

Business World / Pacific Travel Insurance

Schedule of Benefits

Benefits	Limits
Loss of Deposit / Cancellation	Unlimited
Curtailement	Unlimited
Frequent Flyer points	\$5,000
Travel Delay / Missed Connection	Reasonable costs
Resumption of travel	\$20,000
Alternative staff	\$20,000
Wrongful Arrest	\$10,000
Strikes and Hijacks	\$10,000
Overseas Medical Expenses	Unlimited
Follow on medical treatment in NZ	\$2,000
Emergency Dental Treatment	\$1,500
Incidental Hospital Expenses	\$4,000
Accompanying Person	Reasonable costs
Funeral Expenses	\$15,000
Accidental Death	\$50,000
Travel Accident	\$100,000
Permanent Disablement	\$50,000
Loss of Income	\$12,000
Personal Baggage- Item Limit	\$2,000
Personal Baggage- Total Limit	\$25,000
Camera Equipment including accessories	\$2,500
Emergency Baggage	\$1,500
Travel Documents	\$3,000
Electronic Equipment	\$5,000
Trade Samples	\$5,000
Money	\$1,000
Personal Liability	\$2,500,000
Legal Costs	\$500,000
Rental Vehicle Excess	\$3,000
Kidnap and Ransom	No cover
Political Evacuation	No cover
Search & Rescue - Natural Disaster	\$10,000
Terrorism – Medical costs and repatriation	\$250,000
Terrorism – Accidental Death	\$25,000
Terrorism – Additional Expenses	\$2,500

Policy Wording

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

Administered by:

Comprehensive Travel Insurance 2004 Limited
1st Floor, 12-14 Northcroft St
Takapuna
Auckland

Underwritten by:

Vero Insurance New Zealand Limited
Head Office:
48 Shortland Street, Auckland,
New Zealand

Money back guarantee

If you are not completely satisfied with the extent of cover provided by this policy just return it to your issuing agent within 48 hours of its receipt and if you haven't had a claim in the meantime or commenced your travel your money will be refunded in full.

Cancelling this policy

You may cancel this policy at any time prior to your departure by returning the policy certificate to your issuing agent. If no claim has been made or is pending we will refund your premium less the Loss of Deposits premium amount. You may cancel this policy after your departure by writing to our office and returning your policy certificate. If no claim has been made or is pending the unused portion of the premium less an administration fee of \$40.00 will be refunded.

We may cancel or amend this insurance at any time by writing to your last known postal address in New Zealand and your current overseas address if known to us. You will be given 14 days notice and a refund of the unused part of your premium will be made, provided you have not lodged a claim.

Reinstatement of amounts of insurance

In the event of a loss for which a claim is payable under this policy, and in the absence of written notice by us or you to the contrary, the amount of insur-

ance cancelled by such a loss will be automatically reinstated from the date of loss. You undertake to pay such a pro-rata premium at the rate applicable to the item concerned as may be required for reinstatement.

Definitions under your Travel Insurance Policy

- 1. We, us or our.**
means Vero Insurance New Zealand Limited.
- 2. Excess**
means the amount of \$100.00 which you are responsible for if you make a claim. (Unless a higher excess has been imposed on your policy by us). This excess applies per person and to each separate event giving rise to a claim. There will be no excess charged if you have purchased and paid the additional premium for a No Excess policy.
- 3. Journey**
means from when you leave your normal place of residence in New Zealand until you return to your normal place of residence in New Zealand, or for one way travellers the expiry date shown on your Certificate of Insurance.
- 4. Period of insurance**
means cover for loss of deposits commences when your premium is paid and the policy is issued. The cover for all other sections starts from the time you leave your normal place of residence to commence your journey or the departure date on your Certificate of Insurance whichever is the later date. Cover continues until the expiry date shown on your Policy Certificate or until you return to your normal place of residence, whichever is the earlier date. If you have purchased a Frequent Flyer policy option then each trip is covered up to a maximum of 90 days. For the Multi User policy option the Period of Insurance is provided for the number of days of travel purchased and paid for under this policy.
- 5. Pre-existing medical condition**
means any physical defect, infirmity, existing or recurring illness, injury or disability of which you are aware or for which you have received medical examination, consultation, treatment, investigation and/or medication in the 6 months prior to the date your policy is issued.
To apply for pre-existing medical condition cover please phone our Medical Hotline on 0800 88 66 20. Each person requiring cover under this policy for a pre-existing condition will need to pay an additional fee if applicable and have cover for the condition confirmed in writing, before such cover can be granted.
- 6. Injury**
means an external or internal bodily injury caused solely and directly by violent, accidental, external and visible means.
- 7. Permanent Disablement**
means an injury which within 12 months of the occurrence results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, loss of hearing or speech.
- 8. 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.
- 9. Present day value**
Unless you have selected our Business Premier Policy (please refer to Section 4 Baggage for full details of the cover under this policy.) All claims under Section 4 Baggage 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 depreciation is deducted. Depreciation may be measured by using the current second hand value of the lost or damaged item.
- 10. "You", "Your", "Insured Person"**
means the person named in the Policy Certificate or any person travelling with the authority or on behalf of the named company aged up to 70 years, who have paid the premium required. If you are aged over 70 years please contact our office for premium details.
Up to two dependent children under 21 years of age traveling with the Insured person are also covered free of charge and will be covered up to the Insured persons individual policy limits.
- 11. 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.

Free extension of the period of cover

If there is a delay outside of your control:

1. where you are required to suspend your journey on the advice of a registered medical practitioner; or
2. 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.

Your cover

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

The intention of this Travel Insurance policy is to cover you for any unexpected events outside your control; however no policy can cover every possible occurrence. Please read the attached policy wording carefully and note the general conditions and exclusions at the end of the policy wording to ensure that you understand the cover provided by us.

The policy you have selected is for business and leisure travel where the main intention of the trip is for Business purposes.

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
- Curtailement
- Frequent Flyer Points
- Missed connection
- Travel delay
- Resumption of travel/Alternative staff
- Wrongful Arrest
- 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, 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 Travel agent cancellation fee, provided that your Travel agent has disclosed their cancellation fees to you in writing at the time of making your travel arrangements, we will 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. Curtailement

If you cannot complete your journey due to an unforeseeable circumstance beyond your control and have to return to New Zealand earlier than planned, we will pay for:

- reasonable travel and accommodation expenses (necessarily and actually incurred by you in order to return you to New Zealand) which are additional to your planned itinerary providing you already hold a return ticket to New Zealand; or
- reasonable accommodation expenses (necessarily and actually incurred by you) which are additional to your planned itinerary should you not hold a return ticket to New Zealand; or
- the reimbursement of any unused prepaid travel or any unused prepaid accommodation expenses incurred by you in respect of your original itinerary if you cannot recover these from any other source.

The amount claimable will be less the amounts refundable on unused travel vouchers or tickets.

The cover provided under this sub-section excludes cover provided under sub-sections 1d) or e).

If the curtailement of your trip is due to an illness or injury we will require a doctors certificate or letter confirming this is medically required.

You should contact On Call International (South Pacific) Ltd (refer back cover for the 24 hour emergency assistance phone number) for prior approval before you incur any additional costs.

1c. Frequent Flyer Points

If an airline ticket has been purchased using Frequent Flyer or a similar Air Points rewards system and the airline ticket is cancelled due to any unforeseen circumstances as covered by your policy we will pay the retail price for that ticket at the time it was issued not exceeding the policy limit of \$5000 per Insured person.

This cover is provided only in the event that the loss of points cannot be recovered from any other source. If the air points company requires the payment of a fee for reinstating your air points then this cost will be claimable under your policy.

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 the policy limit per Insured Person.

1e. Travel delay

If the departure of 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. The policy limits as per the attached schedule of benefits per Insured Person apply.

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 traveling 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 e) there will be no claim for cancelled travel arrangements under Section 1a).

1f. Resumption of travel/Alternate Staff

If you are forced to return to New Zealand due to your serious injury, illness, disease or death or that of a close relative in New Zealand and a claim has been lodged and accepted under Section 1 and/or 2 of this policy then we will pay up to the policy limits per Insured Person for the reasonable transport costs actually incurred by you to return overseas to complete your original travel commitments or objectives.

In all cases:

- The illness, injury or death was unexpected and occurred after your departure from New Zealand.
- you have not made a claim under Section 1b Curtailement
- a pre-paid return ticket had been purchased prior to your departure from New Zealand.
- you resume your travel within 12 months of your return.

Alternatively we will pay up to the policy limit per Insured Person for the reasonable transport costs to enable an alternative staff member to be sent overseas to complete your original assignment within 3 months of your return to New Zealand.

1g. Wrongful Arrest

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 up to \$10,000 for irrecoverable additional travel and accommodation costs due to cancellation or curtailement of public transport services as a result of a strike or hi-jack.

Section 2

- Overseas medical expenses
- Emergency dental expenses
- Incidental hospital expenses
- Accompanying person
- Funeral expenses

2a. Overseas medical expenses

You are covered for reasonable and customary overseas 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. Receipts must be provided.

In all cases:

- We will only pay costs incurred within 12 months of the illness or injury.
- You, or someone acting on your behalf, must contact On Call International (South Pacific) Ltd, wherever possible if you require hospitalisation or surgical treatment while travelling. Failure to obtain our prior approval before any hospitalisation or surgical treatment may result in your medical expenses claim being declined.
- If you are medically fit to return to New Zealand for treatment and you decline to return, we will not pay any ongoing medical expenses.
- If you choose not to return to New Zealand on or prior to the expiry date shown on your Policy Certificate, we will not pay for any ongoing medical expenses, including medication, that you incur after the expiry date in connection with any injury, illness or disease that occurred during the period of insurance.
- Follow on medical expenses in New Zealand – On your repatriation or return to New Zealand we will pay up to the policy limit as per the attached schedule of benefits 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. The cover provided excludes dental expenses as these are covered under Section 2b – Emergency dental expenses.
- The cover provided under this section will be extended to cover reasonable costs incurred to treat you and /or return you to New Zealand upon diagnosis of any psychomatic, psychological or psychiatric disorder or anxiety or depression up to a maximum policy limit of \$10,000 - Unless specifically excluded under Exclusions applying to Sections 1, 2, 3.

Follow on Medical treatment in New Zealand – On your repatriation or return to New Zealand we will pay up to the policy limits as per the attached schedule of benefits per Insured Person for continuing follow on treatment provided these expenses are incurred within a 12 month period following the date of the first occurrence.

The cover provided excludes dental expenses refer Section 2b) Emergency Dental Expenses.

If you choose not to return to New Zealand on or prior to the expiry date shown on your Policy Certificate, we will not pay for any ongoing medical expenses, including medication, that you incur after the expiry date in connection with any injury, illness or disease that occurred during the period of insurance.

Note: The cover provided under this section will be extended to cover reasonable costs incurred to treat you and /or return you to New Zealand

upon diagnosis of any psychomatic, psychological or psychiatric disorder or anxiety or depression up to a maximum policy limit of \$10,000 - Unless specifically excluded under Exclusions applying to Section 1, 2, 3.

2b. Emergency dental expenses

We will pay up to the policy limit per Insured Person for dental expenses for emergency treatment **only** to sound natural teeth (crowns and dentures excluded) to relieve acute pain first manifesting itself during the period of insurance and where treatment is received overseas.

There is no cover for routine dental treatment or normal dental health maintenance.

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 \$150 each day per hospitalised person providing the period of confinement exceeds 48 hours and is limited to the policy limit per Insured Person. This cover is provided for reimbursement of incidental non-medical expenses.

2d. Accompanying person

We will pay for 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. You must contact On Call International NZ Ltd (refer back cover for the 24 hour emergency assistance phone number) for approval before any additional expense is incurred.

2e. Funeral expenses

We will pay up to the policy limit per Insured Person 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 New Zealand excluding funeral and interment costs.

2f. Search & Rescue - Natural Disaster

We will pay up to \$10,000 towards the costs of a private search if you are declared missing following a natural disaster, during the period in insurance, provided that:

- i. one of your close family members requests the search
- ii. the search is approved by local authorities
- iii. the search commences within 72 hours of the official notification that you are missing.

Section 3

- a. Accidental Death
- b. Travel Accident – resulting in death
- c. Personal accident – resulting in permanent disablement
- d. Personal accident – loss of income

3a. Accidental Death

If during the period of insurance 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.

3b. Travel Accident – resulting in death.

If your death occurs as a direct result of any injury suffered when you were traveling as a fare-paying passenger on a train, ship or licensed passenger-carrying aircraft then we will pay an **additional sum of \$50,000** per Insured person to your estate.

3c. Personal accident – resulting in permanent disablement

If due to an injury during the period of insurance you are permanently disabled (please see “Definitions” for full details) within 12 months of the injury, we will pay you up to the policy limits as per the attached schedule of benefits.

Please note:

- a. Where you have selected and paid for the optional Adventure Activity cover, any death or permanent injury cover under Section 3 is excluded if your death or injury is as a result of your participation in the adventure activity.
- b. This benefit is not payable for persons aged less than 16 years or aged over 80 years. However an amount of \$10,000 will be paid if you are under 16 years and have paid a full premium.
- c. You are not insured for death directly resulting from disease, illness or any natural causes.

3d. Personal accident – loss of income

We will pay up to \$2000 per Insured Person per month for a maximum of 6 months for a temporary injury which prevents you from following your usual business or occupation within 14 days of your return to New Zealand, provided that you were returning to a fulltime position in New Zealand. This is provided the income you receive from all sources including the Accident Compensation Corporation and this benefit do not exceed 80% of your income prior to the injury.

Section 4

- a. Personal baggage
- b. Emergency baggage
- c. Travel documents
- d. Electronic equipment
- e. Trade samples

4a. Personal baggage

We will pay for accidental loss or damage to your personal baggage and business property having been taken or purchased on your journey. The loss or damage must occur in the course of the journey and during the period of insurance.

We may elect to repair or replace the property or pay for the Present Day Value for the loss or damage, 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.)

If you have purchased a Business Premier policy the cover under this section will be extended for personal baggage items (excluding Electronic Equipment), which are less than 3 years of age, for **full replacement value**.

Please refer to Section 4d for full details regarding the cover provided for Electronic Equipment

A limit per item claimable for any one article, set or pair of articles will be \$2,000. The limit per item is increased for camera equipment with attached or unattached lenses or accessories up to \$2,500 per item.

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 policy commencing.

4b. Emergency baggage

If your baggage is temporarily lost in transit and is not restored to you within 12 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 the policy limit of \$500 (Business Pacific/World) or \$1,000 (Business Premier) per insured person after the first 12 hours. If the bag is still missing after a further 48 hours then an additional amount of \$500 (Business Pacific/World) or \$1,000 (Business Premier) per insured person is claimable. After a further 72 hours then a further amount of \$500 (Business Pacific/World) or \$1,000 (Business Premier) is also claimable if you are still deprived of your luggage.

Receipts of purchases must be produced.

This section does not apply on your return to your normal place of residence.

Please note where the mislaid baggage is not found and a claim is lodged under Section 4a) the cost of the items purchased under Section 4b) will be deducted from the claim.

4c. Travel documents

We will pay up to \$3,000 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.

4d. Electronic Equipment.

We will pay for the sudden and unforeseen accidental physical loss or damage to your electronic equipment up to \$5000 in total for their present day value (refer to the Definitions section for full details) at the time of the loss. The cover under this section can be increased over the policy limit of \$5000 if you list the items for their present day value on the Application form and pay the additional premium.

We may elect to repair or replace the property or pay for the Present Day Value for the loss or damage, 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.)

Note: If you have purchased the **Business Premier policy** the cover under this section will be extended for Electronic Equipment less than 12 months old and we will pay the **full replacement value** of these items.

4e. Trade Samples

We will pay for the sudden and unforeseen accidental physical loss or damage to your trade samples up to \$5000 in total for their present day value (refer to the Definitions section for full details) at the time of the loss. Under a Multi User policy this amount is increased up to \$10,000 in total per company per policy. The cover under this section can be increased over the policy limit of \$5000 if you list the items for their present day value on the Application form and pay the additional premium.

We may elect to repair or replace the property or pay for the Present Day Value for the loss or damage, 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.)

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.

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. The policy limits that apply to this section are detailed in the attached schedule of benefits.

In respect of money secured for the purpose of the journey, cover shall commence at the time of collection from the bank or 72 hours prior to your departure date whichever occurs last and shall continue for 72 hours after your return or until the money is deposited in your bank, whichever occurs first.

Section 6

Personal liability

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

- a. accidental injury, death or illness to persons; or

b. accidental damage to tangible property; occurring during the course of your journey and during the period of insurance. 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 the policy limit in the attached schedule of benefits 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 the rental vehicle being damaged or stolen, limited to \$3,000, 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.

Where you have paid us the required additional premium we agree to increase the limit under this section to \$4,000.

Section 8

Terrorism

The policy provides limited cover for acts of terrorism (refer to the "Definitions" section of this policy for full details) by way of an extension to the following sections:

Overseas medical expenses – Section 2a.

Section 2a. is extended to provide cover for overseas 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 not payable if you are under the age of 16 years or over the age of 80 years, however we will pay the amount of \$10,000 if you are under the age of 16 years and have paid the full individual premium.

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 \$2500 per insured person per period of insurance.

If you selected the Business Premier policy and paid the required premium you are covered for Acts of Terrorism (refer Definitions) up to the policy limits for all sections shown in the Schedule of Benefits attached.

Section 9

Kidnap and Ransom

(This section is only available if you have selected and paid the premium for the Business Premier Policy)

This section will cover you if you are kidnapped whilst traveling. 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.
- 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
- Travel costs for an alternative employee to replace the kidnap victim overseas if their business assignment cannot be delayed.

Section 10

Political Evacuation

(This section is only available if you have selected and paid for the Business Premier Insurance Policy)

If on your journey you are recommended to leave the country through which you are travelling by the officials of that country OR you are expelled or declared persona non grata from that country OR there is a wholesale seizure or confiscation of your property in that country. We will pay the economy airfare cost to return you to New Zealand or to the nearest place of safety. This will include cover for reasonable accommodation costs up to a maximum of \$250 per day for up to 14 days, if you are unable to return to New Zealand.

General Conditions - All Sections

All sections

- You must contact On Call International (South Pacific) Ltd (refer back cover for 24 hour emergency assistance phone number) 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.
- You must take all reasonable precautions to protect the property insured by this policy and to prevent any claim arising.
- 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.
- 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.
- 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.
- 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
- You must provide us with all receipts, certificates, information and proof we reasonably require to help substantiate your claim.
- 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.
- You must not make any offer, promise or payment regarding admission or liability for any loss.
- No claim shall be payable where any person entitled to indemnity under this policy breaches any policy terms and conditions.
- You must tell us everything that may be relevant to our decision to issue or alter this policy.
- You must tell us of any changes to any circumstances relevant to this policy as soon as you know about them.
- 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.
- Where this policy is in joint names, then this policy is a joint policy.
- 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.
- 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 31 days of your claim and you must provide us with all receipts, certificates, information and proof we reasonably require to help substantiate your claim.

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:

- War, invasion, act of foreign enemy, warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power. (Unless cover is provided under Section 10 Political Evacuation in the **Business Premier** policy.)
- Acts of Terrorism (refer to "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.
- 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;
 - viii. white water rafting, white water kayaking, black water rafting, pot holing, rodeo activities.
 - ix. Hunting;
 - x. Any activity at high altitude or in remote areas except as part of an organized tour group.
 - x. Extreme versions of any sport;

Note: If you require cover for any excluded activities please contact your agent as these may be available at an additional premium.

Exclusions applicable to Section 1 only

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 this warning is issued prior to the purchase of your policy. **(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;
2. **We will not pay claims caused by:**
 - a. depression, anxiety, psychological, mental, nervous or stress disorders, unless cover is provided under Section 2a Overseas Medical Expenses;
 - b. childbirth or pregnancy or their complications after the first 28 weeks of your pregnancy. No cover is provided for a child born overseas;
 - 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;
 - e. you engaging in any activity associating with prostitution or any illegal or criminal act;
 - f. sexually transmitted diseases;
 - 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 a reciprocal health agreement between the New Zealand Government and the Government of another country;
 - c. heavy manual or hazardous work;
 - d. deliberate exposure to exceptional danger unless in the attempt to save a human life.
 - 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:**

any pre-existing condition suffered by you or a specified person 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 condition surcharge.
5. We will not pay any medical expenses relating to hospitalisation or surgical treatment where our prior approval has not been sought and obtained, unless notification is not possible.

6. Cover will cease under Sections 1,2 and 3 if you fail to follow our requirements as per Section 2.a.3

Exclusions applying to Section 4

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. tools of trade, bicycles, 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.
2. **We will not pay for loss or damage to:**
 - a. personal baggage sent in advance or articles mailed or shipped 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;
 - 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. bicycles or other sporting equipment whilst in use.
3. **We will not pay for loss or damage arising from:**
 - a. delay, detention or confiscation by Customs Officers or other officials;
 - 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

Please note business property, electronic equipment and trade samples are insured for their intrinsic value only and not for any value attached to their use or information they may contain.

Exclusions applying to Section 5

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

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
 - 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

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 the 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. You do not make contact with On Call International for assistance.

Exclusions applying to Section 10

We will not pay any claims if:

1. you violate any laws or regulations in the country through which you are travelling.
2. your failure to produce or maintain necessary immigration, work residence or similar visas, permits or other documentation.
3. debt, insolvency, commercial failure, repossession of any property by a title holder or any other financial failure.
4. failure to honour any contractual agreement.
5. you are a national of the country from which you are being evacuated from.
6. Natural disasters
7. the political unrest in the country through which you are travelling that you were aware of prior to your entry in to this country or if the unrest was foreseeable by any reasonable person prior to entry in to this country.
8. contact should be made to On Call International for their approval and assistance before any travel arrangements are made.

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

Claims Information

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.

Overseas Claims Service

Most people find it convenient to seek settlement of their claims on return to New Zealand. However, if you require settlement of a claim whilst on your journey, please phone On Call International (South Pacific) Ltd: Their contact numbers are on the emergency card attached to your policy wording.

Customer Service Hotline

If you need any clarification on any of the points mentioned in this policy wording before your journey commences, contact either your issuing agent or our Customer Service Centre on:
Toll Free 0800 800 048

In an Emergency

Contact the Emergency Hotline immediately for urgent assistance if:

1. You are about to be admitted to hospital
2. All luggage and /or travel documents/money have been lost or stolen (for credit cards, please contact the credit card company to cancel them immediately).

Emergency Hotline Numbers

From Worldwide Collect:	+64 9 486 6868
From Australia Toll Free:	1800 554 114
From UK Toll Free:	0500 893 893
From USA Toll Free:	1800 326 1543