

Inbound Student Plus Travel Insurance

Schedule of Benefits

Benefits	Limits
Loss of Deposit / Cancellation	Unlimited
Curtailment	Unlimited
Frequent Flyer points	Not applicable
Travel Delay	\$10,000
Missed Connection	\$25,000
Resumption of travel	Reasonable costs
False arrest/Wrongful detention	\$10,000
Strikes and Hijacks	\$10,000
Medical Expenses	Unlimited
Follow on medical treatment (country of origin)	\$20,000
Emergency Dental Treatment	Reasonable costs
Incidental Hospital Expenses	\$10,000
Accompanying Person	Reasonable costs
Search and Rescue	\$10,000
Funeral Expenses	\$100,000
Optical	\$450
Rental Vehicle return	Reasonable costs
Alternative Health provider	\$200
Accidental Death	\$50,000
Permanent Disablement	\$50,000
Personal Baggage- Total Limit (Worldwide)	\$20,000
Personal Baggage- Item Limit (Worldwide)	\$2,500
Camera Equipment including accessories	\$2,500
Emergency Baggage	\$1,000
Travel Documents	\$5,000
Money	\$1,000
Personal Liability	\$2,500,000
Legal Costs	\$500,000
Rental Vehicle Excess	\$5,000
Terrorism - Overseas medical costs and Repatriation	\$250,000
Terrorism - Accidental Death	\$25,000
Terrorism - Incidental Expenses	\$2,500
Kidnap and Ransom	\$250,000

Policy Wording

This policy wording is not valid unless a Policy Certificate is attached and the required premium is paid.

Underwritten by:

Allianz Australia Insurance Limited ABN 15 000 122 850 (incorporated in Australia) trading as Allianz New Zealand
Level 1, 152 Fanshawe St, Auckland,
New Zealand

Administered by:

Allianz Global Assistance New Zealand Ltd
1st Floor, 12-14 Northcroft St
Takapuna
Auckland

Cancellation Clause

The Insured may cancel this policy at any time by returning the policy certificate to their issuing agent, if no claim has been made or is pending we will refund the unused portion of your premium.

We may cancel or amend your insurance at any time by giving you (the Insured Person) 14 days notice in writing, if you (the Insured Person):

- Fail in the duty of utmost good faith or under the duty of disclosure.
- Misrepresents the risk
- Breaches any condition of the policy material to the risk.

If the Insured Person makes a claim that is false or fraudulent in any way we may avoid their policy and cancel it effective immediately.

Definitions under your Travel Insurance policy

- 1. We, us, or our**
means Allianz Australia Insurance Limited.
- 2. You or Your**
Means the Insured Person/s.
- 3. Excess**
means the amount of \$100.00 which you are responsible for if you make a claim under all sections of the policy excluding Section 2 Medical. (Unless a higher excess has been imposed on your cover by us). This excess applies per person and to each separate event giving rise to a claim.
- 4. Country of origin**
The country outside New Zealand in which you have established permanent residency and is where your travel commenced.

- 5. Insured**
Means an educational facility as defined in section 159 of the Educational Act 1989, named in the attached policy certificate.
- 6. Insured Person**
Means an International student who is enrolled by the educational facility (or Insured) and in relation to the Insured, is a foreign student as defined in Section 2 of the Pastoral Care Code of Practice or Section 159 of the Education Act 1989 (whichever is applicable.)
- 7. Period of insurance**
Cover is provided from the commencement date of the policy certificate until the expiry date shown on the policy certificate, excluding cover provided under Section 1a) where cover shall start from the day the premium is paid or 6 months prior to the commencement of the journey, whichever is the later.
Cover is only provided while the Insured Person is enrolled with the Insured and will cease on the earlier of:
 - a. Expiry of your current New Zealand Student Visa, up to a maximum of 150 days after your study course end date;
 - b. Your return or repatriation to your Country of Origin;
 - c. Any other date that we have otherwise agreed and have notified you in writing.
- 8. Journey**
Commences when the Insured Person departs from their normal place of residence in their country or origin to the time of their return to their normal place of residence in their country of origin.
- 9. Pre-existing condition**
Means chronic or life threatening conditions, conditions which required hospitalization in the six months prior to the journey or any sickness or injury for which treatment, medication or medical attention has been sought, given or recommended during the 3 months prior to application for this insurance.
- 10. Injury**
means an external or internal bodily injury caused solely and directly by violent, accidental, external and visible means.
- 11. Permanent Disablement**
means an injury which within 12 months of the accident results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, total loss of hearing or speech.
- 12. Act of terrorism**
means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism shall also include any act that is verified or recognised by the local Government as an act of terrorism.
- 13. Present day value**
All claims under Section 4 Baggage (other than laptop computers or portable electronic equipment and general baggage items less than 12 months old) are cash settled for the cost of the item at the time of the loss or damage, or we will pay for the cost to repair or replace the item. When a cash settlement is made an allowance for wear and tear or depreciation is deducted. Depreciation may be measured by using the current second hand value of the lost or damaged item.
- 14. Public Place**
Any area to which the public has access (whether authorized or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.
- 15. Hazardous**
Means a risk likely to cause injury or loss.
- 16. Kidnapping**
Means seizure, detaining or carrying away of you by force or fraud for the purpose of demanding ransom.
- 17. Manual Work**
Means physical work, involving bodily strength, other than of an academic nature.
- 18. Medical Expenses**
Means expenses incurred by you within 12 months of sustaining an injury or illness in respect of medical advice or treatment by a legally qualified and registered medical practitioner, nurse, hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment. This includes physiotherapy and chiropractic services and the cost of medical supplies prescribed by a qualified medical practitioner.
- 19. Unforeseen**
Means sudden, unexpected and unintended.
- 20. Sickness**
Means any illness or disease (including symptoms thereof.)
- 21. Serious Injury or Serious illness**
In respect of a relative or any other person on whom your travel depends this means a life threatening medical condition that first manifested itself during your period of insurance.
- 22. Relative**
Means your spouse, de facto spouse, parent or stepparent or guardian, parent in law, daughter, son, and daughter or son in law, brother or sister, provided that such persons are under the age of 76 years and is resident in your country of origin.

23. Rental Vehicle

Means a vehicle, such as a sedan or station wagon, rented from a licensed motor vehicle rental agency.

Cover provided

In consideration of the Insured named in the Certificate of Insurance having paid the required premium, we agree to indemnify the named Insured Persons in the manner and to the extent set out in this policy.

Maximum benefits

We will pay up to the limits as per the attached Schedule of Benefits.

Maximum benefits are stated in New Zealand Dollars

Section 1

- Loss of deposits & cancellation charges
- Curtailment
- Frequent flyer – Not Applicable
- Missed connection
- Travel delay
- Resumption of Travel
- False arrest/Wrongful detention
- Strikes and Hijacks

1a. Loss of deposits & cancellation charges

If it is necessary for you to cancel or amend your travel arrangements before your journey commences we will pay for any travel or accommodation expenses or educational fees, which you have paid in advance if you cannot recover these from any other source. The cancellation must be caused by an unforeseen circumstance outside your control.

In respect of a cancellation fee charged by your travel agent, provided that your Travel agent has disclosed their cancellation fees to you in writing at the time of making your travel arrangements, we will also pay you up to a maximum of 10% of your total travel costs (that were paid through the agent) or \$500 per adult, whichever is the lesser.

1b. Curtailment

We will reimburse you for the additional expenses reasonably and necessarily incurred or likely to be incurred during the travel less any refund on unused prepaid travel or accommodation arrangements as a result of:

- You having to return to your country of origin during the period of insurance due to the unforeseen death, serious injury or illness of a relative, close business associate or travelling companion, provided that such a person is under the age of 76 years.
- You have suffered an injury or illness during the period of insurance where it is medically recommended that you curtail your travel.
- Any other unforeseen circumstance beyond your control.

You should contact Allianz Global Assistance (refer back cover for the 24 hour emergency assistance phone number) for prior approval before you incur any additional costs.

1c. Frequent Flyer Points

Not Applicable

1d. Missed connection

If your scheduled public transport service is cancelled or curtailed due to riot, strike or civil commotion, natural disaster or severe weather conditions, or you miss your connecting scheduled public transport service due to any unforeseeable reason totally beyond your control we will pay the additional reasonable travel or accommodation expenses that you incur to arrange alternative transport to enable you to maintain your original travel itinerary, provided that:

- there was no warning that the cancellation may occur;
- you have made reasonable efforts to avoid any additional expenses; and
- refunds on unused tickets or travel vouchers have been applied for.

We will only pay the difference between any amounts you had already paid or for which you were legally liable and the additional costs of the travel or hotel expenses, up to a limit of \$25,000 per Insured Person.

1e. Travel delay

If the departure of the scheduled transport in which you have arranged to travel, is delayed for at least 12 hours from the time specified, due to any cause outside your control we will pay for the reasonable meal and accommodation expenses necessarily incurred due to the delay, which are not recoverable from any other source.

A limit of \$10,000 per Insured Person applies. Written proof of delay from the transport provider must be submitted together with receipts for the extra costs incurred.

Weddings and Conferences: We will pay up to \$5000 per Insured Person for the reasonable alternative travel costs to your planned destination, if you are travelling to a special event such as a wedding, sports event or conference that cannot be delayed solely due to your late arrival. The amount claimable under this section will be less any amounts refundable for unused tickets or vouchers.

Please note if you lodge a claim under Section 1d) or 1e) of the policy then a claim cannot also be lodged for your cancelled unused bookings under Section 1a).

1f. Resumption of travel

If you are forced to return to your country of origin following a valid claim under Section 1b) Curtailment, we will pay the reasonable costs per Insured Person for the economy class transport costs actually incurred by you to return to New Zealand to complete your original travel plans, provided that:

- at least 25% or 5 days of the period of insurance, whichever is the greater, was remaining when you were forced to curtail your plans.
- the serious injury, illness, disease or death of a relative occurred after your departure from your country of origin and was not caused by a pre-existing condition; and
- a pre-paid return ticket had been purchased prior to your departure.

1g. False arrest/wrongful detention

We will pay the reasonable costs that you incur as a result of your false arrest or wrongful detention by any foreign power, up to a maximum limit of \$10,000 per Insured Person.

1h. Strikes and Hijacks

We will pay \$100 for every 24-hour period that you are detained as a result of the public transport in which you are travelling being hijacked, up to the policy limit of \$10,000.

Section 2

- Medical Expenses
- Emergency dental expenses
- Incidental Hospital expenses
- Accompanying person
- Search and Rescue
- Funeral Expenses
- Optical
- Rental Vehicle return
- Alternative health provider

2a. Medical expenses

You are covered for reasonable and customary hospital, medical, surgical, nursing home charges or other remedial attention or treatment given or prescribed by a registered medical practitioner incurred as a result of any injury, illness or disease.

We will also cover reasonable incidental expenses incurred by you related to your injury/illness including emergency telephone calls and taxi fares up to an amount of \$100 per policy. Receipts must be provided.

In all cases:

- We will only pay costs incurred within 12 months of the illness or injury.
- We will have the option of returning you to your country of origin subject to medical approval and we will cover all costs relating to your repatriation.

Follow on medical expenses in your country of origin – On your repatriation or return to your country of origin we will pay up to \$20,000 per insured person for continuing follow on treatment provided these expenses are incurred within a 12-month period following the date of the illness or injury. If you choose not to return to your country of origin, we will not pay for any ongoing medical expenses.

2b. Emergency dental expenses

We will pay for dental expenses for emergency treatment only to sound natural teeth (excluding crowns, dentures, and the extraction of wisdom teeth unless these have become impacted) to relieve acute pain first manifesting itself during the journey. There is no cover for routine dental treatment or normal dental health maintenance.

Normal dental health maintenance: includes fillings, root canals, polishing and scaling, replacement due to the loss of dental bridges, restoration work, caps, crowns, precious metal cost or pins and fittings, titanium implants or any dental work resulting from lack of regular dental maintenance and/or hygiene.

2c. Incidental hospital expenses

If you are confined to a hospital overseas as a result of a disabling injury, illness or disease we will pay you \$100 each day per hospitalised person providing the period of confinement exceeds 24 hours and limited to \$10,000 per insured person, this cover is provided for reimbursement of incidental non-medical expenses.

2d. Accompanying person

We will pay the necessary travel and hotel expenses of one relative or friend who on the advice of a registered medical practitioner, travels to, remains with or accompanies you because of the severity of any injury, illness or disease suffered, or in the event of your death, two relatives or friends to accompany you remains back to your country of origin.

You, or a representative, must contact Allianz Global Assistance (refer back cover for the 24 hour emergency assistance phone number) for approval before any additional expense is incurred.

2e. Search and Rescue

We will pay up to NZ\$10,000 towards your proportion of the costs of a private search within New Zealand (excluding land more than 100 kilometres from the North or South Islands) if you are declared missing, during the period of insurance, provided that:

- One of your Close Relatives requests the search.
- The search is approved by the local authorities.
- The search commences within 72 hours of the official notification that you are missing.
- Any official search has been abandoned.
- You have complied at all times with local safety advice and have adhered to recommendations prevalent at the time.

- You have not knowingly endangered your own life or the life of any other person or engaged in activities where your experience or skill level fall below those reasonably required to participate in such activities.

2f. Funeral expenses

We will pay up to \$100,000 for the reasonable funeral, cremation or burial expenses in the area where death occurred, or for the costs of returning your body or ashes to your country of origin excluding funeral and interment costs.

2g. Optical

- If you have never previously required optical aids or your optical aids are lost/stolen or damaged we will reimburse you up to \$450 for an optometrist visit including the cost of spectacle frames, lenses or contact lenses.
- We will also cover the cost of replacing prescription lenses and/or contact lenses if your vision should change during the period of insurance, up to the policy limit of \$450 (frames excluded.)

Please note: the routine replacement of contact lenses is not covered by this Policy.

2h. Rental Vehicle return

We will pay for the reasonable costs incurred for the return of your rental vehicle to the nearest rental vehicle depot if you are unable to return this yourself due to your illness, injury or death, but only if you are liable for these costs under the rental vehicle hire agreement.

2i. Alternative Health provider

We will pay up to a maximum amount of \$200 per period of insurance per insured person for treatment by an alternative health provider if a medical practitioner has recommended this treatment.

Section 3

- Personal Accident – resulting in death
- Personal Accident – resulting in permanent disablement

Personal accident – resulting in death

If during the journey you sustain an injury caused by violent, external and visible means, which within 12 months of such injury results in your death we will pay the amount as stated in the attached schedule of benefits to your estate.

b. Personal Accident – resulting in Permanent Disablement.

If due to an injury during the journey you are permanently disabled (please see "Definitions" for full details) within 12 months of the injury, we will pay the amount stated in the attached schedule of benefits.

You are not insured for death directly resulting from disease, illness or any natural causes. However this exclusion shall not apply to medically acquired infections or blood poisoning.

Exposure – we will pay the compensation listed under the Schedule of Benefits if as a result of an injury you are exposed to the elements and as a result of that exposure within 12 months suffer death or permanent disablement.

Please note:

This benefit is limited to an amount of \$10,000 for financially dependent children under 18 years of age accompanying the Insured person.

Section 4

- Personal baggage
- Emergency baggage
- Travel documents

4a. Personal baggage

We will pay for accidental loss or damage to your personal baggage (including papers, specifications, manuscripts and stationery for their face value only) having been taken or purchased on your journey. The loss or damage must occur in the course of the journey.

We may elect to repair or replace the property or we will pay the Present Day Value of the lost or damaged item (other than laptop computers or portable electronic equipment or any baggage item which is less than 12 months old) in cash, after making an allowance for depreciation, wear and tear depending on the age of the item. (Please refer to "Definitions" – Present Day Value, for full details.)

A limit per item claimable under Section 4a. for any one article, set or pair of articles will be \$2,500 (excluding bicycles where a limit of \$750 per item will apply).

Specified Items

If you wish to include items of baggage, that have a present day value more than the applicable policy limit per item, you can specify them on the application form. You will be required to provide a receipt of purchase/valuation certificate for each specified item and pay an additional premium prior to the commencement of your policy.

Please note: The limit for any specified item, or set or pair of items is \$15,000 with a maximum for all specified items of \$30,000.

In all cases we will only pay if the loss or theft of any item is reported to the police. If you cannot report the loss to the police you should report it to the local governmental authority. Such reports must be made within 24 hours of the loss and you must obtain written confirmation of the report.

4b. Emergency baggage

If your baggage is temporarily lost in transit and is not restored to you within 8 hours of the discovery of the loss, we will reimburse you for the

emergency purchase of essential replacement items. We will reimburse you up to \$1000 per Insured person while you are deprived of your luggage. Receipts of purchases must be produced.

This section does not apply on your return to your normal country of origin.

Please note where the mislaid luggage is not found and a claim is made under Section 4a) the costs of the items purchased under Section 4b) will be deducted from the claim amount paid.

4c. Travel documents

We will pay up to \$5,000 per insured person for the cost of replacing your personal travel documents including passports and entry visas, credit cards and travellers cheques carried with you on your journey arising out of accidental loss or theft, and the cost of subsequent unauthorised use by other persons, provided that you have observed all terms and conditions as set down by the issuing authority and you cannot recover your loss from any other source. As soon as the loss is discovered you must notify the police and the issuing authority to ensure that the appropriate cancellation measures are taken.

Section 5

Personal money

We will reimburse you for accidental loss or theft of money and postal or money orders that you have taken on your journey for personal use. Our maximum liability under this section is limited to \$1,000 per Insured Person.

Section 6

Personal liability

We will indemnify you, subject to the general exclusions and general conditions of this policy, for all sums that you shall become legally liable to pay as direct compensation consequent on:

- accidental injury, death or illness to persons; or
- accidental damage to tangible property;

occurring during the course of your journey. In respect of a claim to which the above indemnity applies we will pay any costs plus expenses of litigation recovered by any claimant from you and all other costs and expenses incurred with our written consent. Our maximum liability under this section shall not exceed \$2,500,000 per policy irrespective of the number of parties entitled to indemnity under this section.

Legal Costs

We will pay up to the amount of \$500,000 for all costs incurred by you with our consent in defending claims made against you under this section of your travel policy.

Section 7

Rental vehicle excess insurance

You are covered for the excess you are required to pay as a result of your rental vehicle being damaged or stolen, limited to \$5,000, provided that:

- you were the driver of the vehicle at the time of the accident;
- you have observed all local driving license rules and regulations;
- your vehicle was rented from a Licensed Rental Agency;
- you have not breached your rental vehicle hire contract;
- the excess is not recoverable from any other source; and
- you have made a claim on the motor vehicle insurer which has been accepted, or would have been accepted except for the application of the excess

Section 8 – Terrorism

Medical expenses – Section 2a.

Section 2a. is extended to provide cover for medical expenses and repatriation costs incurred directly from or in connection with any act of terrorism. (Please refer Definitions – Act of Terrorism). Provided that any payment under this section will be limited to a maximum of \$250,000 per insured person per period of insurance.

Personal accident – Section 3a & b.

Section 3a & b. is extended to provide cover where death or permanent disability results directly from or in connection with any Act of Terrorism (Please refer to Definitions - Act of Terrorism.) Provided that any payment under this section will be limited to a maximum of \$25,000 per insured person per period of insurance.

This benefit is limited to an amount of \$10,000 for financially dependent children under 18 years of age accompanying the Insured person.

Additional Expenses – All other sections

All other sections are extended to provide cover for the reasonable costs incurred when you, your travel arrangements or your belongings are affected directly or in connection with any Act of Terrorism (Please refer to Definitions – Act of Terrorism). Provided that any payment under this section will be limited to a maximum of \$2,500 per insured person per period of insurance.

Section 9

Kidnap and Ransom

This section will cover you if you are kidnapped during your journey. We will pay up to the Policy limit of \$250,000 and the cover will include expenses for:

- the ultimate net loss of ransom paid by you following your kidnapping.

b) The reasonable expenses incurred following the receipt of a ransom demand after your kidnapping for:

- fees and expenses of any independent security consultants retained by you as a result of the ransom demand provided we have given consent for this service.
- Interest paid on monies borrowed from a financial institution for the purpose of paying the ransom. The amount we will pay is limited to a term of 30 days from the date of payment of the ransom until the first business day after you receive the settlement from our company. The interest will be calculated on the policy limit provided of \$250,000 and for a rate not exceeding 2% above the maximum interest charged through our companies banking facilities.
- Any other expenses, which are directly incurred for the purpose of investigating, negotiating or paying a ransom demand or costs incurred in procuring your release. This will exclude any expenses, fees or damages incurred as a result of any proceeding brought against you arising from the kidnapping or in the way it was handled and/or expenses for losses or damages caused by the interruption to any business.
- Travel costs for the kidnap victim to allow them to join their immediate family upon their release

GENERAL CONDITIONS – all sections

1. You must contact Allianz Global Assistance (refer back cover for 24 hour emergency assistance contact numbers) if during your journey, you are to be hospitalised, require evacuation or repatriation services, need to make alternative travel/accommodation arrangements or have lost all of your luggage or money.
2. You must take all reasonable precautions to protect the property insured by this policy and to prevent any claim arising.
3. You must advise us as soon as you are aware of any health or other circumstances that are likely to result in cancellation or curtailment of your journey.
4. We may at our own expense take proceedings in your name to recover compensation from any third party for loss or damage covered under this policy. Any amount recovered will belong to us.
5. We shall be entitled to conduct in your name for our own benefit any claim for damages or otherwise and we shall have full discretion in the conduct of any proceedings or in the settlement of any such claim.
6. This policy will not provide cover for any loss or expense covered under any other insurance policy, compensation scheme or legislation. You must first seek settlement of your cost under that policy or scheme. We will then only consider payment of any difference between the amount settled and the payment you would have been entitled to under this insurance
7. You must provide us with all receipts, certificates, information and proof we reasonably require to help substantiate your claim.
8. All statements made by you or on your behalf either in the application or otherwise, in support of this policy or any claim must be correct in all respects. If any claim under this policy is in any respect fraudulent all benefits will be forfeited.
9. You must not make any offer, promise or payment regarding admission or liability for any loss.
10. No claim shall be payable where any person entitled to indemnity under this policy breaches any policy terms and conditions.
11. You must tell us everything that may be relevant to our decision to issue or alter this policy.
12. You must tell us of any changes to any circumstances relevant to this policy as soon as you know about them.
13. You must provide at your own expense any medical certificate or report that we may require to consider any claim further. A medical report and blood test will also need to be provided if you have been drugged involuntarily.
14. Where this policy is in joint names, then this policy is a joint policy.
15. Advise us if you are permanently migrating. The period of insurance will then expire 21 days after your arrival in the country where you will be migrating.
16. If your baggage or personal effects are stolen you must notify the local police or local government authority within 24 hours and you must obtain a copy of the report. Any loss or damage to personal baggage whilst in the custody of the carriers (airline, bus company etc) must be notified to them immediately and a property irregularity report obtained.
17. Your policy is governed by New Zealand Law and New Zealand courts will determine any dispute pertaining to this policy.
18. All amounts stated in this policy and the Schedule of Benefits are in New Zealand currency.
19. This policy may be renewed, with our consent, by payment of the applicable renewal premium. You must apply to our office for renewal prior to the expiry date of your current policy.
20. The Insured Person will be covered under this policy while enrolled at an educational facility or Insured as referred to in Definitions 10.
21. Automatic extension of the period of cover.

If there is a delay outside of your control:

- a) where you are required to suspend your journey on the advice of a registered medical practitioner; or

- b) to any vehicle, vessel or aircraft in which you are travelling as a ticket holding passenger which results in your homeward journey not being completed during the period of insurance. This policy is extended to allow you to complete your journey by the next available and convenient transportation.
- c) You are covered for stopovers of up to up to 9 days, each way en-route from your country of residence during your journey.
- d) If you return to your country of residence on a temporary basis, for a period not exceeding 3 months, you are covered under Section 1a) Loss of Deposits and Section 2a) Overseas medical expenses up to a maximum of \$20,000.
- e) You are covered for a maximum of 31 days for temporary visits to Australia and South Pacific Islands and return during your journey.

EXCLUSIONS

Exclusions applying to all sections

This policy does not insure any loss, damage, liability, death or incapacity directly or indirectly caused by or arising from:

1. War, invasion, act of foreign enemy, warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power.
2. Acts of Terrorism (refer definitions for full details) unless cover is otherwise provided under Section 8 Terrorism of this policy. If we allege that by reason of this clause, any loss or damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured
3. Nuclear weapons material.
4. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. (For the purpose of this exclusion, combustion includes any self-sustaining process of nuclear fission).
5. Your deliberate or reckless acts or your criminal activities.
6. Any consequential loss, loss of enjoyment or loss of income.
7. Any person lawfully in your accommodation premises.
8. Active participation in:
 - i. competitive snow and ice sports
 - ii. diving using breathing apparatus if you do not hold an underwater diving certificate;
 - iii. flying or other aerial activities including parachuting, hang or tow gliding, microlite flying, sky diving, paragliding or parasailing except as a fare paying passenger in a power driven aircraft;
 - iv. mountain and rock climbing;
 - v. professional sport;
 - vi. racing of any kind (other than on foot)
 - vii. ocean yachting 25 nautical miles or more from the mainland; white water rafting, white water kayaking, black water rafting, pot holing, rodeo activities, motorcycling unless the engine capacity of the motorcycle is less than 200cc (a current motorcycle license must also be held at the time of the loss);
 - viii. Hunting;
 - ix. Any activity at high altitude or in remote areas except as part of an organised tour group.
 - x. Extreme versions of any sport

Exclusions applicable to Section 1 Cancellation

We will not pay claims that:

- a) are as a result of you or your travelling companion not having the appropriate passport, entry visa or work permit documentation required by any foreign government or foreign power.
- b) are as a result of the New Zealand Government recommending travel not be taken, whether this relates to essential or non-essential travel or both, to any country, territory or region if the warning has been issued prior to the purchase of this insurance. (Please note General Exclusions 1 and 2 still apply.)

Exclusions applying to Sections 1, 2, and 3

1. We will not pay claims resulting from:
 - a. cancellation of or alterations to your travel arrangements due to your personal wishes or financial situation;
 - b. your failure to check-in at the required check-in time or claims resulting from you being a stand-by passenger;
 - c. the financial failure (including appointment of a receiver or administrator, entry into a scheme of arrangement, statutory provision or anything of a similar nature), default, collapse, insolvency, bankruptcy, provisional liquidation or liquidation of any travel agent, tour operator/wholesaler, accommodation supplier, or any travel and tourism services provider, airline or other carrier;
 - d. the inability of a tour operator or wholesaler to complete arrangements for a group tour due to a deficiency in the number of persons required to commence or complete any part of the tour;
 - e. intentional self-injury, suicide or attempted suicide;
 - f. any business, financial or contractual obligation or commitment of you or any person on whom the travel depends;
 - g. A limit of one claim for curtailment in relation to the same relative, condition or event;
 - h. any claim arising from industrial disputes that you were aware of prior to the commencement date of the Policy.

2. We will not pay claims caused by:
 - a. depression, anxiety, psychological, mental, nervous or stress disorders. This exclusion does not apply to Section 1b) Curtailment, Section 2a) Medical expenses, 2d) Accompanying relatives and 2e) Funeral expenses - provided medical advice has been received that you are unable to complete your studies or assignment for which you have travelled to New Zealand;
 - b. Childbirth, pregnancy, infertility, abortion or birth control (except where such costs are incurred because of unexpected medical complications or emergencies within the first 28 weeks of the pregnancy.) This exclusion does not apply to cover provided under Section 2e) Funeral expenses. In respect of a child born during your journey we will not pay for post natal care or for any amount in excess of \$100,000 under Section 2a) Medical expenses for the treatment of condition(s) existing prior to or at birth.
 - c. Acquired Immune Deficiency Syndrome or Human Immunodeficiency Virus or their complications;
 - d. the use of alcohol or drugs not prescribed or not used as prescribed by a registered medical practitioner. This exclusion does not apply to Section 1b) Curtailment, 2d) Accompanying person or 2f) Funeral expenses up to a policy limit of \$10,000;
 - e. you engaging in any activity associating with prostitution or any illegal or criminal acts;
 - f. sexually transmitted diseases; or
 - g. any complications arising from a medical condition where you are travelling against medical advice.
3. We will not pay claims arising from:
 - a. medical expenses incurred for continuing treatment including medication which commenced prior to taking out this insurance;
 - b. private medical treatment when public treatment is available under reciprocal health agreement between the New Zealand Government and the Government of another country;
 - c. manual or hazardous work;
 - d. deliberate exposure to exceptional danger unless in the attempt to save a human life; or
 - e. Pregnancy known to exist at the time of the purchase of your policy for which you have been receiving medical care other than cover provided for unforeseen medical complications within the first 28 weeks.
4. We will not pay claims caused by:
 - a. any pre-existing condition suffered by you or by a close relative or any complications directly attributable to those conditions, except when we have agreed in writing to provide cover and you have paid the pre-existing surcharge.

Exclusions applying to Section 4 Baggage

1. We will not pay for loss or damage to:
 - a. household furniture (other than soft goods);
 - b. fragile or brittle articles unless caused by fire or accident to the conveyance carrying them;
 - c. cash, bank or currency notes or negotiable instruments (these items are covered under Section 5);
 - d. skis/snowboards and/or bindings, surfboards, windsurfers or similar water equipment other than when they are damaged in transit on a licensed commercial transporter or for fire or burglary from locked accommodation premises;
 - e. stock or samples of any kind related to business or trade;
 - f. bicycles other than when they are damaged in transit on a licensed commercial transporter, fire, theft or burglary from locked premises or in a public place while securely locked or damage caused in an accident with another vehicle. A policy limit of \$750 will apply for these items.
2. We will not pay for loss or damage to:
 - a. personal baggage sent in advance or articles mailed, sent or shipped by freight or cargo separately;
 - b. personal baggage left unattended by you or your travelling companion in a public place;
 - c. personal baggage left in a motor vehicle unless stored in a locked luggage compartment of the motor vehicle and forced entry is gained, or if no lockable luggage compartment exists and the items are unable to be seen from outside the locked vehicle or left in a vehicle overnight;
 - d. travel documents not reported within 24 hours to the police or the issuing authority of any credit card or travellers cheque operator. You must comply with the conditions under which they were issued and do everything to minimise the loss. All reports to be verified by a written statement from such authority;
 - e. sporting equipment whilst in use.
 - f. laptops or portable electronic equipment not placed in a locked premises, safe or strong room or out of sight in a locked vehicle and not carried with you as personal hand luggage.
3. We will not pay for loss or damage arising from:
 - a. delay, detention or confiscation by Customs Officers or other officials; or
 - b. wear and tear, rot, mould, mildew, rust, corrosion, the action of insects or vermin, or clothing and personal effects being cleaned, dyed, altered or repaired.

4. We will not pay for loss or damage to:
 - a. any electronic device caused by the malfunction of that device.
 - b. any electronic data or software

Exclusions applying to Section 5 Money

We will not pay for loss to:

1. personal money not reported within 24 hours to the police. If you cannot report the loss to the police you should report it to the local governmental authority and you must obtain written confirmation of the report;
2. personal money left unattended in a public place, or any vehicle or building unless in a locked safe;
3. personal money sent by postal or courier service.

Exclusions applying to Section 6 Personal Liability

We shall not be liable in respect of:

1. Injury or damage caused by or arising in connection with:
 - a. land or buildings owned, occupied or held in trust by you or in your custody or control;
 - b. your business or occupation or out of professional advice given by you; or
 - c. the use of vehicles, aircraft or water-borne craft.
2. We will not pay claims arising from:
 - a. damage to property belonging to you or any employee or member of your family or under your or their control; or
 - b. injury, death or illness to you, your employee or members of your family.
3. damage to any structure or land due to vibration or to the withdrawal or weakening of support;
4. fines, penalties and punitive, exemplary, aggravated or liquidated damages imposed upon or awarded against you;
5. your liability under a contract;
6. your unlawful, malicious, deliberate or intentional acts; or
7. transmission of any communicable disease.

Exclusions applying to Section 9 Kidnap & Ransom

We will not pay claims if:

1. You do not take all reasonable precautions to keep this insurance cover confidential.
2. We will not act as an Intermediary or negotiator for you nor will we offer direct advice on dealing with your kidnappers.
3. Any other person receives advice that you have or may have been kidnapped they should make every reasonable effort to:
 - Determine whether you have been kidnapped
 - Notify the appropriate authorities and comply with their recommendations
 - Give us immediate notification of the kidnapping.
 - Record the serial numbers or other identifying characteristics of any currency or goods delivered to secure your release.
4. Investigation establishes collusion or fraud by you or any other person. You must reimburse us any payment made under this section immediately.
5. Any payment of monies with respect to kidnapping occurring in Mexico, any Central or South American country or any nation where United Nations armed forces are present.
6. Contact has not been made with our company via Allianz Global Assistance for assistance.

Please read this policy document carefully and keep it in a safe place.

Claims procedure

If your baggage or personal effects are stolen you must notify the local police or local government authority within 24 hours and you must obtain a copy of the report. Any loss or damage to personal baggage whilst in the custody of the carriers (airline, Bus Company etc) must be notified to them immediately and a property irregularity report obtained. Also, you should notify us within 30 days of your claim and you must provide us with all receipts, certificates, information and proof we reasonably require to help substantiate your claim.

Claims Service

If you require settlement of a claim please phone Allianz Global Assistance in New Zealand on: (09) 4866868 or on the overseas contact numbers listed on your emergency card.

Customer Service Hotline

If you need any clarification on any of the points mentioned in this policy wording please contact either your issuing agent or our Customer Service Centre in New Zealand on:

Toll Free 0800 800 048

Fair Insurance Code

We belong to the Insurance Council of New Zealand and have made a commitment to the Council's Fair Insurance Code.

The Fair Insurance Code requires our Company to:

1. provide insurance contracts which are understandable and show the legal rights and obligations of both our Company and the policyholder;
2. explain the meaning of legal or technical words or phrases;
3. explain the special meanings of particular words or phrases as they apply in the policy;
4. settle all valid claims fairly and promptly;
5. clearly explain the reason(s) why a claim has been declined;
6. provide policyholders with a written summary of our Company's complaints procedure as soon as disputes arise and advise them how to lodge a complaint;
7. advertise our Company's complaints procedure and the Insurance and Savings Ombudsman Scheme to policyholders and make these readily available in all branch offices of our Company;
8. be financially sound as measured by the Council's solvency test, which means we have reserves equal to at least 20% of our premium income.