If You do not wish to receive such information, please contact Our Privacy Officer using the contact details provided below.

Rights of Access to, and Correction of, Information

If You would like to access a copy of Your personal information, correct or update Your personal information, or withdraw Your consent to receiving offers of products or services from Us or organisations We have an association with, please contact the Privacy Officer by posting correspondence to Chubb Insurance New Zealand Limited, PO Box 734, Auckland; telephoning: +64 (9) 3771459; or emailing Privacy.NZ@chubb.com.

How to Make a Complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our [Privacy Policy](#) for more details, or contact Our Privacy Officer at the details above.

You also have a right to address Your complaint directly to the Privacy Commissioner by telephoning 0800 803 909, emailing enquiries@privacy.org.nz or using the online form available on the Privacy Commissioner's website at www.privacy.org.nz.

5. Complaints and Dispute Resolution Process

We take Your concerns very seriously and We have detailed complaint handling and dispute resolution procedures that You may access, at no cost to You. To assist Us with Your enquiries, please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

Our complaints and dispute procedures are as follows:

Stage 1 - Complaint Handling Procedure

If You are dissatisfied with any aspect of a Chubb and You wish to make a complaint, please contact Our Complaints and Customer Resolution Service (CCR Service) by post, phone or email (as below):

Complaints and Customer Resolution Service
Chubb Insurance New Zealand Limited
PO Box 734

Shortland Street
Auckland 1140
O +64 9 377 1459
E Complaints.NZ@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently and Our team members are independent of the original decision maker.

Our response

We will acknowledge receipt of Your complaint within five (5) business days of receiving it from You and We will provide You with the name and relevant contact details of the CCR Service team member who will be assigned to liaise with You regarding Your complaint.

We will investigate Your complaint and if We have all the information required to make a decision, We will respond to You within ten (10) business days with a decision. If We require more time or further information We will request a reasonable additional timeframe in which to provide Our response.

If We require more time to finalise Our response, We will keep You updated at least every twenty (20) business days.

When We provide Our complaint decision to You, or if We cannot resolve Your complaint within two (2) months of You lodging it, We will provide You with a 'deadlock' letter which explains Our reasons to You in writing. We will provide You with the option of taking Your complaint to Stage 2 of the Complaints and Dispute Resolution process - External Dispute Resolution.

Stage 2 - External Dispute Resolution

We are a member of an independent external dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Minister of Consumer Affairs. Subject to FSCL's Terms of Reference, if You are dissatisfied with Our complaint determination or We are unable to resolve Your complaint or dispute to Your satisfaction within two (2) months, You may contact FSCL via:

Financial Services Complaints Limited
PO Box 5967,
Wellington 6140
O 0800 347 257 (Call Free for consumers)
or +64 4 472 FSCL (472 3725)
E info@fscl.org.nz or complaints@fscl.org.nz
www.fscl.org.nz

Please note if You would like to refer Your complaint to FSCL You must do so within three (3) months of the date of the 'deadlock' letter (or any longer period permitted under FSCL's Terms of Reference). FSCL provides an independent dispute resolution service that is free to customers.

Further details regarding Our complaint handling and dispute resolution procedures are available from Our website and on request.

General Terms and Conditions

This Policy is effective from: 29 October 2024

This document contains important information and has been prepared to assist You in understanding Chubb Travel Insurance and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision.

This document provides general advice only. It does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

This document must be read with Your Certificate of Insurance as together they form Your Policy and confirm the cover You have purchased including the terms, conditions and exclusions. The Certificate of Insurance will show You:

- covered plan;
- destination;
- Excess;
- Issue Date of this Policy;
- Start Date and End Date of Your Trip;
- Covered Person(s);
- optional add-on(s);
- premium payable.

Please familiarise Yourself with this Policy. We want to ensure You are clear about what it covers and what it does not cover or excludes. If You are unclear about anything in this document, please call **0800 422 346** (Monday to Friday 10.30am-7.00pm) or email us at travel.nz@chubb.com and Our insurance team will be happy to assist You with any enquiries.

It's important to check Your Policy from time to time, particularly before You go away to remind yourself of what is and isn't covered. Some things You might consider doing whilst travelling might be dangerous and not covered (for example, jet skiing, bungee jumping or riding a scooter if You don't have a motorcycle licence). You also need to make sure You take care with Your belongings, make sure You keep valuable possessions on You and never leave Your luggage Unattended. This insurance isn't designed to cover carelessness or high-risk activities, so be a sensible and prudent traveller.

If You need to make a claim, keep supporting documents and proof of any loss, including all police reports, sales receipts, photos and charge card statements showing any purchases made.

Eligibility Criteria

To be eligible for cover under this Policy, You will need to meet the following criteria:

- a) All Covered Persons must be sixty-nine (69) years of age or younger at the Issue Date on Your Certificate of Insurance.
- b) You must purchase Your Policy before Your Trip commences and Your Trip must start and end in New Zealand.
- c) Covered Person(s) must be Resident(s) of New Zealand.

Choice of Plans and Coverage Options

During the application process You will be provided with a choice of plans and coverage levels. The benefits amounts will vary between the plan You select and the coverage level You select. For example, You may be presented with the option to select the Excess amount that is right for You, this will increase or reduce the premium subject to the Excess You choose. Please note that a claim will not be payable where you choose an excess which is the same as, or more than Your claim amount.

Not all benefits listed within each cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

In addition, You may be presented with optional coverage add-ons that provide specific additional coverage. You will need to decide whether these optional add-ons of coverage are right for You based on Your Trip.

The Schedule of Benefits provides the amount(s) We will pay to each of the cover sections and available plans. It includes maximum amounts payable under each section together with any applicable sub-limit, waiting period and any Excess that applies.

Coverage Optional Add-Ons

Certain activities may not be covered under the Policy and You may be offered the option to buy an optional add-on that will extend coverage to include these activities, subject to the terms, conditions and exclusions under the Policy.

If Your Trip includes any of the following activities (including additional benefits), the Policy will only respond to claims arising from the activity where You have purchased and paid for the relevant optional add-on pack before the Start Date of Your Trip as evidenced on Your Certificate of Insurance:

- **Rental Vehicle Excess Cover:** Provides cover of the Rental Vehicle Deductible You may be liable to pay having hired a Rental Vehicle.
- **Cruise Cover:** If You are going on a Cruise during Your Trip You will need to select this benefit pack to include cover for all claims related to the Cruise.
- **Snow Sports:** Includes cover for Snow Sports, related equipment and trip cancellation expenses.

Amending or Changing Your Policy

After You have purchased a Policy, You may in some circumstances change Your coverage. Please call Us if there are any errors or mistakes in the information provided as outlined on Your Certificate of Insurance.

If whilst on a Trip Your Period of Insurance needs to be extended, You must contact Us to request the extension. If the extension is accepted by Us, You will need to pay the additional premium and We will issue an updated Certificate of Insurance. Note that it is not possible to extend Your Period of Insurance to be longer than one hundred and eighty days (180) days from the Start Date on Your Certificate of Insurance.

Automatic End Date Extension

In the event that You are prevented from completing the return leg of a Trip within the Period of Insurance as a result of an unavoidable delay from Your Public Transport, We will automatically provide an extension without an additional premium for up to seven (7) days from the End Date on Your Certificate of Insurance.

In the event You are hospitalised as a result of an Injury or Illness covered under this Policy, during Your Overseas Trip within the Period of Insurance, the following cover sections:

- (B) Overseas Medical Emergency Expenses Cover;
- (G) Personal Baggage, Valuables, Money and Travel Documents Cover;
- (H) Hijack Cover;
- (I) Kidnap Cover;
- (J) Personal Liability Cover;

will automatically extend beyond the End Date on Your Certificate of Insurance until one of the following first occurs:

- a) twelve (12) months has elapsed from the date of the Injury or Illness; or
- b) You return to New Zealand; or
- c) You have been declared fit to travel by a treating Doctor or when recommended by Chubb Assistance's medical officer to return to New Zealand but You decide to remain overseas.

Cancellation of Your Policy

You can request to cancel Your Policy at any time by contacting Chubb.

Cancelling Your Policy within the cooling-off period

You have up to fourteen (14) days from the time You are issued Your Certificate of Insurance (the Issue Date) to decide whether this Policy and cover is right for You. If You decide that You don't want this Policy, You may cancel it within the fourteen (14) days cooling-off period. You will receive a full refund of the premium You paid, provided:

- a) You haven't started Your Trip; or
- b) You haven't made a claim; or
- c) You don't want to make a claim or exercise any other right under the Policy.

Cancelling Your Policy outside the cooling-off period

If You request to cancel Your Policy outside the cooling-off period, We may:

- a) refund any unused proportion of Your premium (from the date the refund request was received until the End Date on Your Certificate of Insurance); and
- b) minus any administration fee;

provided that You have not started Your Trip, made or submitted a claim and/or intend to make a claim or exercise any other right under Your Policy.

Cancellation of Your Policy by Us

We may cancel Your Policy by giving You written notice to the address on file where You have:

- a) breached the Duty of Disclosure;
- b) breached a provision of Your Policy;
- c) made a fraudulent claim under this Policy or any other contract of insurance.

If We cancel, We will refund the premium for Your Policy less an amount to cover the period for which You were Insured.

Premiums

In return for cover under this Policy, You are required to pay a premium. The cover under this Policy only starts when You pay Us the required premium. You will be told the premium payable for Your policy when You apply and the premium will also be shown on Your Certificate of Insurance.

There are a number of factors that We take into account when calculating Your premium. The key factors are:

- how many people are to be covered under the Policy;
- the age of the Covered Persons;
- the duration and destination(s) of Your Trip;
- the period between purchasing the Policy (the Issue Date) and the date of departure (Start Date);
- the Excess that will apply to Your Policy;
- any optional add-on covers You purchase.

Your total premium includes government charges, taxes or levies (such GST).

Important Things to Know About This Policy

Excess

Where Applicable, an Excess is applied for each Covered Person, for each Event

If a claim is covered and an Excess applies, the Excess is first deducted from the claim amount before any limits are applied to the claim amount.

You may be provided with the option to reduce or increase Your Policy Excess. If You reduce Your Policy Excess Your premium will increase and if You increase Your Policy Excess Your premium will reduce. Please note that a claim will not be payable where you choose an excess which is the same as, or more than, Your claim amount.

The Excess amount is specified on Your Certificate of Insurance.

An Excess may also be a waiting period, which is the amount of time You have to wait until the benefit may become payable.

Example

The below examples are provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim

Example A:	Example B:	Example C:
<p>Anna books accommodation to the Sunshiny caravan park. Her Trip with the family is in summer, which is 3 months away. A week before the start of the family Trip, her son has an accident at school and breaks his leg. Unfortunately, he needs surgery and the Doctor confirms its best to be at home for the recovery. Anna paid \$1,200 for the accommodation. The Excess is \$250.</p> <p>a) Deduct the Excess of \$250 b) Check the total cover limits and sub-limits in Schedule of Benefits. The amount claimable is below these limits.</p> <p>Calculation for the amount payable: (-Excess) + accommodation = amount payable (-\$250) + \$1,200 = \$950 claim payment.</p>	<p>Jane travels to Brazil and while in Brazil her laptop is stolen. She reports the theft to the police and provides Us with the required documentation. Jane paid \$6,000 for her laptop 12 months prior to this Event. Jane's Excess is \$250.</p> <p>a) Establish original purchase price of the laptop: \$6,000 b) Apply depreciation*: <ul style="list-style-type: none"> • 2.5% per month for 12 months = 30% depreciation. • 30% of \$6,000 = \$1,800 total depreciation. </p> <p>c) Establish current value of the laptop by subtracting depreciation from the purchase price of the laptop <ul style="list-style-type: none"> • \$6,000 - \$1,800 = \$4,200 </p> <p>d) Check the total and per item limit shown in the Schedule of Benefits and select the lower of current value of the laptop or the item limit. If the per item limit is \$2,500 which is lower than the current value \$4,200, hence We take the lower number = \$2,500.</p>	<p>Rob and his wife travelled to France for 14 days. On the 4th day of their trip, Rob slips down the stairs at the hotel. Thankfully it's not a major injury, but he did twist his ankle and needs to seek medical attention. He was billed \$500 for the Doctor's appointment including some scans and medication. On the 8th day, Rob had his laptop stolen which is worth \$1,000. Unfortunately, on the last day of their trip, Rob's wife then lost her Smartphone. When they return to New Zealand, Rob submitted a claim for the 3 Events.</p> <p>As Rob and his wife had 3 Events during their trip to France, an Excess would be applied to each of the Events (and Covered Persons).</p> <p>Claim 1: (-\$250) Excess + \$500 Medical costs = \$250 claim payment. Claim 2: (-\$250) Excess + \$1,000 laptop - \$150 depreciation = \$600 claim payment.</p>

The \$250 Policy Excess is not deducted from the \$2,500 per item limit in this instance since Jane's loss is higher than the per item limit payable plus Excess.

\$2,500 claim payment.

Claim 3: (-\$250) Excess + \$900 Smartphone = \$650 claim payment.

* For depreciation details, please review Section G - Personal Baggage, Valuables, Money and Travel Documents Cover

Pre-Existing Medical Conditions

This Policy does not cover any Pre-Existing Medical Conditions. If You have Pre-Existing Medical Conditions, this cover may not be right for You. Before You purchase a Policy, You should consider whether a medical condition is considered Pre-Existing based on the Pre-Existing Medical Condition definition within this Policy.

Excluded Sports and Activities

Not everything You do on Your Trip will be covered by this Policy. This includes (but is not limited to):

- some popular holiday activities such as bungee jumping, jet skiing, horse riding or trekking (with climbing equipment or when You ascend more than 3,000 metres from sea level);
- competitive sporting events (for example, where You may receive a fee or prize money); and
- travelling on a Cruise or participating in Snow Sports (unless you purchase the optional add-on before the Start Date of the Policy).

Please see the definition of 'Excluded Sports and Activities' for a list of activities and sports which are not covered under this Policy.

COVID-19

What is covered?

This Policy treats COVID-19 in the same way as any other Illness. This means where there is coverage for Illness related Events under the following sections, it applies to COVID-19:

1. Section A – Trip Cancellation and Amendment Cover;
2. Section B – Overseas Medical Emergency Expenses Cover, and
3. Section E – Resumption of Long Overseas Trip Cover.

What is not covered?

We will not pay any benefit, loss, or costs arising from or relating to:

1. border closures or government issued "Do Not Travel" warnings arising from COVID-19 (including where the border closure or travel warning occurs after the Issue Date of Your Policy); and
2. mandatory quarantine, except when You have a valid Trip Change or Curtailment claim under specified Event 1 of Section A – Trip Cancellation and Amendment Cover and incur reasonable additional travel or accommodation expenses resulting from the quarantine.

Pregnancy

It's important to understand how pregnancy affects Your coverage.

You will not be covered for costs associated with the actual birth of Your child or any pregnancy related medical conditions You are suffering from when You purchase a Policy. For more information see - **When are You not covered?** (below).

When does the travel insurance cover You, if You are pregnant?

If You are pregnant, this Policy provides limited cover for claims that arise from Your pregnancy, under:

1. Section B - Overseas Medical Emergency Expenses Cover:

If, when You are on an Overseas Trip, You have a pregnancy related Medical Emergency, which:

- a) occurs before the end of the twenty-third (23rd) week of Your pregnancy; and
- b) is not otherwise excluded within this Policy.

2. Section A - Trip Cancellation and Amendment Cover:

If You have an Injury or unforeseen Illness arising from or relating to Your pregnancy that occurs before the end of the 23rd week of Your pregnancy, and which:

- a) a treating Doctor confirms that it prevents You from going on the Trip or continuing the Trip, and
- b) is not otherwise excluded within this Policy.

How is the number of weeks of pregnancy calculated?

The number of weeks of Your pregnancy is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.

When are You not covered?

You are not covered for any costs arising from or related to:

- a) any Pre-Existing Medical Condition;
- b) for any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to the Issue Date on Your Certificate of Insurance;
- c) Your pregnancy, if after the end of the twenty-third (23rd) week of Your pregnancy;
- d) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born. Meaning a newborn (whether premature or otherwise) is not considered a Covered Person under the policy if the child was born on the Trip;
- e) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from or relating to an abortion, unless this is to save life of the mother following an Injury or Illness;
- f) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from fertility treatment or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

Exclusions Within This Policy

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under the Policy, while other exclusions apply to all claims. You should read the following:

- General Exclusions and General Conditions, which apply to all claims.
- Each cover section includes information about what We cover, any terms and conditions and exclusions that apply.

To ensure You understand when We will pay for a claim, You should read each section carefully, including each benefit covered under ‘What We Cover’ together with any ‘Terms and Conditions’ and ‘Exclusions’ under each cover section.

Fraud

Chubb considers it important for customers to take insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We utilise Our dedicated special investigations unit at Chubb to detect and investigate selected claims daily. When the evidence supports it, Chubb will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

Significant Tax Implications

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Policy for business purposes. This tax information is a general statement only. See Your tax adviser for information about Your personal circumstances.

Goods and Services Tax

Where You are a registered entity You may be entitled to an input tax credit for Your premium and/or for things covered by this Policy. You must disclose these entitlements to Us if You make a claim under Your Policy.

If We agree to pay a claim under Your Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant Policy limit). However, We will reduce any claim payment by an input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this Policy.

New Zealand Law

Your Policy is governed by the laws of New Zealand. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of New Zealand.

New Zealand Currency

All payments by You to Us and Us to You under Your Policy must be in New Zealand currency.

Updating this Policy Wording

Where this Policy Wording forms part of Your Policy, We may update this Policy Wording where:

- a) We can legally do so and the update is to rectify an error or omission; and/or
- b) the update is not materially adverse from the point of view of a reasonable person deciding whether to buy this insurance; and/or
- c) such update is otherwise required and permitted by law.

We will issue You with a new policy wording or other document to update the relevant information. by letter, email or otherwise.

We may otherwise update this Policy Wording from time to time, so please refer to the policy wording that is issued to You together with Your Certificate of Insurance. A paper copy of the latest policy wording is available to You at no cost by calling Us on **0800 422 346**.

General Enquiries

If You have any questions about Your Policy, You can either:

Email Chubb at **travel.nz@chubb.com**

Write to Chubb at PO Box 734 Auckland 1140

Call Chubb on **0800 422 346**

Chubb Assistance (In the event of an Emergency)

Emergency assistance around the world

In the event of a medical or similar emergency whilst overseas simply phone **+64 9 374 1774** to get immediate help in locating medical assistance in Your local area.

For all non-emergency matters, contact Chubb Customer Service on **0800 422 346**.

Where Your claim is excluded or falls outside the Policy coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability or constitute acceptance of any claim.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for medical services differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control, cannot be accepted by Chubb Assistance or Us.

Definitions

The following words when used with capital letters in this document have the meaning given below.

Accidental Death means death occurring as a result of an Injury.

Adult means a Covered Person who is not a Dependent Child.

Certificate of Insurance means the document We issue You, which confirms You being covered after You have paid for the insurance.

Chubb means the insurer Chubb Insurance New Zealand Limited (Company No. 104656 Financial Services Provider No. 35924).

Chubb Assistance means the service provider acting on behalf of Chubb to provide emergency assistance.

Close Relative means spouse, de-facto, parent, parent-in-law, step-parent, child, brother, half-brother, step-brother, brother-in-law, sister, half-sister, step-sister, sister-in-law, daughter-in-law, son-in-law, niece, nephew, uncle, aunt, grandparent or grandchild.

Covered Person means persons named as a covered person on Your Certificate of Insurance who meets the eligibility requirements and for which the premium has been paid.

COVID-19 means Coronavirus Disease, an infectious disease caused by the SARS-CoV-2 virus, or any variation or mutation of that virus.

Cruise means any voyage on a ship, boat or ferry taken for pleasure or as a holiday.

Dependent Child(ren) means any child (including stepchild or legally adopted child) of an Adult who is primarily dependent upon the Adult for maintenance and support and the child is:

- a) eighteen (18) years of age or younger; or
- b) twenty-four (24) years of age or younger; and
 - i. a full-time student of an accredited institution of higher learning; or
 - ii. permanently mentally or physically incapable of self-support, as confirmed by medical evidence from a Doctor.

Dentist means a dentist or dental surgeon who is registered or licensed to practice dentistry under the laws of the country in which they practice, other than You or Your Close Relative, unless approved by Chubb Assistance which will not be unreasonably withheld.

Doctor means a medical practitioner or specialist (an expert in a specific area of medicine) who is registered or licensed to practice medicine under the laws of the country in which they practice, other than You or Your Close Relative, unless approved by Chubb Assistance which will not be unreasonably withheld.

Domestic Trip means a trip within New Zealand having at least one (1) paid overnight stay at Your destination which is more than 100-kilometre radius from Your Home:

starting:

- a) when You leave Your Home or Your Work (whichever occurs last) to travel to Your destination, and

ending the earlier of:

- b) when You return Home; or
- c) at the End Date as shown on Your Certificate of Insurance.

End Date means the end date of Your Trip, as specified on Your Certificate of Insurance.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Excess means either:

1. for section D - Loss of Income Cover only, the 30-day time period which You have to wait until a benefit may be payable; or
2. for all other sections the amount specified on Your Certificate of Insurance that is first payable by each Covered Person for each claimable Event, when indicated.

This means that if such claim is covered, the Excess will be deducted from Your claim amount before any limits are applied to the amount being claimed. For example, if the excess is \$250 and Your claim is accepted, and You are claiming \$500 (where no depreciation is applied), the calculation is: (-\$250) (the excess) + \$500 = \$250.

Excluded Sports and Activities means boxing; cave diving; horse jumping; horse riding; hunting and hunting on horseback; professional sports; canyoning; caving; diving; mountain-climbing; steeple chasing; any form of motor racing; speed, performance or endurance tests; abseiling; American football; bob sleigh; bungee jumping; base jumping, canoeing; clay pigeon shooting; deep sea fishing; fourB-wheel driving adventures; go-karting; hang gliding; heli-skiing; hot air ballooning; ice hockey; jet biking and jet skiing; martial arts; micro-lighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; quad biking; rock climbing; SCUBA diving deeper than thirty (30) metres; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where You or any tourist will be carrying guns); trekking requiring climbing equipment and/or ascending above 3,000 metres from sea level; ultra-marathons, biathlons and triathlons; war games/paint ball; white water rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

Forcible Entry means unlawful entry by forcible and violent means, as evidenced by a broken window, damaged or picked lock, broken hinge or door handle.

Hijack means the unlawful seizure of or wrongful exercise of control of the aircraft or other Public Transport in which You are travelling, or the crew thereof. 'Hijacking', 'Hijacked' and 'Hijackers' have the same corresponding meaning.

Home means Your usual place of residence in New Zealand (where You live).

Illness means a sickness or disease (including COVID-19) which requires treatment by a Doctor or a Dentist. An Illness is not a Pre-Existing Medical Condition and is not an Injury.

Injury means an accidental bodily injury resulting solely and directly from:

- a) a sudden, external and identifiable Event that happens by chance and could not have been expected from the perspective of the Covered Person; and
- b) which occurs independently of any Illness or any other cause; and
- c) causes a loss within twelve (12) months of the accident.

It does not mean an Illness or any Pre-Existing Medical Condition.

Insolvency means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Issue Date means the date We agree to provide insurance under the Policy as shown on Your Certificate of Insurance.

Kidnap means the illegal taking, seizing or detaining and holding of You in captivity for the purpose of demanding payment of monies to secure Your release. 'Kidnapping', 'Kidnapped' and 'Kidnappers' have the same corresponding meaning.

Long Overseas Trip means an Overseas Trip with an itinerary of 15 days or more.

Manual Work means paid work which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial, supervisory, sales or administrative capacity). It also means manual labour of any kind including, but not restricted to, hands-on work such as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator or builder.

Medical Emergency means an Injury, sudden and unforeseen Illness or dental issue, suffered by You while on an Overseas Trip (except when in New Zealand), which results in Your immediate need for Treatment which cannot be reasonably delayed until Your return to New Zealand without causing discomfort or risk of potential aggravation in the opinion of a local treating Doctor or by Chubb Assistance.

Money means currency, traveller's cheques, hotel and other redeemable holiday vouchers and petrol coupons. It does not mean cryptocurrency.

Monthly Salary means:

1. for an employed person: Your regular base monthly salary paid every calendar month excluding bonus, commission, overtime or any other variable income; or
2. for a self-employed person: monthly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of twelve (12) months immediately preceding the loss of income or over such shorter period as they have been self-employed.

Natural Disaster means volcanic eruption, flood (more than 20,000 square metres of normally dry land), tsunami, earthquake, landslide, hurricane, cyclone, typhoon, tornado or bushfire. It does not mean any infectious or contagious disease or virus regardless of transmission (including pandemic or epidemic).

Non-Scheduled Flight means a flight on an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals. For example, a privately hired, rented or chartered air transport (such as a private jet or plane or helicopter).

Overseas Trip means a trip where Your destination is outside of New Zealand:

starting:

- a) when You leave Your Home or Your Work (whichever occurs last) to travel to the airport to fly on Your Scheduled Flight; or
- b) when You leave Your Home or Your Work (whichever occurs last) to travel to a harbour port to board a Cruise; and

ending the earlier of:

- c) when You arrive Home having travelled from the airport or harbour port; or
- d) at the End Date as shown on Your Certificate of Insurance.

Pair or Set means a number of items used together, associated as being similar or corresponding (including attached and unattached accessories) and being regarded as one (1) unit.

Period of Insurance means the period between the Issue Date and End Date specified on Your Certificate of Insurance. In respect to Section E – Resumption of Long Overseas Trip Cover, cover under this Policy is suspended while You are in New Zealand and will recommence once You resume Your Trip, subject to the original End Date.

Personal Baggage means items of necessity, ornament, personal convenience or personal use for Your individual use during the Trip, including clothing, toiletries, and personal effects worn or carried by You within a suitcase (or similar). It does not include Valuables.

Policy means Your Policy Wording and Certificate of Insurance and any other document that We tell You forms part of Your Policy describing the insurance contract between You and Us.

Pre-Existing Medical Condition means any physical defect, medical or dental condition, illness, injury or disease that:

1. within the two (2) years prior to the Issue Date on Your Certificate of Insurance:
 - a) requires either of the following:
 - i. ongoing medication for treatment or risk factor control;
 - ii. prescribed medication from a Doctor;
 - iii. check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor at the Issue Date to be cured or in complete remission); or
 - iv. surgery; or
 - b) is either:
 - i. under investigation;
 - ii. pending diagnosis or test results;
 - iii. chronic or arthritic; or
2. within the three (3) years prior to the Issue Date on Your Certificate of Insurance involves:
 - a) any of the following body parts:
 - heart;
 - brain (other than a mental health related condition);
 - liver;
 - back;
 - spine;
 - kidneys;
 - cardiovascular or circulatory or respiratory system; and
 - b) where such medical condition either:
 - I. involved a hospital emergency visitation or being an inpatient in hospital; or
 - II. required or requires surgery, a specialist appointment or consultation; or
 - III. requires:
 - i. ongoing medication for treatment or risk factor control; or
 - ii. prescribed medication from a Doctor; or
 - iii. check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor at the Issue Date to be cured or in complete remission); or
 - c) is currently either:
 - i. under investigation; or
 - ii. pending diagnosis or test results; or
3. within the five (5) years prior to the Issue Date on Your Certificate of Insurance related to cancer; or
4. within the three (3) months immediately prior to the Issue Date on Your Certificate of Insurance led to the manifestation of symptoms where a reasonable person in the circumstances would be expected to be aware of.

Public Place means, but is not limited to, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches, entertainment venues and any place that is accessible by the public.

Public Transport means an air, land, water or rail passenger transport that operates to a published timetable or schedule and is available to the public. It does not mean privately hired, rented or chartered air, land or water transport (such as a taxi, Uber, limousine, helicopter, private jet or plane).

Repatriation/Evacuation means Your:

1. transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
2. evacuation to the nearest adequately equipped hospital in the event that local medical facilities consider they cannot adequately treat You or where Chubb Assistance's medical officer considers local medical facilities to be inadequate; or
3. repatriation directly to New Zealand when permitted by the local treating Doctor or when recommended by Chubb Assistance's medical officer; or
4. return to New Zealand after hospitalisation, provided that You are deemed to be medically fit for travel by a treating Doctor or by Chubb Assistance's medical officer, and that Your original means of transportation cannot be used.

Rental Agreement means the contract of hire between the Rental Company and You in respect of a Rental Vehicle.

Rental Company means a company or agency that hires Rental Vehicles and is fully licensed with the regulatory authority of the Country, state or local authority where the Rental Vehicle is collected.

Rental Vehicle means any sedan, station wagon, hatchback or sports utility vehicle (SUV) rented under a Rental Agreement on a daily or weekly basis from a Rental Company. It does not mean trucks, mini buses, buses, trailers, caravans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles.

Rental Vehicle Deductible means the amount (insurance excess) payable by You for each and every claim when You have purchased the comprehensive vehicle insurance proposed by the Rental Company.

Resident of New Zealand means a New Zealand citizen, holder of a New Zealand permanent residency visa, partner/spouse visa, New Zealand skilled migrant visa (including an Accredited Employer Work Visa) or a student visa:

- a) with a right to entry into New Zealand in accordance with their citizenship, residency or visa;
- b) with access to long-term medical care in New Zealand;
- c) who has a permanent New Zealand residential address; and
- d) who currently resides in New Zealand.

Scheduled Airline means airline passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered air transport (such as a private jet or plane or helicopter).

Scheduled Flight means a flight in an aircraft on a Scheduled Airline.

Schengen Visa means You holding a valid visa that enables You to enter, freely travel within, and leave any of the Schengen member countries within Europe.

Secure Area means the locked dashboard, glove compartment, boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or station wagon, the fixed storage units of a motorised or towed caravan, or a locked luggage box locked to a roof rack locked to the vehicle, providing that, in each case, all items contained within are out of sight.

Smartphone means an electronic device used for mobile telecommunications over a cellular network (including but not limited to, Apple, Samsung, Huawei or similar). Smartphone does not mean tablets or smart watches.

Snow Sports means snow skiing, snowboarding, tobogganing or snowmobiling.

Start Date the date You start Your Trip as shown on Your Certificate of Insurance.

Terrorism means activities against persons, organisations or property of any nature:

- a) that involves the following or preparation for the following:
 - i. use of, or threat of, force or violence;

- ii. commission of, or threat of, force or violence; or
 - iii. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b) when one (1) or both of the following applies;
- i. the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - ii. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Temporary Total Disablement means the temporary inability of You to engage in Your Usual Work, while You are under the regular care of and acting in accordance with the instructions or advice of a Doctor. If self-employed, Temporary Total Disablement must prevent You from helping, managing or carrying out any part of the day-to-day running of a business.

Terminal Illness means a medical condition for which a terminal prognosis has been given by a qualified Doctor and which is likely to result in death.

Travel Documents means travel tickets, passports, visas and driving licence.

Travelling Companion means a person travelling with You on a Trip who has the same travel itinerary as You.

Treatment means surgical or medical procedures performed by a Doctor or Dentist where the sole purpose of which is to cure or relieve Illness or Injury.

Trip means:

- 1. a Domestic Trip; or
- 2. an Overseas Trip.

Unattended means when Your Personal Baggage, Valuables, Money or Travel Documents are not:

- a) worn or carried by You; or
- b) under Your observation within three (3) metres of You.

Usual Work means permanent full or part time employment, including self-employment, which You are engaged in prior to Your Trip Start Date and that You intend to return to at the end of the Period of Insurance.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; binoculars; audio equipment or devices, photographic and electronic equipment or devices; Smartphones; personal organisers and games consoles; laptops and external computer devices (including all printers, modems, external hard drives and similar).

We/Our/Us means Chubb.

Work means Your usual place of employment within New Zealand having a fixed physical address.

You/Your means a Covered Person.

Coverage Summary

The coverage summary table below can be used as a quick reference to understand key coverage elements to each cover section. For a full understanding of what is covered, when You are covered and where cover does not apply, please refer to the individual section including the General Exclusions within this Policy. The benefits provided are subject to the terms, conditions and exclusions contained within this Policy.

Your Policy is made up of the Certificate of Insurance and this document. Your Certificate of Insurance may amend the standard terms, conditions and exclusions contained within this Policy.

Cover Section	Cover Description	Key Exclusions and Limitations
Section A	<p>Trip Cancellation and Amendment Cover Provides cover in the event You must Cancel, Curtail or require a Trip change for the following reasons:</p> <ul style="list-style-type: none"> • You or Your Travelling Companion being, in the opinion of a treating Doctor, unfit to begin or continue Your Trip due an Injury, suffering an unforeseen Illness or dying before or during Your Trip; • Your Close Relative, or a Close Relative of a Travelling Companion, having an Injury, suffering an unforeseen Illness or dying before or during Your Trip; • a Natural Disaster has caused devastation to the destination You were intending to travel; • as a result of a Natural Disaster, the New Zealand Government or a New Zealand government agency (such as MFAT - the Ministry of Foreign Affairs and Trade) have issued, or upgraded a travel warning to 'Do Not Travel' or have closed its borders, to the destination You were intending to travel, and the government warning was published or the borders were closed after: <ul style="list-style-type: none"> ○ the Issue Date on Your Certificate of Insurance in the case of a Cancellation claim; or ○ You start Your Trip in the case of a Curtailment or Trip Change claim. <p>What is covered? Non-refundable deposits, excursion costs and unused travel and accommodation costs You have paid in advance.</p>	<ul style="list-style-type: none"> • You or any other person having a change in mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel; • Cancellation, Curtailment or Trip Change due to Pre-Existing Medical Conditions; • losses arising from the death, serious injury or acute illness of any Close Relative or Travelling Companion who is eighty (80) years or older at the Issue Date on Your Certificate of Insurance; • Close Relative who is not a Resident of New Zealand; • circumstances where Cancellation, Curtailment or Trip Change was foreseeable, avoidable, unnecessary or within Your control prior to the Issue Date on Your Certificate of Insurance (for Cancellation) or prior to starting a Trip (for Curtailment or Trip Change); • additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably possible that Your Trip is to be Cancelled or Curtailed; • any government regulation, conditions, prohibition or restriction, including but not limited to mandatory quarantine, border closures and/or government travel advisories (except for loss arising under specified Event 9); • loss arising from any epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from COVID-19 which is covered under specified Event 1 and 2).

Section B	<p>Overseas Medical Emergency Expenses Cover Provides cover for:</p> <ul style="list-style-type: none"> • Repatriation/ Evacuation, cost of overseas emergency medical Treatment, emergency dental Treatment and reasonable extra accommodation costs in the event of a Medical Emergency whilst on Your Overseas Trip (except when You are in New Zealand); and • transportation of Your remains or burial expenses if You die during Your Trip. 	<ul style="list-style-type: none"> • Your Pre-Existing Medical Conditions; • any expenses if You are sixty-nine (69) years of age or older at the Issue Date on Your Certificate of Insurance; • costs arising from Your participation in Excluded Sports and Activities; • medical costs if You do not make reasonable attempts to contact Chubb Assistance where You were reasonably able to do so; • costs arising from or related to Trips where the following advice has been provided prior to starting Your Trip, <ul style="list-style-type: none"> ○ the New Zealand Government or a New Zealand government agency (such as MFAT) has issued a travel advisory warning, advising You to ‘Do Not Travel’ or that borders are closed, for the destination You planned to travel to; or ○ a Doctor advised You not to travel; • loss arising from any epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from COVID-19 which is first diagnosed by a Doctor while on Your Trip).
Section C	<p>Accidental Death Cover</p> <ul style="list-style-type: none"> • Cover in the event an Injury results in an Adult’s Accidental Death whilst on an Overseas Trip, or • Accidental Death due to an Adult’s disappearance while travelling on Public Transport. 	<ul style="list-style-type: none"> • Your death or disappearance if it occurs in New Zealand; • death caused by Illness, a Pre-Existing Medical Condition or natural causes.
Section D	<p>Loss of Income Cover Provides cover for loss of Your Monthly Salary if You are in permanent full time or part time employment, including self-employment and during an Overseas Trip suffer an Injury which results in Temporary Total Disablement and a loss of Your Monthly Salary for thirty (30) days or more.</p>	<p>Any future income You expect or could receive as part of any bonus or bonus structure, salary increase, salary sacrifice scheme or employee benefit scheme (such as shares).</p>

Section E	<p>Resumption of Long Overseas Trip Cover Covers the costs to resume Your Long Overseas Trip (when more than fourteen (14) days are remaining until the End Date) after it has been interrupted following the death, Injury or unforeseen Illness of a Close Relative.</p>	<ul style="list-style-type: none"> • You must resume Your Trip within thirty (30) days of returning to New Zealand and have more than fourteen (14) days remaining until Your End Date; • Close Relative who is eighty (80) years of age or older at the Issue Date on Your Certificate of Insurance; • Close Relative who is not a Resident of New Zealand; • costs that You were reasonably aware, before the Issue Date on Your Certificate of Insurance that would lead or may cause You to return from Your Long Overseas Trip.
Section F	<p>Trip Delay Cover Provides cover on a Trip for:</p> <ul style="list-style-type: none"> • Delayed flight departure of six (6) hours or more, flight cancellation, denied flight boarding, missed flight connection; • twelve (12) hour Personal Baggage delay checked-in on Scheduled Flight. <p>The amount of cover varies for each benefit.</p>	<ul style="list-style-type: none"> • Personal Baggage delay or extended Personal Baggage delay when checked -in on the Scheduled Flight that returns You Home; • The purchase of clothing and toiletries which are not necessary for Your Trip, and <ul style="list-style-type: none"> a) not essential for emergency use within twenty-four (24) hours of the Personal Baggage delay, and b) not reasonable for emergency use within forty-eight (48) hours in the case of extended Personal Baggage delay; • costs if You fail to notify the transport provider or carrier about delayed or missing luggage or You do not obtain a luggage incident report from them or show You have taken reasonable steps to obtain one. • any delay or cancellation of a Scheduled Flight as a result of COVID-19.

Section G	<p>Personal Baggage, Valuables, Money and Travel Documents Cover Provides cover for damaged, destroyed, lost, stolen Personal Baggage, Valuables, Money and Travel Documents during Your Trip.</p>	<ul style="list-style-type: none"> • Valuables or Money within Your Personal Baggage checked-in or stowed in the luggage hold of an airplane, ship, bus or train; • Valuables and/or Money that are left Unattended in a motor vehicle; • Items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation); • claims where You do not obtain a report from local police, the carrier, tour or transport operator or accommodation provider and You have not taken reasonable steps to obtain one either; • deductions will be applied for depreciation (wear and tear), as explained in Section F.
Section H	<p>Hijack Cover If Your Public Transport is Hijacked and You are detained for more than twenty-four (24) hours, covers the cost of Your Close Relatives travelling to stay at the place of Hijack.</p>	<ul style="list-style-type: none"> • We will not act as Your negotiator or intermediary or advise You or any other person in dealing with the Hijackers; • Hijacking from a member of Your family, Close Relative or Travelling Companion.
Section I	<p>Kidnap Cover If You are Kidnapped, covers the cost of Your Close Relatives travelling to stay at the place of Kidnap.</p>	<ul style="list-style-type: none"> • We will not act as Your negotiator or intermediary or advise You or any other person in dealing with the Kidnappers; • Kidnapping from a member of Your family, Close Relative or Travelling Companion.
Section J	<p>Personal Liability Cover Covers Your liability if You damage someone's property or cause them Injury.</p>	<ul style="list-style-type: none"> • You intentionally incurring any liability; • Injury to any person who is a member of Your family, a Close Relative, a Travelling Companion or any person under a contract of service or apprenticeship with You; • any damage or Injury out of the ownership, possession, control or use by You or on Your behalf of: <ul style="list-style-type: none"> a) mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length); b) firearms; c) animals (other than horses and domestic pets).

Section K	<p>Optional Add-On - Rental Vehicle Excess Cover Provides cover for the excess for which You would be liable to pay when You hire a Rental Vehicle for less than thirty (30) days and Your Rental Vehicle is:</p> <p>a) damaged in a motor vehicle collision; or b) damaged by fire; or c) maliciously damaged; or d) stolen; whilst in Your control or custody.</p>	<ul style="list-style-type: none"> • the rental of trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles; • operation of the Rental Vehicle which violates the terms of the Rental Agreement; • where You are not a nominated driver or specified driver under the Rental Agreement; • where You do not have an appropriate and a valid driving licence giving You legal rights to drive; • anyone who is not a Covered Person; • costs where You have not paid for the comprehensive vehicle insurance option on the Rental Vehicle.
Section L	<p>Optional Add-On - Snow Sports Cover Provides cover for Snow Sports activities, covering equipment, trip cancellation expenses and overseas medical costs.</p>	<ul style="list-style-type: none"> • heli-skiing/snowboarding; • cross-country skiing; • snow skiing, snowboarding, tobogganing or snowmobiling that is Off-Piste or backcountry; • racing of any kind.
Section M	<p>Optional Add-On - Cruise Cover Provides cover for when You are going on a Cruise.</p>	<ul style="list-style-type: none"> • Please refer to the Exclusions within each section and General Exclusion within this Policy.

Schedule of Benefits

Please note that all amounts quoted are in New Zealand dollars, unless otherwise stated. The limits to the benefits we pay under each section are payable per Covered Person, unless otherwise noted.

Section	Cover	Overseas Trip Essential Plan	Overseas Trip Comprehensive Plan	Overseas Trip Prestige Plan	Domestic Trip	Excess Applies
Section A	Trip Cancellation and Amendment Cover (section limit)	Up to \$5,000	Up to \$10,000	Up to \$20,000	Up to \$5,000	Yes
	b. Travel agent commission (sub-limit)	Up to 15% or \$750, whichever is the lesser	Up to 15% or \$1,000, whichever is the lesser	Up to 15% or \$1,000, whichever is the lesser	Up to 15% or \$750, whichever is the lesser	
	c. Additional travel and accommodation (sub-limit)	Up to \$500	Up to \$500	Up to \$500	Up to \$450	
Section B	Overseas Medical Emergency Expenses Cover 1. In The Event Of A Medical Emergency (section limit)	Unlimited*	Unlimited*	Unlimited*	Not Covered	Yes
	2. Emergency Dental (sub-limit)	Up to \$1,000	Up to \$1,500	Up to \$2,000		
	3. Repatriation/Evacuation (sub-limit)	Up to \$150,000	Up to \$200,000	Up to \$250,000		
	4. Incidental expenses each 24-hour period (sub-limit)	Up to \$50 per 24-hour period to a maximum of \$2,000	Up to \$50 per 24-hour period to a maximum of \$2,000	Up to \$50 per 24-hour period to a maximum of \$2,000		

* unlimited costs for up to twelve (12) months from the date of the Injury or Illness.

Section	Cover	Overseas Trip	Overseas Trip	Overseas Trip	Domestic Trip	Excess Applies
		Essential Plan	Comprehensive Plan	Prestige Plan		
Section B	5. Extra accommodation (room-only) (sub-limit)	Up to \$100 per 24-hour period to a maximum of \$1,000	Up to \$150 per 24-hour period to a maximum of \$2,000	Up to \$200 per 24-hour period to a maximum of \$2,500	Not Covered	Yes
	6. a. Return economy airfare (sub-limit)	Up to \$1,000	Up to \$1,500	Up to \$2,000		
	6. b. Extra accommodation (room-only) (sub-limit)	Up to \$100 per night to a maximum of \$1,000	Up to \$100 per night to a maximum of \$1,000	Up to \$100 per night to a maximum of \$1,000		
	2. In the Event of Your Death	Up to \$15,000	Up to \$15,000	Up to \$15,000	Up to \$1,500	No
	In the event of Your death in a Schengen member state	Up to 30,000 EUR	Up to 30,000 EUR	Up to 30,000 EUR	Not Covered	
Section C	Accidental Death Cover	Adult	Adult	Adult	Not Covered	No
	1. Accidental Death due to Injury arising during Your Overseas Trip	\$10,000	\$20,000	\$25,000		
	2. Accidental Death due to disappearance while travelling on Public Transport					
Section D	Loss of Income Cover (section limit)	Not Covered	Up to \$8,500	Up to \$10,000	Not Covered	Yes
	Monthly Salary (up to 5 months)		Up to \$1,500	Up to \$2,000		

Section	Cover	Overseas Trip Essential Plan	Overseas Trip Comprehensive Plan	Overseas Trip Prestige Plan	Domestic Trip	Excess Applies
Section E	Resumption of Long Overseas Trip Cover					
	1. Returning to New Zealand for a Close Relative	Up to \$2,000	Up to \$2,500	Up to \$3,000	Not Covered	Yes
	2. Returning to New Zealand for a Close Relative with a Pre-Existing Medical Condition	Up to \$1,000	Up to \$1,500	Up to \$2,000		
Section F	Trip Delay Cover					
	1. Delayed, cancelled, overbooked or missed onward flight	Up to \$200, after 6 hours	Up to \$250, after 6 hours	Up to \$300, after 6 hours	Up to \$200, after 6 hours	No
	2. Extended delayed, cancelled, overbooked or missed onward flight	Up to \$200 per 24-hour period (first payable after 30 hours) to a maximum of \$800	Up to \$250 per 24-hour period (first payable after 30 hours) to a maximum of \$1,000	Up to \$300 per 24-hour period (first payable after 30 hours) to a maximum of \$1,200	Up to \$200 per 24-hour period (first payable after 30 hours) to a maximum of \$600	
	3. Delay of Personal Baggage checked-in on Scheduled Flight	Up to \$200, after 12 hours	Up to \$250, after 12 hours	Up to \$300, after 12 hours	Up to \$200, after 12 hours	
	4. Extended delay of Personal Baggage checked-in on Scheduled Flight	Up to \$100 per 24-hour period (first payable after 36 hours) to a maximum of \$400	Up to \$150 per 24-hour period (first payable after 36 hours) to a maximum of \$900	Up to \$200 per 24-hour period (first payable after 36 hours) to a maximum of \$1,000	Up to \$100 per 24-hour period (first payable after 36 hours) to a maximum of \$400	

Section	Cover	Overseas Trip Essential Plan	Overseas Trip Comprehensive Plan	Overseas Trip Prestige Plan	Domestic Trip	Excess Applies
Section G	Personal Baggage, Valuables, Money and Travel Documents Cover (section limit)	Up to \$5,000	Up to \$10,000	Up to \$15,000	Up to \$5,000	Yes
	a. Money and Travel Documents (sub-limit)	Not Covered	Up to \$250	Up to \$250	Not Covered	
	b. Maximum total of all Valuables (including sub-limits i. to iv.);	Up to \$2,500	Up to \$5,000	Up to \$5,000	Up to \$2,500	
	i. One (1) Smartphone (sub- limit);	Up to \$750	Up to \$1,000	Up to \$1,250	Up to \$750	
	ii. One (1) laptop (sub-limit);	Up to \$1,500	Up to \$3,000	Up to \$3,000	Up to \$1,500	
	iii. One (1) camera (including lenses and accessories) (sub-limit);	Up to \$1,500	Up to \$3,000	Up to \$3,000	Up to \$1,500	
	iv. Any other Valuable item (sub-limit);	Up to \$1,500	Up to \$3,000	Up to \$3,000	Up to \$1,500	
	c. any other single item or Pair or Set of items (sub-limit).	Up to \$500	Up to \$750	Up to \$1,000	Up to \$750	
Section H	Hijack Cover (section limit is an aggregate limit for all Your Close Relatives)	Up to \$2,500	Up to \$3,000	Up to \$3,500	Not Covered	No
	a) Return economy airfare	Up to \$1,500	Up to \$2,000	Up to \$2,500		
	b) extra accommodation (room- only) for each twenty-four (24) period	Up to \$200 per 24- hour period to a maximum of \$1,000	Up to \$250 per 24- hour period to a maximum of \$1,000	Up to \$300 per 24- hour period to a maximum of \$1,000		

Section	Cover	Overseas Trip Essential Plan	Overseas Trip Comprehensive Plan	Overseas Trip Prestige Plan	Domestic Trip	Excess Applies
Section I	Kidnap Cover (section limit is an aggregate limit for all Your Close Relatives)	Up to \$2,500	Up to \$3,000	Up to \$3,500	Not Covered	No
	a) Return economy airfare	Up to \$1,500	Up to \$2,000	Up to \$2,500		
	b) extra accommodation (room-only) for each twenty-four (24) period	Up to \$200 per 24-hour period to a maximum of \$1,000	Up to \$250 per 24-hour period to a maximum of \$1,000	Up to \$300 per 24-hour period to a maximum of \$1,000		
Section J	Personal Liability cover	Up to \$2,500,000	Up to \$5,000,000	Up to \$5,000,000	Up to \$2,000,000	Yes
Section K	Optional Add-On - Rental Vehicle Excess Cover	Up to \$3,000	Up to \$3,000	Up to \$3,000	Up to \$3,000	Yes
Section L	Optional Add-On - Snow Sports Cover	As per Sections A-J	As per Sections A-J	As per Sections A-J	As per Sections A-J	As per Sections A-J
Section M	Optional Add-On - Cruise Cover	As per Sections A-J	As per Sections A-J	As per Sections A-J	As per Sections A-J	As per Sections A-J

Section A - Trip Cancellation and Amendment Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

Specific Definitions under Trip Cancellation and Amendment Cover

Cancellation means You do not start Your Trip at all. 'Cancel' and 'Cancelled' have the same meaning as Cancellation.

Curtailement means You have started Your Trip and You have had to return to Your Home in New Zealand. 'Curtail' and 'Curtailed' have the same meaning as Curtailement.

Trip Change means where You have started Your Trip and You must make changes to Your planned Trip, but do not have to return any earlier than intended.

What We Cover

If during the Period of Insurance, You have a necessary and unavoidable Cancellation, Curtailement or Trip Change due to one of the following unforeseen specified Events:

1. You or Your Travelling Companion, as confirmed in writing by a treating Doctor, being unfit to begin or continue Your Trip due an Injury, suffering an unforeseen Illness or dying before or during Your Trip provided Your Travelling Companion is seventy-nine (79) years of age or younger at the Issue Date on Your Certificate of Insurance;
2. Your Close Relative, or a Close Relative of a Travelling Companion, where the Close Relative
 - a. is seventy-nine (79) years of age or younger at the Issue Date on Your Certificate of Insurance; and
 - b. is a Resident of New Zealand;having an Injury, suffering an unforeseen Illness (as confirmed in writing by a treating Doctor) or their death (as confirmed by a death certificate) before or during Your Trip;
3. Your redundancy which qualifies for redundancy payments under current legislation;
4. You being in the New Zealand armed services (military, naval or air service) or emergency services (police, fire, ambulance) and Your leave is revoked;
5. You being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;
6. Your paid transport has been cancelled by Your transport provider as a result of:
 - a. riot, strike, civil commotion;
 - b. adverse weather (including a Natural Disaster);
 - c. mechanical breakdown of the transport You planned to travel on;provided that there had been no reporting in the media or notice displayed on Our website, prior to the Issue Date on Your Certificate of Insurance, that any such Event had occurred or was likely to occur;
7. there is a Natural Disaster, or a Natural Disaster has recently happened or is reasonably expected to happen at Your destination of Your Trip, provided that there had been no published official warning, before the Issue Date on Your Certificate of Insurance, that any such Event had occurred or was likely to occur;
8. a Natural Disaster or the imminent risk of one at Your Home in New Zealand. The New Zealand government or a New Zealand government agency (such as National Emergency Management Agency

or local-based equivalent) must have issued an official warning of the Natural Disaster or the imminent risk of one;

9. as a result of a Natural Disaster, the New Zealand Government or a New Zealand government agency (such as MFAT - the Ministry of Foreign Affairs and Trade) have issued, or upgraded a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed at the destination You planned to travel to, and the warning was published or the borders were closed after:
 - the Issue Date on Your Certificate of Insurance in the case of a claim for Cancellation; or
 - You start Your Trip in the case of a claim for Curtailment or Trip Change.

We will pay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- a. the non-refundable and unused:
 - i. deposits that You have paid in advance;
 - ii. excursion costs that You have paid in advance;
 - iii. travel and accommodation costs that You have paid in advance; and
- b. the non-refundable travel agents' commission; and
- c. any other reasonable additional travel or accommodation (room-only) expenses for a Trip Change or Curtailment.

However, where You have incurred both additional travel or accommodation expenses as well as forfeited expenses, only the greater of these expenses is payable under this Policy.

For example, if You forfeited pre-paid accommodation for a particular night, but also incur additional accommodation expenses for the same night, only the highest amount will be payable.

Terms and Conditions applicable to Trip Cancellation and Amendment Cover

1. Claims for Injury or Illness will require confirmation in writing by a treating Doctor confirming You are unfit to begin or continue Your Trip as a result of Injury or Illness. If a written confirmation is not provided, You must provide evidence that You have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence.
2. Claims for death will require a death certificate confirming death. If a death certificate is not provided, You must provide evidence that You have taken reasonable steps to obtain the death certificate, such as emails, call logs or other reasonable evidence.
3. Where the purchase of an airplane, ship, bus or train ticket (or part thereof) was done so using membership rewards points or similar points and the loss of such points cannot be recovered from any other source, We will calculate the loss by using the retail price associated with the travel provider of the issued ticket at the time the ticket was purchased.
4. You must take reasonable steps to recover any refund, credit note or voucher You are entitled to. Where You have received or been offered a refund, credit note or voucher for the cost of a booking, whether partially or in full, the amount offered or received is to be considered refundable. You are only eligible for cover under this cover section for non-refundable and unused costs.

Exclusions applicable to Trip Cancellation and Amendment Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. You or any other person having a change in mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel;

2. Pre-Existing Medical Conditions (whether Yours, Your Travelling Companion's or a Close Relative's) except when You make a Cancellation, Curtailment or Trip Change due to the death of a Travelling Companion or Close Relative and provided the death was not as a result of a Terminal Illness;
3. the death, Injury, unforeseen Illness of any Close Relative or Travelling Companion who is eighty (80) years or older at the Issue Date on Your Certificate of Insurance;
4. Close Relatives who are not Resident(s) of New Zealand;
5. costs where a refund, credit-note or voucher has been received or offered for the cost of the booking;
6. additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably possible that Your Trip is to be Cancelled or Curtailed;
7. any government regulation, conditions, prohibition or restriction, including but not limited to:
 - a. Your failure to hold or obtain a valid passport, visa, or other required documentation prior to commencing Your Trip;
 - b. mandatory quarantine (except where You have a valid Trip Change or Curtailment claim under specified Event 1 of Section A and incur reasonable additional travel or accommodation expenses resulting from the quarantine);
 - c. border closures and/or government travel advisories, except where You have a necessary and unavoidable Cancellation, Curtailment or Trip Change due to specified Event 9 of Section A;
8. where You do not meet the vaccination protocols required by a transport provider or the New Zealand Government, or the government of any destination You had planned to travel to, before they allow You to board the Public Transport;
9. Your failure to check-in at the required time for any flight, sea crossing, train or bus journey which is within Your control;
10. cancellation caused by Your work commitments, or amendment of Your entitlement by Your employer, unless You are a member of the New Zealand armed services (military, naval or air service) or emergency services (police, fire, ambulance) and the expense or cost was incurred as a result of Your leave being revoked;
11. travel or accommodation costs for anyone that is not a Covered Person;
12. Your financial circumstances or any contractual or business obligation;
13. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
14. a cancellation due to a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence (such as failed booking) of a wholesaler or operator;
15. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
16. additional transportation or accommodation expenses which are payable under another section or benefit of this Policy;
17. any circumstances that were foreseeable, avoidable, unnecessary or within Your control:
 - a. before the Issue Date on Your Certificate of Insurance in the case of Cancellation, or
 - b. before You start Your Trip in the case of Curtailment or Trip Change;

Section B - Overseas Medical Emergency Expenses Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

1. In the Event of a Medical Emergency

If during the Period of Insurance, You are on an Overseas Trip (except when You are in New Zealand) and You have a Medical Emergency resulting from an Injury or Illness, which is not a Pre-Existing Medical Condition, We will pay or reimburse the reasonable expenses for:

1. Your emergency medical Treatment and hospital costs;
2. Your emergency dental Treatment to natural teeth;
3. Your Repatriation/Evacuation costs if approved by Chubb Assistance (such approval not to be unreasonably withheld or delayed) following consultation with the treating Doctor;
4. Your incidental expenses, such as food and toiletries expenses, which You may incur as a result of being hospitalised as an in-patient for each complete twenty-four (24) hour period;
5. reasonable extra accommodation costs (room-only) for You and any person who stays or travels with You to provide support or care, as reasonably agreed by Chubb Assistance;
6. if You are travelling alone, We will pay the reasonable costs for:
 - a) a return economy airfare; and
 - b) extra accommodation (room-only);

for Your friend or Close Relative to stay with You as reasonably agreed by Chubb Assistance.

The maximum We will pay or reimburse under the Overseas Medical Emergency Expenses Cover is the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits. However, we will stop paying costs and expenses prior to that limit being reached if one of the following first occurs:

- (i) twelve (12) months has elapsed from the date of the Injury or Illness; or
- (ii) You return to New Zealand; or
- (iii) You have been declared fit to travel by a treating Doctor or when recommended by Chubb Assistance's medical officer to return to New Zealand, but You decide to remain overseas.

2. In the Event Of Your Death

If You die during Your Trip, Chubb Assistance will organise, arrange and pay for the reasonable costs up to the maximum relevant cover section inclusive of sub-limits as shown in the Schedule of Benefits for:

- a) transportation of Your remains to an airport in New Zealand; or
- b) cremation and subsequent transportation of Your remains to an airport in New Zealand; or
- c) local (in the country of Your death) burial.

If You hold a valid Schengen Visa and in the event of Your death in a Schengen member state during Your Overseas Return Trip, the maximum amount We will pay in total will not exceed 30,000 EUR for expenses incurred in that Schengen member state for Your burial or cremation.

Terms and Conditions applicable to Overseas Medical Emergency Expenses Cover

1. You must be sixty-nine (69) years of age or younger at the Issue Date on Your Certificate of Insurance.
2. We will not be liable to pay or reimburse You for any medical Treatment, hospital costs, dental Treatment or any other ancillary Treatment (i.e. physiotherapy) that are incurred in New Zealand.
3. You must take all reasonable measures to avoid or minimise any claim, to follow all applicable care and safety procedures notified to You by a treating Doctor or Chubb Assistance's medical officer, to obtain help or assistance as soon as reasonably possible and avoid danger, except in an attempt to save human life.
4. You must make all reasonable attempts to call (demonstrated in call logs) Chubb Assistance before seeking Treatment for a Medical Emergency. If Your medical condition prevents You from calling, if possible, someone else should call on Your behalf, such as a relative, Travelling Companion, nurse or Doctor. If You did not make reasonable attempts to call Chubb Assistance before seeking emergency medical Treatment, or You chose to seek Treatment from a medical service provider not approved by Chubb Assistance, You may be responsible for Your medical expense costs to the extent that those medical expenses could otherwise have been reduced through preferred medical providers arranged by Chubb Assistance.
5. In the event of an overseas Medical Emergency, We will arrange Your transportation to the nearest hospital or evacuate You to the nearest adequately equipped hospital in the event that local medical facilities consider they cannot adequately treat You or where Chubb Assistance's medical officer considers local medical facilities to be inadequate.
6. If Your original means of transportation cannot be used, We will repatriate You directly to New Zealand when You are deemed medically fit to travel by the local treating Doctor or by Chubb Assistance's medical officer.
7. To understand the extent of Your Injury or Illness and what Treatment or Repatriation/Evacuation, if any, is required, we may seek a second independent Doctor or Dentist to review and confirm what medical Treatment, expenses or Repatriation/Evacuation is appropriate.
8. We will repatriate or evacuate You to New Zealand by the quickest and most direct route as determined by the treating Doctor or as recommended by Chubb Assistance's medical officer. However, if You chose to be repatriated or evacuated without first discussing this with Chubb Assistance, You may be responsible for any costs to the extent that those Repatriation/Evacuation costs could otherwise have been reduced through preferred medical providers arranged by Chubb.
9. If You do not hold a return airline ticket, an amount equal to the cost of an economy class one (1) way ticket to New Zealand from the location of the incident will be deducted from Your claim for Repatriation/Evacuation expenses.
10. Claims for death will require a death certificate confirming the cause of death. If it is not reasonably practical to obtain a death certificate, You or Your legal representative must provide reasonable evidence in support of why a death certificate cannot be obtained, such as emails, call logs demonstrating Your or Your legal representative's attempt to obtain the death certificate.
11. Benefits will be paid in New Zealand dollars to Your estate following death.

Exclusions applicable to Overseas Medical Emergency Expenses Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. Your Pre-Existing Medical Condition(s);

2. any medical Treatment, hospital costs, dental Treatment or any other ancillary Treatment (i.e. physiotherapy) that are incurred in New Zealand (including where such costs are incurred within the territorial waters of New Zealand);
3. costs that are incurred after twelve (12) months from the date the Injury or Illness first occurred;
4. Your failure to make any reasonable attempt to contact Chubb Assistance where You were reasonably able to do so;
5. Your participation in Excluded Sports and Activities;
6. participation in a sporting event where You receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;
7. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue;
8. dentures, crowns and orthodontics;
9. routine medical or dental Treatment or prenatal visits;
10. Treatment or prescription medication (including medication and ongoing immunisations) started prior to Your Overseas Trip;
11. Treatment performed by Close Relatives, except in a life-threatening emergency;
12. You remaining overseas after the date Chubb Assistance confirms, based on medical evidence from the treating Doctor, that You are fit to travel and can return to New Zealand;
13. any expenses incurred in relation to Treatment that can reasonably be delayed until You return to New Zealand;
14. an Overseas Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons. Unless Chubb Assistance's medical officer agrees that such Treatment is necessary as a result of any covered accident;
15. You engaging in Manual Work;
16. diagnostic or routine screening tests unless recommended by a Doctor as part of Your emergency medical Treatment;
17. any costs incurred in a destination where the New Zealand Government or a New Zealand government agency (such as MFAT) have issued or upgraded a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to and this occurred prior to the Start Date on Your Certificate of Insurance. This exclusion applies even if You have been granted a travel exemption by the New Zealand Government or a New Zealand government agency (such as MFAT) to travel.

Section C - Accidental Death Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

1. Accidental Death due to Injury arising during Your Overseas Trip

If during the Period of Insurance and whilst an Adult is on an Overseas Trip, if an Adult suffers an Injury that results in the Adult's Accidental Death within twelve (12) months of the date of the Injury, We will pay the Adult's estate the applicable benefit amount for an Adult up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2. Accidental Death due to disappearance while travelling as a passenger on Public Transport

If during the Period of Insurance and whilst an Adult is on an Overseas Trip, and an Adult disappears, due to the disappearance, sinking or wrecking of the Public Transport on which the Adult was travelling, and the Adult's body has not been found within twelve (12) months, the Adult will be deemed to have died at the time of the Adult's disappearance and We will pay the applicable benefit amount for an Adult up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Accidental Death Cover

1. We will only pay benefits under this section to Adult Covered Persons.
2. Benefits will be paid in New Zealand dollars to Your estate.
3. Claims for Accidental Death will require a death certificate confirming the cause of death. In the case of disappearances on Public Transport, a Covered Person or Your legal representative must provide reasonable evidence that the Covered Person's body was not found within 12 months.

Exclusions applicable to Accidental Death Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay any benefit, or pay for or reimburse any costs arising from the death or disappearance of a Dependent Child.

We will not pay any benefit, or pay for or reimburse any costs arising from or relating to:

1. Your death or disappearance if it occurs within New Zealand;
2. the death or disappearance of a person that is not a Covered Person; or
3. death caused by Illness, a Pre-Existing Medical Condition or natural causes.

Section D - Loss of Income Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

Temporary Total Disablement - Loss of Income Cover

If during the Period of Insurance and whilst You are on an Overseas Trip, You suffer an Injury which:

- a) was not a Pre-Existing Medical Condition; and
- b) leads to Temporary Total Disablement as confirmed by Your treating Doctor; and
- c) causes the loss of Your entire regular Monthly Salary lasting thirty (30) days or longer;

We will pay for any one (1) Injury, Your Monthly Salary each month up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for a maximum period of five (5) months.

Terms and Conditions applicable to Loss of Income Cover

1. You must see a Doctor. The first day of Your Temporary Total Disablement is the date from which Your treating Doctor confirms You were unable to work.
2. You must provide Us with the treating Doctor's certificate confirming Your continuing Temporary Total Disablement at the end of the first thirty (30) days and/or as soon as reasonably possible after thirty (30) days and after every subsequent thirty (30) day period or within a reasonable time if We request it. Medical certificates must be provided at Your cost.
3. We will pay one (1) monthly benefit on or after the thirty-first (31st) day and will continue to pay for each complete calendar month, or until You are no longer suffering Temporary Total Disablement as deemed to be medically fit by a treating Doctor or by Chubb Assistance's medical officer.
4. After the first thirty (30) days of Temporary Total Disablement, if Temporary Total Disablement is less than a complete calendar month, We will pay a benefit of one-thirtieth (1/30th) of the monthly benefit for each subsequent day of Temporary Total Disablement.
5. In the event of claims for separate periods of Temporary Total Disablement resulting from the same or different conditions or causes, We will only pay a Temporary Total Disablement monthly benefit if You have been in employment or self-employed and engaged in Your usual employment duties for ninety (90) consecutive days between each period of Temporary Total Disablement.
6. If two (2) periods of Temporary Total Disablement resulting from the same condition or cause are separated by less than ninety (90) days, We will treat this as one (1) claim. Therefore, the first thirty (30) days will not apply to the second period of Temporary Total Disablement. However, We will not pay for any days when You did not suffer Temporary Total Disablement.

Exclusions applicable to Loss of Income Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. any income where Your employment ends with the employer. Meaning: if Your employment ends before the Temporary Total Disablement then this cover does not apply or if Your employment ends after the Temporary Total Disablement, We will only pay up until the point Your employment ended;
2. any future income You expect or could receive as part of any bonus or bonus structure, salary increase, salary sacrifice scheme or employee benefit scheme (such as shares);
3. any Pre-Existing Medical Conditions.

Section E - Resumption of Long Overseas Trip Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

1. Returning to New Zealand for a Close Relative

If during the Period of Insurance and while on a Long Overseas Trip, You need to immediately return to New Zealand due to a Close Relative's:

1. death;
2. Injury;
3. unforeseen Illness;

which was not as a result of a Pre-Existing Medical Condition and where the Close Relative is:

- a) seventy-nine (79) years of age or younger at the Issue Date on Your Certificate of Insurance; and
- b) a Resident of New Zealand;

We will pay or reimburse the costs of a Scheduled Flight of equal class, seat or cost for You to resume Your Long Overseas Trip if:

- i. You resume Your Long Overseas Trip within thirty (30) days of returning to New Zealand; and
- ii. on the date You return to New Zealand You have more than fourteen (14) days remaining until Your End Date on Your Certificate of Insurance;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2. Returning to New Zealand for a Close Relative with a Pre-Existing Medical Condition

If during the Period of Insurance and while on a Long Overseas Trip, You need to immediately return to New Zealand due to a Close Relative's:

1. death;

which was as a result of a Pre-Existing Medical Condition and where the Close Relative is:

- a) seventy-nine (79) years of age or younger at the Issue Date on Your Certificate of Insurance; and
- b) a Resident of New Zealand;

We will pay or reimburse the costs of a Scheduled Flight of equal class, seat or cost for You to resume Your Long Overseas Trip if:

- i. You resume Your Long Overseas Trip within thirty (30) days of returning to New Zealand; and
- ii. on the date You return to New Zealand You have more than fourteen (14) days remaining until Your End Date on Your Certificate of Insurance;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Resumption of Long Overseas Trip Cover

1. We will deduct any airline refunds or travel credits You receive from the amount We pay or reimburse.
2. We will deduct any airfares reimbursed under Section A - Trip Cancellation and Amendment Cover.
3. We will only pay or reimburse for airfares that are of equal class, seat or cost to that of the original booking.
4. The resumption of Your Long Overseas Trip must be in the country You left to return Home or the country You would be in had Your return Home not occurred based on the original travel schedule.
5. The Period of Insurance will not extend by the duration of Your stay in New Zealand when You resume Your Long Overseas Trip.
6. You must resume Your Trip within thirty (30) days of returning to New Zealand.
7. On the date You return to New Zealand, You must have more than fourteen (14) days remaining from the End Date on Your Certificate of Insurance.

Exclusions applicable to Resumption of Long Overseas Trip Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. the death, Injury or unforeseen Illness of any Close Relative who is eighty (80) years of age or older at the Issue Date on Your Certificate of Insurance;
2. any Terminal Illness of a Close Relative which was diagnosed before the Issue Date on Your Certificate of Insurance;
3. Close Relatives who are not Resident(s) of New Zealand;
4. any transportation costs within New Zealand;
5. airfare costs to resume Your Long Overseas Trip where We have paid Your claim under Section A - Trip Cancellation and Amendment Cover;
6. costs where there was a reasonable likelihood that a return Home may be necessary or a reasonable person under the circumstances would have foreseen prior to the Issue Date on Your Certificate of Insurance, may lead to Your return Home from Your Long Overseas Trip;
7. the death, Injury or Illness of a Close Relative which occurred before the Issue Date on Your Certificate of Insurance;
8. any airfares for which have not been booked and paid for before You started Your Long Overseas Trip;
9. costs where a claim has been paid under any other section within this Policy for the same Event;
10. any new or additional insurance cover should the resumption of Your Trip lead to it extending beyond the Period of Insurance under this Policy

Section F - Trip Delay Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

1. Delayed, cancelled, overbooked or missed onward flight

If during the Period of Insurance and whilst on Your Trip, Your Scheduled Flight is:

- a) delayed or cancelled for six (6) hours or more; or
- b) You are denied boarding of the aircraft due to over-booking, and no alternative flight is made available to You within six (6) hours of the scheduled departure time of such flight; or
- c) Your onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of Your incoming connecting Scheduled Flight, and no alternative onward flight is made available to You within six (6) hours of the actual arrival time of the incoming flight;

We will reimburse You for additional hotel accommodation (room-only) up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2. Extended delayed, cancelled, overbooked or missed onward flight

If You have a claim under Section E 1) Delayed, cancelled, overbooked or missed onward flight, We will also reimburse You for additional accommodation expenses (room-only) for each full twenty-four (24) hour period that the delay continues beyond the initial six (6) hour delay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

3. Delay of Personal Baggage checked-in on Scheduled Flight

If during the Period of Insurance and while on Your Trip, Your accompanying Personal Baggage, which is checked in on the Scheduled Flight is not delivered to You by the airline provider within twelve (12) hours of Your arrival at the scheduled destination point, We will reimburse You for the purchase of essential emergency clothing and toiletries which are required for use within the first twenty-four (24) hours of the Personal Baggage delay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

There is no cover under this section for loss arising from Personal Baggage delay when checked-in on the Scheduled Flight that returns You Home.

4. Extended delay of Personal Baggage checked-in on Scheduled Flight

If during the Period of Insurance and while on Your Trip, Your accompanying Personal Baggage, which is checked in on the Scheduled Flight is not delivered to You by the airline provider upon Your arrival at the scheduled destination point, We will reimburse You for the reasonable emergency purchase of essential clothing and toiletries for each additional twenty-four (24) hours after the initial (12) hours baggage delay, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

There is no cover under this section for loss arising from extended Personal Baggage delay when checked-in on the Scheduled Flight that returns You Home.

Terms and Conditions applicable to Trip Delay Cover

1. In the event of a claim, You must provide Us with invoices and/or receipts.
2. Claims for lost or delayed luggage must be reported to the transport provider or carrier and a property irregularity report (such as a luggage incident report) obtained where reasonably possible. If a property irregularity report or incident report is not provided, You must provide evidence that You have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence. A copy of any

property irregularity report obtained from the airline must be supplied to Us together with the following information:

- a. full details of the flight (airline, flight numbers, departure airport, destination, scheduled flight times and arrival airport);
 - b. details of the delay or loss incurred; and
 - c. full details of expenses for which reimbursement is claimed.
3. We will deduct all credits, refunds and allowances provided or offered to You by the transport provider or carrier from the amount We pay or reimburse.

Exclusions applicable to Trip Delay Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. the confiscation or requisition by any customs agency or other government authorities;
2. the purchase of clothing and toiletries which are not required for use within twenty-four (24) hours of the Personal Baggage delay and are not necessary for Your Trip;
3. any lost or delayed Personal Baggage where a property irregularity report (such as a luggage incident report) is not provided and where You are unable to provide evidence that You have taken reasonable steps to obtain one. Such evidence includes emails and call logs to the transport provider or other reasonable evidence;
4. Personal Baggage delay or extended Personal Baggage delay when checked-in on the Scheduled Flight that returns You Home;
5. any costs that relates to any other person for which You have paid for that is not a Covered Person;
6. where a claim has been paid under any other section of this Policy for the same Event;
7. any delay or cancellation of a Scheduled Flight as a result of COVID-19.

Section G - Personal Baggage, Valuables, Money and Travel Documents Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

If during a Trip Your:

1. Personal Baggage, Valuables or Travel Documents are accidentally damaged or destroyed; or
2. Personal Baggage or Travel Documents are lost or stolen when they have been checked in or stowed in the luggage hold of an airplane, ship, bus or train, where You had no access to that Personal Baggage until the end of the transport; or
3. Personal Baggage, Valuables, Money or Travel Documents are lost or stolen when they have been stowed in a specially designated area (such as overhead compartment, luggage rack or hotel storage room) on an airplane, ship, bus or train transport or with an accommodation provider; or
4. Personal Baggage, Valuables, Money or Travel Documents are stolen from Your locked accommodation (excluding motor vehicle accommodation) where the accommodation was reasonably able to be locked; or
5. Personal Baggage (excluding Valuables) or Travel Documents left Unattended are stolen from a motor vehicle, where:
 - a. items were locked out of sight in a Secure Area; and
 - b. Forcible Entry has been used by an unauthorised person to gain entry to the vehicle; and
 - c. evidence of such Forcible Entry is available; or
6. Personal Baggage, Valuables, Money or Travel Documents which are:
 - a. carried by You; or
 - b. under Your observation and within three (3) metres of Youare lost or stolen;

We will, after We deduct the Excess from Your claim, do one of the following:

- pay You the reasonable costs for the item to be repaired if it is practical and economic for the item to be repaired;
- if it is not practical and economic to repair the item, We will pay You the lesser of:
 - i. the original purchase price of the item minus depreciation (wear and tear); or
 - ii. the current replacement cost of the item with the same or nearest type if the item is available (i.e. make and model);

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

1. Any payment will be based on the item's depreciated value, repair cost (to the condition before the loss) or current replacement cost, as outlined directly above.
2. You must take all reasonable precautions for the safety and supervision of Your Personal Baggage, Valuables, Money and Travel Documents.
3. Any claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You

do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been lost, stolen, damaged or destroyed. For example, if one earring is stolen We will only pay 50% of the cost of replacement earrings if the remaining one is not surrendered to Us.

4. If We ask, You must send to Us any damaged or undamaged items and pay for the postage.
5. Theft of Personal Baggage (excluding Valuables or Money) or Travel Documents left Unattended in a motor vehicle is subject to the following:
 - a. items must be locked out of sight in a Secure Area; and
 - b. Forcible Entry must have been used by an unauthorised person to gain entry to the vehicle; and
 - c. evidence of such entry is available.
6. To support all claims, You must supply a copy of the item's original purchase receipt or invoice or an alternative written or printed proof of the purchase price or value.
7. You must report loss, theft or criminal damage to the:
 - a. local police; or
 - b. appropriate issuing authority (in the case of Travel Documents),

and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the loss, theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide).

8. Claims for damaged items in transit must be reported to the carrier, tour, transport or accommodation provider and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence to the travel or accommodation provider.
9. Benefits will not be payable under more than one section or benefit of this Policy as a result of one Event. We will, however, pay the benefit type with the highest benefit amount.

Depreciation applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

We will apply depreciation (and wear and tear) in determining the value of Your Personal Baggage and Valuables as specified in the table below.

Depreciation considers an item's age, damage or change that is caused to an item when its being used normally. Depreciation will be calculated from the date of purchase of the item until the date of the claimable Event, based on the original purchase price.

For example: If You purchased a Smartphone for \$1,000, went on a Trip and the Smartphone was stolen, We will calculate the number of months between the date You purchased Your Smartphone and the claimable Event date. Suppose the number of months is six (6), We will calculate the depreciation as follows:

- Excess + purchase price – depreciation = amount payable
- number of months = 6
- 6 multiplied by depreciation (as shown in the table below) for Smartphone of 2.5% = 15%
- depreciation amount applicable: \$1,000 multiplied by 15% = \$150
- amount payable for Your Smartphone: (-\$250) + \$1,000 - \$150 = \$600

Depreciation Table

Items	Percentage of the purchase price to be deducted for each month of age of the item at the time of Event	Maximum amount We will reduce the purchase price by
Electronic equipment	2.5%	65%
Camera (including lenses and accessories)	2.5%	65%
Sunglasses	1.5%	65%
Smartphone	2.5%	65%
Laptop	2.5%	65%
Jewellery	0%	0%
Sports equipment	2.0%	65%
Cosmetics	2.5%	65%
Clothing	1.9%	65%
Other personal items	1.5%	65%

Exclusions applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. any items loaned, hired or entrusted to You;
2. loss, theft, criminal damage where there is insufficient evidence that You have taken reasonable steps to report the incident to the local police or appropriate issuing authority (in the case of Travel Documents). Such evidence includes details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide);
3. damaged items in transit where a written report from the carrier, tour, transport or accommodation provider is not provided and where You are unable to evidence that You have taken reasonable steps to obtain a written report from the carrier, tour, transport or accommodation provider. Such evidence includes emails and call logs to the carrier, tour, transport or accommodation provider or other reasonable evidence;
4. theft by a Travelling Companion, Close Relative or any person You have given consent to visit You, stay or travel with You;
5. furniture, furnishings or household appliances;
6. electrical or mechanical breakdown of items;
7. items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation);
8. Valuables and Money left Unattended in a motor vehicle;

9. Personal Baggage or Travel Documents left Unattended and which are stolen from a motor vehicle if the items have not been locked in the Secure Area (unless You have no option other than to leave the Personal Baggage or Travel Documents Unattended and not locked in a Secure Area due to an emergency medical, security or evacuation situation);
10. Valuables or Money within Your Personal Baggage checked in or stowed in the luggage hold of an airplane, ship, bus or train;
11. atmospheric or climatic conditions, wear and tear (damage that naturally and inevitably occurs as a result of normal wear or ageing), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
12. any business goods or specialised equipment relating to a trade or profession;
13. the confiscation or destruction by order of any government or public authority (for example, customs or border security);
14. any items sent under the provisions of any freight contract, postal, courier or similar service;
15. damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel or motor vehicle;
16. any sporting equipment, bicycles, surfboards or waterborne craft (including their ancillary equipment) of any description. This exclusion does not apply where such items are accidentally damaged, destroyed, lost or stolen while in the custody of a transport provider;
17. any drones or their accessories or parts;
18. any motor vehicle, motor vehicle accessories or parts, motorised or propelled vehicles such as scooters, electric bicycles or golf buggies;
19. shortages, errors, omissions, depreciation in value in respect of Money and Travel Documents;
20. any bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards;
21. loss of Money or Valuables from Your accommodation unless evidence is available of unauthorised entry to Your accommodation for example: evidence of Forcible Entry, key entry recording or CCTV footage;
22. any of the following: animals or plant life, antiques and historical artefacts, securities, stamps or documents of any kind other than those within the definition of Money and Travel Documents, china or ceramics, consumable or perishable items, contact or corneal lenses, dentures, glass, hearing aids, keys, musical instruments, pictures, photos;
23. costs where a claim has been paid under any other section within this Policy for the same Event;
24. lost or stolen cryptocurrency;
25. loss of any electronic data or software.

Section H - Hijack Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

If during the Period of Insurance and whilst You are on a Trip, Your Public Transport is Hijacked by persons using violence or threat of violence and You are detained in excess of twenty-four (24) hours as a result of the Hijack, We will pay costs for:

- a) a return economy airfare; and
- b) extra accommodation (room-only) for each twenty-four (24) hour period;

for Your Close Relatives to travel to and stay at the location of the Hijacking, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Hijack Cover

1. Payment and cover start after the first twenty-four (24) hours from the time a government authority had been notified of the Hijacking.
2. We will not act as Your negotiator or intermediary or advise You or any person in dealing with the Hijackers.

Exclusions applicable to Hijack Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. Hijacking from a member of Your family, Close Relative or Travelling Companion.

Section I - Kidnap Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

If during the Period of Insurance and whilst You are on a Trip, You are Kidnapped, We will pay costs for:

- a) a return economy airfare; and
- b) extra accommodation (room-only) for each twenty-four (24) hour period;

for Your Close Relatives to travel to and stay at the location of the Kidnapping, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Kidnap Cover

1. Payment and cover start after the first twenty-four (24) hours from the time a government authority had been notified of the Kidnapping.
2. We will not act as Your negotiator or intermediary or advise You or any person in dealing with the Kidnappers.

Exclusions applicable to Kidnap Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. Kidnapping from a member of Your family, Close Relative or Travelling Companion;
2. Your contractual obligations or any obligation for payment.

Section J - Personal Liability Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

If during the Period of Insurance and while on a Trip, You become unintentionally legally liable to pay compensation to someone (other than a member of Your family, a Close Relative or a Travelling Companion) as a result of:

- a) an Injury or death to that person; or
- b) accidental physical damage or loss to someone else's tangible property.

We will pay or reimburse costs up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- a) Your legal costs;
- b) damages that are recoverable from You;
- c) costs that are incurred with Our consent (which will not be unreasonably withheld or delayed);
- d) costs for legal representation at any coroner's inquest or fatal accident inquiry or in a court of summary jurisdiction.

Terms and Conditions applicable to Personal Liability Cover

1. You must not admit liability, negotiate, make any promise, payment or settlement without Our prior written consent (which will not be unreasonably withheld, delayed or conditioned).
2. You must as soon as You receive them, send Us every letter, claim, writ, summons, process, notice of any prosecution or inquest that relates to, or may give rise to, liability.
3. We may at any time make full and final settlement of any claim at Our cost up to the maximum limit as shown in the Schedule of Benefits pursuant of this Personal Liability Cover. If We do so, We will have no further liability in respect of such Event or Events except for the payment of costs and expenses incurred prior to the date of settlement.
4. We may undertake any investigation We deem reasonably necessary.

Exclusions applicable to Personal Liability Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. You intentionally incurring any liability;
2. Injury to any person who is a member of Your family, a Close Relative or Your Travelling Companion or under a contract of service or apprenticeship with You;
3. loss of or damage to any material property belonging to You or in Your care, custody or control or belonging to a member of Your family, a Close Relative or Your Travelling Companion or anyone under a contract of service or apprenticeship with You. This does not apply to loss of or damage to buildings and their contents temporarily occupied by You during a Trip;
4. liability You incur under a contract or agreement which You would not have in the absence of such contract or agreement;
5. any unlawful, wilful or malicious act by You and including any assault and/or battery committed by You;

6. aggravated, exemplary or punitive damages or the payment of any fine or penalty;
7. liability arising out of the transmission of a sexually transmittable disease or passing on an illness, virus or disease to another person;
8. liability arising directly or indirectly out of the ownership, possession, control or use by You or on Your behalf of:
 - a. mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length);
 - b. firearms;
 - c. animals (other than horses and domestic pets);
9. injury or loss of or damage to material property arising directly or indirectly from:
 - a. the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a Trip;
 - b. the carrying on of any trade, business or profession;
10. liability arising directly or indirectly from Excluded Sports and Activities;
11. liability arising from Snow Sports unless the option is taken;
12. liability arising from the negligent supervision or vicarious liability for the acts of a minor;
13. any criminal proceedings taken against You whether You are actually convicted or not.

Section K - Optional Add-on Rental Vehicle Excess Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

You only have this cover if You have paid the additional premium for this option and it is noted on Your Certificate of Insurance.

If You have paid for Rental Vehicle Excess cover, the Rental Vehicle Excess cover option will be shown on Your Certificate of Insurance. General Exclusion 33 (a) is removed in its entirety and cover is available for claims related to Rental Vehicle Excess subject to the terms, conditions and exclusions under this Policy.

What We Cover

If during the Period of Insurance and while on a Trip, You hire a Rental Vehicle:

- a) for less than thirty (30) days; and
- b) have insurance for loss or damage to the Rental Vehicle for the duration of the rental period that is within the Period of Insurance; and

Your Rental Vehicle is:

- a) damaged in a motor vehicle collision; or
- b) damaged by fire; or
- c) maliciously damaged; or
- d) stolen;

whilst in Your control or custody, We will pay or reimburse You the lesser of:

- i. the Rental Vehicle Deductible You would be required to pay as part of the Rental Agreement; or
- ii. the Rental Vehicle damage;

that You become liable to pay under the Rental Agreement, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Rental Vehicle Excess Cover

1. Claims involving Rental Vehicle Excess are not covered under this Policy. If You would like to be covered for Rental Vehicle Excess while on a Trip, You will need to purchase cover and pay the additional premium for the Rental Vehicle Excess cover option before the Start Date of the Policy.
2. You must be the nominated driver or specified driver under the Rental Agreement.
3. You must have a valid international driving licence or a driver's licence that permits You to legally drive the Rental Vehicle.
4. You must have insurance for loss or damage to the Rental Vehicle for the duration of the rental period that is within the Period of Insurance.
5. Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere.
6. Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the Rental Company or its insurers.

7. In the event You have a claim, You must provide a copy of:
 - a. Your Rental Agreement; and
 - b. any incident report that was completed.
8. Losses will not be paid in respect of any property or expenses insured under another policy or any claim, which should be recoverable under any other insurance.

This cover is subject to the terms, conditions, limits, excesses and exclusions detailed in each applicable section.

Exclusions applicable to Rental Vehicle Excess Cover

These Rental Vehicle Excess exclusions together with the General Exclusions apply when this option is purchased.

We will not pay for or reimburse any costs arising from or relating to:

1. damage or liability not covered under the insurance for loss or damage to the Rental Vehicle;
2. damages or injuries to a third-party vehicle or person;
3. the rental of trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles;
4. use of the Rental Vehicle in, or in training for, racing competitions, trials, rallies, speed testing, track day or racetrack driving;
5. loss or damage arising from operating the Rental Vehicle in violation of the terms of the Rental Agreement;
6. where You are not a nominated driver or specified driver under the Rental Agreement;
7. where You do not have an appropriate and a valid driving licence giving You legal rights to drive;
8. anyone who is not a Covered Person;
9. damage sustained whilst driving on an un-sealed or private road (except private roads associated with a Public Place, such as shopping centres, car parks, hotels and entertainment venues);
10. any administration costs, petrol, loss of use penalties or fines;
11. atmospheric or climatic conditions, wear and tear (damage that occurs naturally and inevitably as a result of normal wear or ageing), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
12. any damage that results in You filling the vehicle with inappropriate petrol or diesel that is not specified by the manufacturer;
13. any pre-existing damage.

Section L - Optional Add-on Snow Sports Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

You only have this cover if You have paid the additional premium for this option and it is noted on Your Certificate of Insurance.

What We Cover

If You have paid for Snow Sports cover, the Snow Sports cover option will be shown on Your Certificate of Insurance. General Exclusion 33 (b) is removed in its entirety and cover is available for claims related to Snow Sports subject to the terms, conditions and exclusions under this Policy.

Specific Definitions under Snow Sports Cover

Off-Piste means taking place or situated away from a marked trail or slope prepared for the purpose of skiing or snowboarding and outside the boundary of the ski field or ski resort.

Terms and Conditions applicable to Snow Sports Cover

Claims involving Your participation in snow skiing, snowboarding, tobogganing or snowmobiling are not covered under this Policy as standard. If You would like to be covered for snow skiing, snowboarding, tobogganing or snowmobiling while on a Trip, You will need to purchase cover and pay the additional premium for the Snow Sports cover option before the Start Date (start of Your Trip) of the Policy.

This cover is subject to the terms, conditions, limits, excesses and exclusions detailed in each applicable section.

Exclusions applicable to Snow Sports Cover

These Snow Sports exclusions together with the General Exclusions apply when this option is purchased.

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. heli-skiing/heli-snowboarding;
2. cross-country skiing;
3. snow skiing, snowboarding, tobogganing or snowmobiling that is Off-Piste or backcountry;
4. racing of any kind;
5. where You are participating in a sporting event where any participant receives or is eligible to receive an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event.

Section M - Optional Add-On Cruise Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan You have chosen.

You only have this cover if You have paid the additional premium for this option and it is noted on Your Certificate of Insurance.

What We Cover

If You have paid for Cruise Cover, the Cruise Cover option will be shown on Your Certificate of Insurance. General Exclusion 33 (c) is removed in its entirety and cover is available for claims related to cruises subject to the terms, conditions and exclusions under this Policy.

Terms and Conditions applicable to Cruise Cover

Claims directly relating to any Cruise travel or that arise from a Cruise are not covered under this Policy. If You would like to be covered for Cruise travel while on a Trip, You will need to purchase cover and pay the additional premium for Cruise Cover option before the Start Date on Your Certificate of Insurance.

This cover is subject to the terms, conditions, limits, excesses and exclusions detailed in each applicable section.

Please also consider the General Exclusions that apply to All Sections within this Policy.

General Exclusions Applicable to All Sections

We will not cover losses, pay or reimburse any costs, under any section of this Policy which are recoverable from any other source, or arising from:

1. You or any other person having a change in mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel;
2. circumstances when after the Issue Date on Your Certificate of Insurance, You start a Trip against the following advice:
 - i. when the New Zealand Government or a New Zealand government agency (such as MFAT) have issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to. Please refer to who.int, <https://www.mfat.govt.nz/> or other government sites for further information. This exclusion applies even if You have been granted a travel exemption by the New Zealand Government or a New Zealand government agency (such as MFAT) to travel; or
 - ii. when a Doctor has deemed You unfit to travel;
3. any Pre-existing Medical Conditions (except under Section E - Resumption of Long Overseas Trip Cover, 2 - Returning to New Zealand for a Close Relative with a Pre-Existing Medical Condition);
4. You, a Travelling Companion's or Close Relative's Terminal Illness which was diagnosed before the Issue Date on Your Certificate of Insurance;
5. where You:
 - i. are seventy (70) years of age or older at the Issue Date on Your Certificate of Insurance; and/or
 - ii. have not started and ended Your Trip in New Zealand; and/or
 - iii. have not purchased Your Policy prior to Your Trip commencing;
 - iv. are not a Resident of New Zealand;
6. circumstances where You are unfit to travel if You knew, or a reasonable person in Your circumstances would have known, that You were unfit to travel whether or not You had sought medical advice;
7. a Domestic Trip where You do not stay at the destination for at least one (1) night and/or that is less than 100-kilometre radius from Your Home;
8. being under the influence of alcohol, where You have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority whilst operating a motor vehicle, or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
9. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor and taken in accordance with the prescription and doctors' advice but is not for the treatment of addiction to illegal drugs;
10. the consumption of alcohol in combination with any drug or medication;
11. Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
12. Your participation, involvement or taking part in Excluded Sports and Activities while on a Trip;
13. any reckless misconduct or wilful or malicious act committed by You;
14. participation in a sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;

15. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
16. any costs with respect to Cuba;
17. declared or undeclared War or any act thereof. War means armed conflict between nations, states, or parties, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, sedition or any military or usurped power whether war is declared or not. Civil war includes armed opposition between two or more parties belonging to the same country where the opposing parties are different ethnic, religious, or idealistic groups;
18. service in the military, naval or air service of any country except New Zealand where cover applies for Cancellation, Curtailment or Trip Change under Section A - Trip Cancellation and Amendment Cover (specified Event number 4);
19. participation in any military, police or fire-fighting activity;
20. activities undertaken as an operator or crew member of any transport provider;
21. flying in military aircraft or any aircraft which requires special permits or waivers;
22. air travel for a business purpose on a Non-Scheduled Flight;
23. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries. This exclusion does not apply to any Covered Person who is not the perpetrator of any such illegal act, or who did not know of or condone any such act;
24. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
25. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
26. an act of Terrorism except for when such Event occurs under the following cover in Sections; Section B - Overseas Medical Emergency Expenses Cover, Section H - Hijack Cover or Section I - Kidnap Cover of this Policy;
27. any loss of enjoyment or any financial loss not specifically covered within this Policy;
28. any loss which is recoverable by compensation under any other workers compensation act, transport accident laws or any other similar legislation or by Government sponsored fund, plan, medical benefit scheme required to be affected by or under a law, including the Accident Compensation Act 2001;
29. an epidemic, pandemic or outbreak of an infectious disease or virus or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. However this exclusion does not apply to COVID-19;
30. any costs in relation to You being required to be quarantined except where You have a valid Trip Change or Curtailment claim under specified Event 1 of Section A and incur reasonable additional travel or accommodation expenses resulting from the quarantine;
31. You are riding a motorcycle or scooter:
 - a) without wearing a helmet (either as a driver or passenger);
 - b) as a driver without being licensed in both New Zealand and in the country of travel to drive such a motorcycle or scooter; and/or
 - c) whilst racing or participating in a professional capacity or motocross;

32. pregnancy in the following circumstances:

- a) for any Pre-Existing Medical Condition;
- b) for any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to the Issue Date on Your Certificate of Insurance;
- c) for any costs arising from or relating to Your pregnancy after the end of the twenty-third (23rd) week of Your pregnancy, which is calculated from the last known date of Your menstrual period or calculated from staging ultrasound and is not otherwise excluded within this Policy;
- d) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born. Meaning a newborn (whether premature or otherwise) is not considered a Covered Person under the policy if the child was born on the Trip;
- e) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from or relating to an abortion, unless this is to save life of the mother following an Injury or Illness;
- f) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from fertility treatment or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF);

33. any costs in respect to Optional Add-On Covers;

- a) Rental Vehicle Excess Cover;
- b) Snow Sports Cover;
- c) Cruise Cover;

unless the option is purchased and paid for before the Start Date on Your Certificate of Insurance;

34. any benefit that if paid would result in Our contravening the laws of New Zealand, including the Insurance (Prudential Supervision) Act 2010, Life Insurance Act 1908 or any amendment to, or consolidation or re-enactment of, those Acts, or the general insurance licence granted to us by the Reserve Bank of New Zealand.

How do I make a claim?

Overseas emergency - Call Chubb Assistance on +64 9 374 1774.

Non-emergency - Making a claim is quick and easy: in 4 steps You can submit Your claim online by visiting the Chubb Claims Centre <https://www.chubbclaims.com/ace/nz-en/welcome.aspx>

What will I need to submit a claim online?

You (or Your representative) will need to provide:

1. Your Policy number as shown on Your Certificate of Insurance, which enables Us to verify Your Policy details. If You cannot locate Your Policy number, please call **0800 422 346**.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
 - medical or doctors' reports;
 - receipts or other proof of expenses;
 - proof of earnings that are being claimed;
 - reports that have been obtained from the police, accommodation provider or transport provider (including an airline) about the loss, theft or damage;
 - photographs or quotes. Please attach these to Your online submission to expedite assessment;
 - additional evidence that We may request and which is within Your control to enable Us to assess Your claim;
 - Intended payee information, which allows Us to quickly make approved payments; and costs incurred by You in getting any documents for Us to assess Your claim are payable by You.

What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unreasonable and unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses;
2. Claims for loss, theft or criminal damage must be reported to the local police and a written report obtained where reasonably practicable. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the loss, theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide).

When should I notify Chubb of my claim?

You should notify Us as soon as reasonably practicable of an Event which is likely to give rise to a claim under this Policy.

Will I need to undertake a medical examination?

If required and to enable Us to confirm if some of the benefits sections within the Policy respond or continue to respond to an Event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require.

Can I claim under this Policy if I can claim for the same expense under another insurance Policy e.g. my private health insurance?

If You submit Your claim under this Policy, you must inform Us if You have already made a Claim under any other insurance policies or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your costs under this Policy or any other policies cannot exceed Your costs.

Where permissible by law, if other valid and collectible insurance is available to any Covered Person for loss also covered by this Policy, other than a policy that is specifically written to apply in excess of this Policy, the insurance afforded by this Policy shall apply in excess of and shall not contribute with such other insurance.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

Can I admit liability if an Event occurs which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us. You should request the claim against You be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under the Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You or on Your behalf under Your Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

How long will it take for my claim to be assessed?

Once We have all relevant information, We will decide Your claim and inform You of Our decision and reasoning within ten (10) business days. If We are unable to make a decision within that time, We will explain why, tell you how long We expect it will take and keep You updated. Special circumstances that may delay our claim decision include where:

- a. Your claim is fraudulent, or We reasonably suspect it is fraudulent;
- b. You do not respond to Us; or
- c. We have difficulty communicating with You about Your claim that is beyond Our control.

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

If I die, will my estate be able to claim under the Policy?

Yes, if Your Policy provides cover in the event of Your death, Your estate will be able to make a claim under the Policy.

I don't have internet access / an email address to submit my claim online, can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on 0800 422 346 to request a claim form to be mailed out to You which can then be mailed back to Us. Hours of operation: 10.30am to 7pm Monday to Friday.

Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.



About Chubb in New Zealand

Chubb is a world leader in insurance. Chubb's operation in New Zealand (Chubb Insurance New Zealand Limited) offers corporate Property & Casualty, Group Personal Accident and corporate Travel Insurance products through brokers.

More information can be found at www.chubb.com/nz.

Contact Us

Chubb Insurance New Zealand
CU1-3, Shed 24
Princes Wharf
Auckland 1010
PO Box 734, Auckland 1140
O +64 9 377 1459
F +64 9 303 1909
www.chubb.com/nz

Company No. 104656
Financial Services Provider No. 35924

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