CORPORATE TRAVEL POLICY SCHEDULE

POLICY NUMBER 766600001

INSURED UNIVERSITY OF AUCKLAND and/or their subsidiary companies and companies for which they have management control and joint ventures, as now or hereafter constituted, formed or acquired.

PERIOD OF INSURANCE From 4pm 01/12/2016 to 4pm 01/12/2017 and any subsequent period for which we offer renewal of this Policy.

INSURED PERSON (S) / CATEGORIES All employees or directors of the Insured or persons authorised by the Insured travelling overseas on authorised business travel or private travel if declared by the Insured, Spouses (including common-law) and families of an Insured Person.

SCOPE OF COVER Cover under this Policy applies for Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12 to all insured persons whilst on a journey.

JOURNEY INTERNATIONAL TRAVEL Journey means overseas travel in connection with the business of the insured, including associated, private, personal and family travel outside of your Country of usual residence, which starts from the time of leaving home or normal place of business (whichever is left last) and continues until arrival back at home or normal place of business (whichever is reached first).

JOURNEY DOMESTIC TRAVEL Not Insured unless as part of an international journey.

SCHEDULE OF BENEFITS AND SUMS INSURED
The following benefits will apply to your policy. Please refer to your policy wording to see how these will apply.

<table>
<thead>
<tr>
<th>SECTION</th>
<th>Personal accident &amp; sickness</th>
<th>SUM INSURED</th>
<th>EXCESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A</td>
<td>Lump sum benefits – Event 1 - 19</td>
<td>$255,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Children under 16 years old – Event 1</td>
<td>$20,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Children under 16 years old – Event 2 - 19</td>
<td>$250,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Surgical benefits – Injury</td>
<td>$5,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Part B</td>
<td>Weekly benefits – Injury</td>
<td>$2,000</td>
<td>14 Days</td>
</tr>
<tr>
<td></td>
<td>Benefit Period</td>
<td>104 weeks</td>
<td>N/A</td>
</tr>
<tr>
<td>Part C</td>
<td>Weekly benefits - Sickness</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Benefit Period</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>Surgical benefits - Sickness</td>
<td>$5,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Part D</td>
<td>Lump sum broken or fractured bones</td>
<td>$5,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Part E</td>
<td>Rehabilitation expenses – maximum 6 months</td>
<td>$500 per month</td>
<td>Nil</td>
</tr>
<tr>
<td>Part F</td>
<td>Loss of enjoyment of life</td>
<td>$10,000</td>
<td>Nil</td>
</tr>
</tbody>
</table>
Part G  Dependent education benefit - $5,000 per child  $10,000 any one family  Nil

Part H  Dental Benefit – Injury (Max $250 per tooth)  $10,000  Nil
Spouse accidental death  $25,000  Nil
Independent financial advice  $3,000  Nil
Corporate image protection  $15,000  Nil
Partner retraining benefit  $10,000  Nil

SECTION 2  Kidnap, extortion / Ransom  $500,000  Nil

SECTION 3  Hijack and detention
Daily benefit (Maximum 30 Days)  $1,000 per day  Nil
Legal Costs  $50,000  Nil

SECTION 4  Medical / Additional / Cancellation / Curtailment
Medical and additional expenses  Unlimited  $25
Cancellation and curtailment expenses  Unlimited  $25
Additional business expenses  $2,500  Nil
Missed Transport connection  $10,000  Nil
Continuous worldwide bed confinement (max 25 days)  $200 per day  48 hours

SECTION 5  Allianz Global Assistance
(Only applicable if Section 4 is insured)  N/A

SECTION 6  Loss of deposits  $30,000  Nil

SECTION 7  Baggage, Business property, Electronic equipment and Money / Travel Documents
Limit any one item  $5,000  $25
Deprivation of baggage  $5,000  $25
Tools & traveller’s samples  $20,000  $25
Electronic equipment - subject to standard warranty  $10,000  $250
Money/Travel Documents  $5,000  $25
Keys and Locks  $1,000  $25
Identity Theft Extension  $15,000  $25

SECTION 8  Alternative employee / Resumption of assignment expenses  $30,000  Nil

SECTION 9  Personal liability
Court Attendance Benefit (Max $100 per day)  $5,000,000  Nil

SECTION 10  Rental vehicle excess
Personal Vehicle extension -covering excess  $5,000  Nil
Personal Vehicle extension -rental vehicle as consequence  $2,000  Nil

SECTION 11  Political evacuation  - Per insured person  $20,000  Nil
Aggregate – any one period of insurance  $100,000  Nil
Search and Rescue Expenses  $20,000  Nil
Aggregate Limit  $100,000  Nil

SECTION 12  Death by natural causes  $50,000  Nil

Aggregate limit of liability
(a) Any one Period of Insurance  $2,500,000
(b) Non-Scheduled Aircraft  $1,000,000

The following additional clauses apply:

Country of usual residence
Where the words “New Zealand” appear in the General definitions (page 25) for the definitions of insured person and resumption of assignment expenses they are deleted and replaced with “country of usual residence”.
Ongoing medical expenses
In respect of any insured persons who are domiciled outside New Zealand ongoing medical expenses back in their country of usual residence are limited to NZ$50,000 or the expenses incurred within twelve (12) months from the date of injury or sickness whichever is the lesser amount.

Definitions - Weekly benefits – injury & sickness
Temporary total disablement means the temporary inability of an insured person to engage in his or her usual occupation, or business duties.
Temporary partial disablement means the temporary inability of an insured person to engage in a substantial part of his or her usual occupation, or business duties.

Occupational rehabilitation benefit
In addition to the total disablement benefits, we will pay for expenses incurred for tuition, advice and/or treatment from a licensed vocational school or occupational rehabilitation institution, provided such treatment or advice is undertaken with the agreement of us and your attending doctor. Compensation under this provision will be limited to actual costs incurred not exceeding an amount equal to one quarter of the injury and sickness benefit stated on the schedule calculated for a 52 week period or $5,000 whichever is the lesser amount.

Loss of enjoyment of life
If a claim is admitted by us under Part A-Lump Sum benefits-benefits 2-9(a) we will pay an additional $10,000 if the insured person suffers a loss of enjoyment of life, as defined.
Loss of enjoyment of life means that in the opinion of a doctor the insured person is unlikely to ever be able to undertake one or more of the following activities without assistance:

(a) dressing and undressing
(b) washing, bathing and toileting
(c) eating and drinking
(d) general household duties
(e) shopping

Education fund supplement
We will pay $5,000 for each dependent child ($10,000 in aggregate for all dependent children in any one family) should the insured person die whilst on a journey as a result of an injury.

Definition applicable to this cover: For the purposes of this benefit only, injury means a bodily injury directly resulting from an accident and which is not an illness which happens to the insured person whilst on a journey, as a result of violent, external and visible means and which results, solely and directly and independently of any other cause including any pre-existing medical condition or illness, in the death of the insured person.

Section 4 - Automatic cover for Pre Existing Medical Conditions applies when:
1. The condition has not been diagnosed as terminal prior to the commencement of travel diagnosed prior to the commencement of a Journey.
2. The insured is not unfit to travel
3. The insured is not travelling to seek medical attention for the condition(s)
4. The insured is not aged over 80 years of age.

Section 4 - Needle stick cover whilst on electives
The Corporate Travel insurance for the University will cover an elective student for needle stick as part of the medical cover if:
1. The student/traveler comply with the guidelines of the University – and the University elect to cover the student/traveler to be covered
2. The days are declared under the annual declaration
3. Needle-stick cover is the cover for accidental puncture from a medical hypodermic needle
4. The student is working in a non-hazardous discipline

Section 6 - In respect of exclusion 3, pre-existing injury or sickness is defined as:
a terminal or chronic condition diagnosed prior to the commencement of a Journey. It also means any other condition (other than mild and controlled asthma or hypertension) for which the person on whom the claim depends:
(a) has received medical treatment, attention or prescription medication in the 30 days immediately prior to the commencement of a Journey; or
(b) required hospitalisation, surgery or investigation in the six months immediately prior to the commencement of a Journey; or
(c) was on a waiting list for hospital or surgical treatment or investigation at the time a Journey commenced.

Amendments to Allianz policy wording for Universities of New Zealand and associated private travel policies.

General Exclusion 1 is amended to read as follows

"1. Age
any insured person who is over the age of eighty (80) years at the time of the loss, damage, liability, event, injury or sickness;"
Age limit 75 to 80 years.
Where an insured person is aged between 75 and 80 years permanent total disablement (Event 2) is deleted and replaced by Paraplegia/Quadriplegia and, where there are no dependants, the death benefit is reduced to $10,000

Corporate Image Protection
In the event of a claim being payable under Events 1-19, we will pay the policyholder an additional amount of $15,000

Section 7
The Basis of Settlement is amended as follows:

“1. For articles fifteen (15) years old or less, we will have the option of repairing or replacing the articles with articles in the same condition but not with articles better or more extensive than the articles were when new, or by payment of the replacement value of the article or its nearest equivalent where the article is no longer available.

2. For articles more than fifteen (15) years old, we will have the option of repairing or replacing the articles with articles in the same condition but not with articles better or more expensive than the articles were at the time that the loss or damage occurred, or by payment of the replacement value of the article or its nearest equivalent where the article is no longer available after making allowance for wear, tear and depreciation.”

Specified items
In respect of any specified items under Section 7:

1. Items over $5,000 must be specified, and the maximum limit for specified items is $30,000. For the purposes of this limit, sets or pairs of items and accessories to an item are deemed to be one item, unless such accessories are usually purchased as separate items.

2. The item must have been advised to the broker prior to leaving on the journey and an additional premium paid. The additional premium payable is either:
   a. 1.50% of the items value per journey provided the journey is under 30 days; or
   b. if the journey is over 30 days or annual cover is requested the additional premium is 3.5% of the items value.

3. The excess for each and every loss for a specified item is 10% of the items' value.

4. In the event of a claim, proof of ownership will be required, and the value of the specified item will be validated.

5. There is no cover for any jewellery item unless such item is being worn by the Insured Person or is in the possession of the Insured Persons (that is carried as hand luggage) or is stored in a securely locked room or safe.

6. There is no cover for wear and tear, or gradual deterioration of any jewellery item through the use and / or wearing of the item as it is intended to be used and / or worn.

Section 1
Independent Financial Advice
If an Insured Person sustains an Injury for which benefits are payable under Events 1-9, We will, in addition to payment of the benefit, and at the request of You, the Insured Person or representatives of the Insured Person’s estate, pay for professional financial advice in respect of the investment of the benefit for Events 1-9. Provided, however that such advice is provided by an independent financial advisor who is not a relative of the Insured Person and who is qualified to provide such financial advice. The maximum amount we will pay is $3,000.

Dental Benefit
The policy is extended to include the following benefits:

Injury Resulting In Loss of Teeth Or Dental Procedures
An injury resulting directly in a claim for any one of the following procedure(s) which must occur within twelve (12) months of the date of the Injury:

Procedures % of benefit payable per tooth
Loss of or full capping of teeth, per tooth. 100%
Partial capping of teeth. 50%

The benefits shown above are a percentage of the benefit payable under this clause. The maximum benefit payable for any one (1) Injury resulting in loss of teeth or dental procedure shall be limited to $250 per tooth, to a maximum of $10,000.

For the purpose of this clause, a tooth means a sound and natural permanent tooth but does not include first or milk teeth, dentures, implants and dental fillings.

Partner Retraining Benefit
If an Insured Person’s Accidental Death or Permanent Total Disablement benefit is payable under this Policy, We will pay, at Your request, up to $10,000 towards the actual costs incurred for the training or retraining of the Insured Person’s Spouse/Partner:

a) for the purpose of obtaining gainful employment; or
b) to improve their employment prospects; or

AGA NZ Ltd Corporate TravelPolicyUniversity of Auckland
Section 4

Missed Transport Connection
If you miss your connecting transport service due to any unforeseen circumstance beyond your control, we will pay the reasonable alternative travel costs to your planned destination if the scheduled business meeting or conference cannot be delayed solely due to your late arrival.

Identity Theft
We will indemnify the insured for identity theft up, being the theft of personal data or money / travel documents relating to the insured person’s identity which results:

- a) in their fraudulent use to obtain money, goods or services; and/or
- b) in the insured person incurring expense to:
  i) stop further fraudulent use;
  ii) replace such money / travel documents;
  iii) restore their credit rating and bank/mortgage/loan accounts;
  iv) amend or rectify records regarding the insured person’s true name or identity.

Public Relations Expenses
In the event of a claim being payable under Events 1-19, we will pay the policyholder an additional amount of $5,000

Section 6

Cover for pre-existing conditions for non-travelling relatives applies with a limit of $1500 cover for any one event applicable to sections 4 and 6 only excess $300

Personal Liability - Section 9
Cover is extended to include an insured person's liability arising from their occupation of furnished rental accommodation whilst on a journey and during the period of insurance up to a maximum period of 12 months.

Section 10

ADDITIONAL COVER UNDER SECTION 10 (Only applicable for Domestic travel in Country of residence)
If during the period of insurance and whilst on a journey, an insured person uses a personal motor vehicle for business purposes, and is involved in a collision whilst they are in control of the vehicle, we will:

- a) provide for reimbursement of any claim up to and including the prescribed excess or claim below the excess that would have been payable under the vehicles comprehensive motor vehicle policy of insurance relative to the damaged vehicle and which is not legally recoverable from any other source; and/or
- b) reimburse any substantial cumulative loss of any no claim allowance not otherwise recoverable which may occur resulting from accidental damage to the vehicle; and/or
- c) pay up to $500 per week for the cost of hiring a similar motor vehicle in the event that the vehicle is unable to be used as the result of the damage sustained to the vehicle during the collision.

The maximum amount we will pay in respect to any one (1) accident is:

- a) up to $2,000 for a) and b) above as a combined maximum limit; and
- b) up to $2,500 for c), in addition to any claims made under a) and/or b).

Personal Motor Vehicle means a vehicle which is privately owned by an individual and comprehensively insured for unnamed drivers.

CONDITIONS

1. In the event of a claim with respect to a personal motor vehicle, the insured person must supply us with:
   a) receipts (or copies) for the amount of the claim or excess paid and the name of the firm which carried out the repairs on the motor vehicle;
   b) a letter from the motor vehicle insurer stating the amount of the excess paid and the amount of any no claim bonus forfeited.
   Note: Stating that the no claim bonus has dropped from e.g. 60% to 40% is insufficient. The actual amount of money involved is also required, including a copy of the last insurance renewal notice applicable to the vehicle.
   c) a synopsis of the total cost of the repairs (with complete details if possible).

2. If a claim is not being made on the motor vehicles insurance company the following will be required by us:
   a) A letter from the motor vehicle insurance company stating:
      i) the amount of excess that would have been paid had a claim been made;
      ii) the amount of no claim bonus that would have been forfeited had a claim been made.
      Note: Stating that the no claim bonus has dropped from 60% to 40% is insufficient. The actual amount of money involving is also required, including a copy of the last insurance renewal notice applicable to the vehicle.
   b) Receipts (or copies) for monies paid, details of repairs and the name of the firm which carried out the repairs to the motor vehicle.
Non Scheduled Flights
This policy covers an insured person flying as a passenger on board a non-scheduled flight: the aircraft must be licensed to carry passengers.

Section 11
The word “or” is added to the end of sub clause d of the insuring clause of this section. The following is inserted into the insuring clause of this section:

a major natural disaster has occurred in the country the Insured Person is in necessitating his/her immediate evacuation in order to avoid risk of personal Injury or Sickness to him/herself;

Exclusion 6 of this section is deleted
War risk extension - General exclusion 9, War, is deleted.

However we will not pay any Benefit with respect to any loss, damage, condition, or other event in connection with a journey by an insured person travelling to, from or within any country determined by us as currently being a Zone 1 or Zone 2 area, which gives rise to a claim directly or indirectly caused by or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil commotion assuming the proportions of or amounting to an uprising, mutiny, rebellion, revolution, insurrection, military or usurped power, unless:

(a) you have notified us prior to the commencement of a journey by an insured person travelling to any Zone 1 or Zone 2 country; and
(b) you have agreed to pay any additional premium we require and agreed to any terms or conditions we place on the cover prior to departure of the insured person; or
(c) war as described above breaks out in a country an insured person is travelling in and that country was not noted by us prior to the outbreak as either a Zone 1 or Zone 2 area, in which case the insured person is granted 48 hours to either leave the country or purchase war risk cover from us.

Our liability for any one event (Section 1 only) under this policy covered by the deletion of General exclusion 9, War, will not exceed $500,000 unless otherwise agreed by us in writing. Our total liability for all claims arising under this policy during any one Period of insurance relating to the deletion of General exclusion 9, War, will not exceed $1,000,000, unless otherwise agreed by us in writing.

War Risk Zones

Extreme – Zone 1
Countries classified as extreme risk have been classified as facing the following situations:

- Engaged in civil or other war
- Minimal or non-existent Government control in significant portions of the country
- Government control of the country is threatened
- Violent transformation of the government is on going through military coup or revolution

All travel is highly discouraged. Stringent security precautions are recommended for critical travel and may not be sufficient to prevent serious injury, capture, or loss of life or property.

Afghanistan
Iraq
Somalia
West Bank – Gaza Strip
Yemen
Syria

High – Zone 2
An entire country may be classed as high risk when any one or a combination of the following conditions exist or there is strong potential for them to develop rapidly anywhere in the country:

- Terrorist/guerrilla groups pose a serious threat to the country's political and/or economic stability
- A significant region of the country is experiencing serious terrorist or guerrilla problems the government cannot control
- A pervasive problem exists regarding street violence due to political unrest, economic conditions, or general lawlessness and unrest
- The country is involved in violent regional disputes with neighbouring states
- There is a serious potential for a military coup
- The governmental institutions and/or general populous demonstrate evidence of prejudicial or harsh treatment against foreign visitors or business interest

Travel with caution. Employ stringent security precautions for personal and employee protection and for safeguarding corporate facilities and material resources in the affected country.

Chad
Chechnya
Congo, Democratic Republic
Cote d'Ivoire
Israel
The Sudan
Pakistan

Signed: D Trueman
Date 09/12/2015

For and on behalf of Allianz Global Assistance New Zealand Limited

This insurance is issued and managed by Allianz Global Assistance New Zealand Limited Company No.1537730 and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand. You should consider the Policy Wording before making any decisions about this travel insurance policy. Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice. Allianz Australia Insurance Limited has an AA Insurer financial strength rating given by Standard & Poor's (Australia) Pty Limited. The rating scale in summary form is AAA Extremely Strong, AA Very Strong, A Strong, BBB Good, BB Marginal, B Weak, CCC Very Weak, CC Extremely Weak, R Regulatory Action. Plus (+) or minus (−) sign to show relative standings within the major rating categories. *A full description of the rating scale is available via www.allianz.co.nz/insurer-rating.

An overseas policyholder preference applies. Under Australian law, if Allianz Australia Insurance Limited is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders must be able to rely on Allianz Australia Insurance Limited's Australian assets to satisfy New Zealand liabilities.
Allianz Corporate Assistance
Global Travel Protection

24 hours a day, 365 days a year worldwide assistance

Call (costs reimbursed)  + 64 9 486 9025
Within NZ  0800 000 638
Non Urgent queries  help@faops.com

Policy Number:  766600001
Policy Name:  UNIVERSITY OF AUCKLAND
Policy Type:  CORPORATE PREMIER

AGA NZ LTD CORPORATE TRAVEL Mobile Application:

You can download this on your mobile internet link with this mobile app address:
http://www.agaaapps.co.nz/ca

The link will allow you to login using the details below:

Your Login is your 9 digit Certificate Number – 766600044
Your Pin Number is #PIN - 873381

This will enable you to easily and quickly access information and details about your travel cover, emergency assistance numbers, claims and safe travel updates.

The Mobile app is designed to work on all mobile devices that can access the internet. Make sure you save the Home page to the home screen of your device, where it will always be available.

What Allianz Corporate Assistance provides:

- Emergency travel assistance
- Emergency medical evacuation
- Payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an insured person
- Medically supervised repatriation
- Repatriation¹, which will be organised by Allianz Global Assistance by the most appropriate method, including, if necessary, the use of air services
- Assistance in replacing a lost or stolen passport
- Legal assistance
- Payment of other emergency assistance expenses

¹ Repatriation will be to the most suitable hospital or to the insured person’s home address.