WHO ARE WE GLOBALLY?

- World's leading assistance provider
- Over 60 years' experience around the world
- With 5000 calls taken per hour
- Over 23 million cases are handled by us each year
- Over 23 million cases are received worldwide
- 52 million calls are received worldwide
- Assistance is offered every two seconds
- Over 13,000 employees here to help

WHO ARE WE LOCALLY?

- Three dedicated account managers
- Over 15 experienced claims case managers
- Contactable by email, phone, fax or mail
- 24-hour emergency helpline
- Local office, based in Auckland
- Highest Standard & Poor's rating in NZ

HOW CAN WE HELP?

- 3 Corporate policy offerings
- Online leisure travel solution
- Underwriting response in 1 working day
- Corporate travel insurance app
- Brand new self-binding tool
- Group personal accident cover extension
- 1 day

NEW

<table>
<thead>
<tr>
<th>GPA</th>
<th>ONLINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>GPA</td>
<td>ONLINE</td>
</tr>
</tbody>
</table>

GPA

1 day
Welcome to Premier Travel

Thank you* for choosing Allianz Australia Insurance Limited to provide you with your insurance cover.

Arranging insurance means you are making a legal contract under which you promise to meet certain obligations and conditions, and in return we promise to provide specified insurance cover.

Please examine this document, including the schedule, to ensure the insurance protection is in accordance with your requirements. If it does not meet your requirements, or you wish to make changes to the insurance cover, please contact your insurance broker or Allianz Global Assistance. The obligations, exclusions and conditions in this contract are subject to your rights under the Insurance Law Reform Acts 1977 and 1985.

* Words shown in italics are words which have had their meaning defined. These meanings are found under the general definitions section of this Policy or under the heading of definitions in each section. Any word or expression to which a specific meaning has been given will have the same meaning wherever it appears.
# Schedule Of Benefits & Sums Insured

The following benefits will apply to your policy. Please refer to your policy wording to see how these benefits and limits will apply.

<table>
<thead>
<tr>
<th>SECTIONS</th>
<th>DESCRIPTION</th>
<th>SUM INSURED</th>
<th>EXCESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>SECTION 1</td>
<td><strong>Personal Accident &amp; Sickness</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Part A  Lump sum benefits - Event 1-19 / 2x salary up to min.$100,000</td>
<td>$250,000</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></td>
<td>Part B  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></td>
<td>Part C  Weekly benefits - Sickness</td>
<td>Not Insured</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>Benefit Period</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Surgical benefits - Sickness</td>
<td>$5,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Part D  Lump sum broken or fractured bones</td>
<td>$5,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Part E  Rehabilitation expenses - maximum 6 months</td>
<td>$500 per month</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Part F  Loss of enjoyment of life</td>
<td>$10,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Part G  Dependent education benefit - $5,000 per child</td>
<td>$10,000 any one family</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Part H  Dental Benefit - Injury</td>
<td>$10,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$250 per tooth max.</td>
<td></td>
</tr>
<tr>
<td>SECTION 2</td>
<td><strong>Kidnap, extortion / ransom</strong></td>
<td>$500,000</td>
<td>Nil</td>
</tr>
<tr>
<td>SECTION 3</td>
<td><strong>Hijack and detention</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Daily benefit (Maximum 60 Days)</td>
<td>$500 per day</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Legal costs</td>
<td>$50,000</td>
<td>Nil</td>
</tr>
<tr>
<td>SECTION 4</td>
<td><strong>Medical / Additional / Cancellation / Curtailment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medical and additional expenses</td>
<td>Unlimited</td>
<td>$25</td>
</tr>
<tr>
<td></td>
<td>Cancellation and curtailment expenses</td>
<td>Unlimited</td>
<td>$25</td>
</tr>
<tr>
<td></td>
<td>Additional business expenses</td>
<td>$2,500</td>
<td>$25</td>
</tr>
<tr>
<td></td>
<td>Alternative route</td>
<td>$5,000</td>
<td>$25</td>
</tr>
<tr>
<td></td>
<td>Continuous worldwide bed confinement</td>
<td>$200 per day</td>
<td>48 hours</td>
</tr>
<tr>
<td>SECTION 5</td>
<td><strong>Allianz Global Assistance</strong></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>(only applicable if Section 4 is insured)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SECTION 6</td>
<td><strong>Loss of deposits</strong></td>
<td>$30,000</td>
<td>$25</td>
</tr>
<tr>
<td>SECTION 7</td>
<td><strong>Baggage, Business property, Electronic equipment &amp; Money/Travel Documents</strong></td>
<td>$25,000</td>
<td>$25 / $250</td>
</tr>
<tr>
<td></td>
<td>Limit any one item</td>
<td>$5,000</td>
<td>$25</td>
</tr>
<tr>
<td></td>
<td>Deprivation of baggage</td>
<td>$5,000</td>
<td>$25</td>
</tr>
<tr>
<td></td>
<td>Tools &amp; travellers samples</td>
<td>$5,000</td>
<td>$25</td>
</tr>
<tr>
<td></td>
<td>Electronic equipment - subject to standard warranty (Excess 10% of loss, minimum $250)</td>
<td>$10,000</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td>Money / Travel Documents</td>
<td>$5,000</td>
<td>$25</td>
</tr>
<tr>
<td>SECTION 8</td>
<td><strong>Alternative employee / Resumption of assignment expenses</strong></td>
<td>$20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>SECTION 9</td>
<td><strong>Personal liability</strong></td>
<td>$5,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>SECTION 10</td>
<td><strong>Rental vehicle excess</strong></td>
<td>$5,000</td>
<td>Nil</td>
</tr>
<tr>
<td>SECTION 11</td>
<td><strong>Political evacuation - Per insured person</strong></td>
<td>$20,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Aggregate - any one period of insurance</td>
<td>$100,000</td>
<td>Nil</td>
</tr>
<tr>
<td>SECTION 12</td>
<td><strong>Death by natural causes</strong></td>
<td>$10,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Aggregate limit of liability</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(a) Any one Period of Insurance</td>
<td>$2,500,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(b) Non-Scheduled Aircraft</td>
<td>$1,500,000</td>
<td></td>
</tr>
</tbody>
</table>
The Following Additional Clauses Apply To The Schedule Of Benefits:

**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 a 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
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
Introduction

Fair Insurance Code

Allianz supports the principles of the Fair Insurance Code. The purpose of this Code is to increase the standards of practice and service within the insurance industry. Brochures on the Code are available from our office.

Insurance Claims Register (ICR)

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Limited (ICR Ltd), PO Box 474, Wellington.

This policy is issued to you conditional upon you authorising us to place details of any claims made against this policy on the database of ICR Ltd, where they will be retained and be available for other insurance companies to inspect.

You also authorise us to obtain from ICR Ltd personal information about you that is (in our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of the Privacy Act 1993.

Dispute resolution process

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance New Zealand Limited (“AGA”) or its representatives, please call us on 0800 800 048 or put the complaint in writing and send it to The Dispute Resolution Department, P O Box 33313, Takapuna, New Zealand. AGA will attempt to resolve the matter in accordance with its Internal Dispute Resolutions process.

A dispute can be referred to the Financial Services Complaints Ltd (FSCL), subject to its terms of references. The FSCL provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FSCL are:

Financial Services Complaints Ltd (FSCL)
Freephone: 0800 347 257
Telephone: +64 (04) 472 3725
Fax: +64 (04) 472 3728
Post: PO Box 5967, Lambton Quay, Wellington 6145, New Zealand
Email: info@fscl.org.nz

Privacy notice

To arrange and manage your travel insurance, we (in this Privacy Notice “we”, “our” and “us” includes Allianz Australia Insurance Limited, Allianz Global Assistance New Zealand Limited, and AGA Assistance Australia Pty Ltd and their authorised agents) collect personal information from you and others (including those authorised by you such as your doctors, hospitals, and persons whom we consider necessary).

Any personal information provided to us is used by us and our agents to evaluate and arrange your travel insurance. We also use it to administer and provide the insurance services and manage yours and our rights and obligations in relation to the insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties and for any other purpose with your consent.

Your personal information may be disclosed to (and received from) third parties in New Zealand or overseas involved in the above process, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, transportation providers, legal and other professional advisers, your agents and travelling companions, and our related and group companies.
The use and disclosure of your personal information will be provided to third parties for the primary purposes stated above. The personal information (but not sensitive information) may also be used for a secondary purpose but only if you would reasonably expect us to use that information for such secondary purpose.

When you give personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their information to us;
- of the types of third parties to whom the information may be provided;
- of the relevant purposes we and the third parties we will disclose it to, will use it for; and
- of how they can access it.

We rely on you to have obtained their consent on these matters. If you have not done or will not do these things, you must tell us or our agents before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your dependants under 16 years.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.
Insurance Contract

In consideration of you having paid or promised to pay the required premium, we agree to indemnify you in the manner and to the extent set out in this policy.

The insurance contract consists of any statements on which this insurance is based, your proposal, this policy and the schedule.

General obligations

These are the general obligations that apply to this policy.

You must comply with all the obligations and conditions of this policy. If you do not in some instances your claim will not be paid.

Some parts of this policy can cover other people or companies or entities as well as you. To gain the benefit of any cover under this policy they must meet all the same conditions and obligations you are required to meet.

To disclose material information

You must advise us of all material information before inception of the policy and before each renewal or variation of the policy. Failure to do so entitles us to void the policy.

Material information includes any information which might influence the decision we make as to whether or not to provide insurance and if so on what terms and at what premium.

If circumstances change

You must notify us immediately of any change in circumstances that has happened or that you know is going to happen and which may increase the amount of the risk, or the risk of loss, damage, liability or disablement, or the risk of insuring you.

If you do notify us of a change we may alter the premium and/or the terms of this contract.

If you do not comply with this obligation any loss, damage, liability or disablement that happens after the date of the change in circumstance may not then be insured and we may not continue to insure you.

To provide accurate information

You must make sure all statements made to us are in every respect correct and complete.

To avoid loss, damage or liability

You must take reasonable care at all times to:

a) make sure that all property covered by this insurance is kept safe and protected from possible loss or damage; and

b) avoid any loss or damage for which you could be held legally liable.

You must not intentionally or recklessly cause loss or damage to any property covered by this policy or for which you could be held legally liable.

You must not allow anyone else to cause loss, damage or liability.
General Exclusions

These are the general exclusions which apply to this policy. In addition, there are specific exclusions set out in the different sections of this policy.

Upon application we may offer terms to modify or delete the exclusions in this policy on an individual case-by-case basis.

There is no cover under this policy for any claim, loss, death or disablement resulting from or directly or indirectly caused by or arising in connection with:

1. Age
any insured person who is over the age of seventy-five (75) years at the time of the loss, damage, liability, event, injury or sickness;

2. AIDS/HIV
infection with Human Immunodeficiency Virus (HIV) or any variant including Acquired Immune Deficiency Syndrome (AIDS) and AIDS related complex (ARC);

3. Asbestos
asbestos, asbestos fibres, any derivatives of asbestos or any material containing asbestos or any exposure to the existence of asbestos;

4. Illegal act
any intentional self-injury or attempt at self-injury, suicide or attempt at suicide or any illegal or criminal act committed by you or an insured person;

5. Piloting
flying in an aircraft or aerial device other than as a passenger, in an aircraft licenced to carry passengers flown by a pilot who is licenced to carry passengers;

6. Pregnancy
pregnancy or childbirth, except for unexpected medical complications or emergencies arising from them;

7. Professional sports/racing
professional sports of any kind, or the racing or preparation for racing of any motor propelled conveyance of any kind;

8. Radioactivity
the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel;

9. War
war, invasion, act of foreign enemy, warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power.
Claims Conditions

What you need to know about making a claim

These general claims conditions apply to this policy. In addition, there may be specific claims conditions set out in the different sections of this policy.

As soon as you are aware of any event, circumstance, occurrence, loss, damage, liability or disablement that is likely to result in a claim under this policy:

you must:

a) notify us immediately; and
b) contact us before undergoing any medical treatment unless such treatment is considered critical; and
c) lay a complaint with the Police if you suspect burglary, theft, arson or intentional damage; and
d) take prompt steps to minimise the loss, damage or liability and avoid any further loss, damage or liability; and
e) take reasonable steps to obtain details of any other person, property or vehicle involved and any witnesses.

you must not:

a) dispose of or abandon any property for which you intend to make a claim on this insurance; or
b) start any repairs without our permission unless it is necessary to prevent further loss, damage or liability; or
c) admit responsibility for any loss, damage or liability; or
d) say or do anything which may prejudice our ability to defend any claim made against you or make recovery for the loss or damage from any other person who may be responsible for it.

If you wish to make a claim on this policy

You must:

a) fully complete our claim form as soon as practicable but no later than 30 days after any loss, damage, liability or disablement; and
b) give us free access to examine and assess any loss, damage or liability; and
c) allow us, at our expense, to have any insured person who is the subject of a claim under this policy medically examined from time to time; and
d) provide any other information or assistance to support your claim which we reasonably request; and
e) forward any letter of demand or court documents to us immediately; and
f) provide a statutory declaration to verify the loss, damage or liability if we request it; and
g) attend interviews with any person we nominate if we request it.

After you have made a claim

After you have made a claim on this policy, we have the sole right to act in your name and on your behalf to negotiate, defend or settle any claim. If we do this, it will be at our own expense.

After your claim is accepted

After we have paid a claim on this policy either in whole or in part, we have the right to take over in full any legal right of recovery which you have. If we do this, we may exercise these rights for our own benefit, at our own expense and you must co-operate to allow us to do this.
If any lost or stolen property for which we have paid a claim is later found or recovered you must:

a) tell us immediately; and

b) hand the property over to us if we request it.

We have the right to keep any property for which we have paid a claim under this policy, including any proceeds if it is sold.

If any person is ordered to make reparation to you for loss or damage to any property for which we have paid a claim under this policy, then you must reimburse us for that payment as soon as any reparation is made, subject to adjustment if you have not been fully indemnified.

**If you don’t agree with our claim decision**

If you do not agree with our decision on your claim then you should contact your broker. If you are still not satisfied and believe our decision is incorrect you can ring us on 0800 800 048 or write to us at PO Box 33 313, Auckland.

Please also see details of our Disputes Resolution Process on page 5.
General Conditions

These are the general conditions which apply to all parts of this policy. In addition, there are specific conditions set out in the different sections of this policy.

Aggregate limit of liability (Applicable to Section 1 only).

1. Except as stated below, our total liability for all claims arising under Section 1 of this policy during any one period of insurance will not exceed the amount shown on the Schedule of Benefits for Aggregate limit of liability (A).

2. Our total liability for all claims arising under Section 1 of this policy during any one period of insurance relating directly to air travel on aircraft flights which are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals, will not exceed the amount shown on the schedule for Aggregate limit of liability (B).

3. In the event that claims are made under Section 1 of this policy which exceed either one or both of the above Aggregate limits of liability, we will reduce the payments made with respect to each insured person in such manner as we may determine. Any determination as to the amount payable in these circumstances will be made entirely at our discretion.

Breach of policy terms and conditions

If you or any insured person under this policy breach any condition in this policy all benefits under this policy will be forfeited. However, nothing in this policy affects our common law rights, including our right to avoid the policy for non-disclosure.

Cancellation

By you:

You may cancel this policy at any time by giving written notice to us. We will credit you with the unused part of any premium.

By us:

We may cancel this policy at any time by sending a letter, facsimile or e-mail to you at your last known postal address, facsimile number or e-mail address on our records. The cancellation will take effect at 4.00pm on the 30th day after the letter, facsimile or e-mail has been sent. We will credit you with the unused part of any premium.

Change of business activities

You must advise us as soon as is reasonably practicable of any alteration in your business activities which increases the risk of a claim being made under this policy.

Fraud

If any claim is in any respect fraudulent or if any false declaration is made or false or incorrect information is used in support of any claim or if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefit under this policy we will not pay your claim and you will forfeit all benefits under this policy.

Governing law

This policy will be governed in accordance with the laws of New Zealand. Any disputes arising out of or under this policy will be submitted to the exclusive jurisdiction of the courts of New Zealand.

Other insurance

If, at the time of any claim arising under this policy, there is any other valid and collectable insurance covering all or part of the same loss or liability this policy will apply only to the amount of any loss or liability in excess of that recoverable under the other insurance.
**Personal Accident & Sickness**

### Cover

If during the *period of insurance* and whilst on a *journey* the *insured person* suffers an *injury* or a *sickness* and within twelve (12) months of the *injury* or within twelve (12) months of the date of the first manifestation of the *sickness* the *insured person* suffers from an *event* we will pay *you* or the *insured person* the *benefit* specified on the *schedule* for the *event* subject to the terms set out in the Table of benefits.

### Table of events

<table>
<thead>
<tr>
<th>Part A – Lump sum benefits</th>
<th>Table of benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Result</strong></td>
<td><strong>Benefit</strong></td>
</tr>
<tr>
<td>Injury directly resulting within twelve (12) months in the following event:</td>
<td>Being a percentage of the amount shown on the <em>schedule</em> for Section 1, Part A – Lump sum benefits for each insured person.</td>
</tr>
</tbody>
</table>

1. **Accidental death**  
2. **Permanent total disablement**  
3. **Permanent** and incurable paralysis of all limbs  
4. **Loss** of sight of both eyes  
5. **Loss** of sight of one eye  
6. **Loss** of use of two limbs  
7. **Loss** of use of one limb  
8. **Permanent** and incurable insanity  
9. **Loss** of hearing in:  
   a) both ears;  
   b) one ear  
10. **Permanent loss** of use of four fingers and thumb of either hand  
11. **Permanent loss** of use of the lens of one eye  
12. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body  
13. **Permanent loss** of use of four fingers of either hand  
14. **Permanent loss** of use of one thumb of either hand:  
   a) both joints;  
   b) one joint  
15. **Permanent loss** of use of fingers of either hand:  
   a) three joints;  
   b) two joints;  
   c) one joint  
16. **Permanent loss** of use of toes of either foot:  
   a) all – one foot;  
   b) big (great) – both joints;  
   c) big (great) – one joint;  
   d) other than big (great) – each toe  
17. Fractured leg or patella with established non-union  
18. Shortening of a leg by at least 5 cm
19. *Permanent partial disablement* not otherwise provided for under events 9 b) to 18 inclusive.

<table>
<thead>
<tr>
<th>Permanent partial disablement</th>
<th>Such percentage or amount as we entirely at our discretion will determine, and not being in our opinion inconsistent with the benefits provided under events 9 b) to 18 inclusive. Event 19 is limited to a maximum of 75% of the amount shown on the schedule for Section 1, Part A – Lump sum benefits</th>
</tr>
</thead>
</table>

**Part A – Surgical benefits – injury**

Injury directly resulting, within twelve (12) months, in the following surgical procedure(s) being carried out:

<table>
<thead>
<tr>
<th>Injury</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>20. Craniotomy</td>
<td>100%</td>
</tr>
<tr>
<td>21. Amputation of a <em>limb</em></td>
<td>50%</td>
</tr>
<tr>
<td>22. Fracture of a <em>limb</em> requiring open reduction</td>
<td>50%</td>
</tr>
<tr>
<td>23. Dislocation requiring open reduction</td>
<td>25%</td>
</tr>
<tr>
<td>24. Any other surgical procedure carried out under a general anaesthetic</td>
<td>5%</td>
</tr>
</tbody>
</table>

**Part B – Weekly benefits – injury**

Injury directly resulting, within twelve (12) months, in the following event(s):

<table>
<thead>
<tr>
<th>Event</th>
<th>The Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>25. <em>Temporary total disablement</em></td>
<td>During such disablement, the weekly benefit shown on the schedule for Section 1, Part B Weekly benefits – injury, but not exceeding the <em>earnings</em> of the insured person.</td>
</tr>
</tbody>
</table>

**Part C – Weekly benefits – sickness**

Sickness directly resulting, within twelve (12) months of the date of the first manifestation of the sickness, in the following event:

<table>
<thead>
<tr>
<th>Event</th>
<th>The Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>27. <em>Temporary total disablement</em></td>
<td>During such disablement, the weekly benefit shown on the schedule for Section 1, Part C – Weekly benefits – sickness, but not exceeding the <em>earnings</em> of the insured person.</td>
</tr>
</tbody>
</table>
### Part C – Surgical benefits – sickness

Cover for an event under this Part only applies if an amount is shown on the schedule for Section 1, Part C – Surgical benefits – sickness;

Sickness directly resulting, within twelve (12) months of the date of the first manifestation of the sickness, in the following surgical procedure(s):

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>28. Open heart surgical procedure</td>
<td>100%</td>
</tr>
<tr>
<td>29. Brain surgery</td>
<td>50%</td>
</tr>
<tr>
<td>30. Abdominal surgery carried out under general anaesthetic</td>
<td>50%</td>
</tr>
<tr>
<td>31. Any other surgical procedure carried out under a general anaesthetic</td>
<td>5%</td>
</tr>
</tbody>
</table>

### Part D – Lump sum – broken or fractured bones

Cover for an event under this Part only applies if an amount is shown on the schedule for Section 1, Part D – Lump sum – broken or fractured bones.

Injury directly resulting, within twelve (12) months of the date of the injury, in the following broken or fractured bones:

<table>
<thead>
<tr>
<th>Bone/Location</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>32. Neck, skull or spine (complete fracture)</td>
<td>100%</td>
</tr>
<tr>
<td>33. Hip</td>
<td>75%</td>
</tr>
<tr>
<td>34. Jaw, pelvis, leg, ankle or knee (other fracture)</td>
<td>50%</td>
</tr>
<tr>
<td>35. Cheekbone, shoulder or hairline fracture of skull or spine</td>
<td>30%</td>
</tr>
<tr>
<td>36. Arm, elbow, wrist or ribs (other fracture)</td>
<td>25%</td>
</tr>
<tr>
<td>37. Jaw, pelvis, leg, ankle or knee (simple fracture)</td>
<td>20%</td>
</tr>
<tr>
<td>38. Nose or collar bone</td>
<td>20%</td>
</tr>
<tr>
<td>39. Arm, elbow, wrist or ribs (simple fracture)</td>
<td>10%</td>
</tr>
<tr>
<td>40. Finger, thumb, foot, hand or toe</td>
<td>7.5%</td>
</tr>
</tbody>
</table>

In the case of an established non-union of any of the above fractures: 5% additional to any amount payable above.
## Part E – Rehabilitation expenses

Cover for an event under this Part only applies if an amount is shown on the schedule for Section 1, Part E – Rehabilitation expenses.

The occurrence of events 25 and/or 26 or event 27:

Reimbursement of expenses incurred for tuition or advice for the insured person from a licenced or approved learning institution, school or vocational training organisation provided such tuition or advice is undertaken only with our prior written agreement and the agreement of the insured person’s doctor. Reimbursement under this provision will be limited to the actual costs incurred but not exceeding $500 per month and will be payable for a maximum of six (6) months.

## Part F – Loss of enjoyment of life

Cover for an event under this Part only applies if an amount is shown on the schedule for Section 1, Part F – Loss of enjoyment of life.

A claim for 100% being admitted under Part A – Lump sum benefits – events 2 to 9 a) inclusive

an additional $10,000 for loss of enjoyment of life.

## Part G – Dependent education benefit

Cover for an event under this Part only applies if an amount is shown on the schedule for Section 1, Part G – Dependent education benefit.

A claim for 100% being admitted under Part A – Lump sum benefits – event 1 for accidental death as the result of an injury to an insured person.

$5,000 for each dependent child ($10,000 in aggregate for all dependent children in any one family).

## Extensions

1. Disappearance

   If during the period of insurance and whilst on a journey, an insured person disappears following the disappearance, sinking or wrecking of a conveyance in which they were travelling and their body has not been found within twelve (12) months after the date of that disappearance, they will be deemed to have died as a result of an injury at the time of the disappearance, sinking or wrecking of the conveyance. If the benefit for event 1 in the Table of events (Accidental death) is payable because of a disappearance, we will only pay if the legal representatives of the insured person’s estate give us a signed undertaking that these amounts will be repaid to us, if it is later found that the insured person did not die or did not die as a result of an injury.

2. Exposure

   If during the period of insurance and whilst on a journey, an insured person is exposed to the elements as a result of an accident and within twelve (12) months of the accident they suffer from any of the events as a direct result of that exposure, they will be deemed for the purpose of this policy to have suffered an injury on the date of the accident.
## Conditions

1. If an insured person suffers an injury resulting in any one of events 2 to 9 a) inclusive, we will not be liable under this policy for any subsequent injury to that insured person.

2. Benefits will not be payable for more than one of the Results 1-19 in respect of the same injury and will be reduced by any sum already paid under Results 25 or 26. Without limiting the first sentence of this condition in any way, all bodily injuries resulting from the same accident will be deemed to be a single injury for the purposes of this condition. Provided always that if you or any insured person becomes entitled to compensation under any of the Results 2-19 you may (entirely at our discretion) be made to receive compensation under that Result or Results 25 or 26.

3. Benefits will not be payable:
   a) for events 25, 26 and 27 in excess of a total period of one hundred and four (104) weeks in respect of any one injury or sickness;
   b) for events 25, 26 and 27 during the excess period stated on the schedule, calculated from the commencement of the injury or sickness;
   c) unless the insured person, as soon as possible after the happening of any injury or the manifestation of any sickness giving rise to a claim under this policy, obtains and follows proper medical advice from a doctor, dental practitioner or registered hospital;
   d) for more than one of events 25 and/or 26 or event 27 that occur during the same period of time; and
   e) for more than one of the surgical benefits, in respect of any one injury or sickness.

4. The amount of any benefit payable for temporary total disablement will be reduced by the amount of any periodic compensation benefits payable under any scheme and the amount of any sick pay entitlement or disability entitlement so that the total amount of any such benefit or entitlement and benefits payable under this policy will not exceed the percentage of earnings of the insured person.

5. If, as a result of injury or sickness, benefits become payable under Parts B or C of the Table of events and while this policy is in force, the insured person suffers a recurrence of temporary total disablement or temporary partial disablement from the same or a related cause or causes, the subsequent period of disablement will be deemed a continuation of the prior period unless, between such periods, the insured person has worked on a full-time basis for at least six (6) consecutive months, in which case the subsequent period of disablement will be deemed to have resulted from a new injury or sickness and a new excess period will apply.

6. Weekly benefits for events 25, 26 and 27 will be payable monthly in arrears. Disability for a period of less than one week will be paid at the rate of one-seventh (1/7th) of the weekly benefit for each day during which disability continues.

7. All benefits will be payable to you or such person or persons and in such proportions as you nominate.

8. If, as a result of injury, the insured person is entitled to a benefit under events 25 and/or 26 and subsequently becomes entitled to a benefit under events 2 or 3, all benefits payable under events 25 and 26 will cease from the date of such entitlement.

9. For an insured person under the age of 16 years of age the maximum amount payable in respect of event 1 (Accidental death) will be $10,000 unless otherwise stated on the schedule.
Kidnap, Extortion/Ransom  

Section Two

Cover

Cover under this section is only available if Section 1, Part A – Lump sum benefits is selected.

If during the period of insurance and whilst on a journey, an insured person is travelling for the purposes of business and is kidnapped or allegedly kidnapped, we will reimburse you for extortion/ransom monies paid up to the amount shown on the schedule for Section 2.

Extensions

If a claim is accepted, under this section, we will also pay for:

1. loss of money due to destruction, disappearance, seizure or usurpation of extortion/ransom monies while being delivered to a person demanding those monies by anyone who is authorised by you or an insured person to have custody thereof, provided that the kidnap or extortion which gave rise to the delivery is insured by this policy section; and

2. the amount paid by you for expenses directly resulting from a kidnap or extortion occurring during the period of insurance; and

3. the reasonable costs of retaining independent security consultants for the exclusive function of investigating the kidnap, negotiating the release of the insured person, paying any ransom or recovery of the insured person, provided that we have given our prior written consent to the use of such consultants.

4. all payments in respect of paragraphs 1, 2 and 3 above will be inclusive of and not in addition to the amount shown on the schedule for Section 2.

Exclusions

We will not pay for:

1. any loss resulting from the surrender of money or property as the result of a face-to-face encounter involving the use or threat of force or violence unless such monies or property are extortion/ransom monies being stored or transported for the purpose of paying an extortion or kidnap demand;

2. any loss from the kidnap or extortion of an insured person permanently residing or staying for more than one hundred & eighty (180) consecutive days in the country where the kidnap or extortion occurs;

3. any fraudulent or dishonest act committed by you, an insured person or any person you authorise to have custody of extortion/ransom monies.

Conditions

Confidentiality

1. At all times you and every insured person will take all care and any necessary precautions not to disclose the existence of this policy and will completely protect the confidentiality of it.
## Hijack & Detention

### Section Three

### Cover

If during the period of insurance and whilst on a journey an insured person is:

a) forcibly *detained* for more than twelve (12) hours as a direct result of a *hijack*; or  
b) *detained*, by any Government, State or other lawful authority for any reason not excluded;  

then we will pay you:

1. in respect of a) the daily amount shown on the *schedule* for Section 3 for every day of continued *detention* up to thirty (30) days;  
2. in respect of b) the daily amount shown on the *schedule* for Section 3, for every day of *detention* up to thirty (30) days.

### Extensions

1. If an insured person incurs their own legal costs as a result of being *detained* we will reimburse the insured person the legal costs incurred up to the maximum amount shown on the *schedule* for Section 3.

### Exclusions

1. We will not be liable for any *detention* as a result of you or the insured person breaking the law of any Country or State.
## Medical & Additional Expenses & Cancellation & Curtailment Expenses

### Section Four

#### Cover

We will reimburse you or the insured person for:

1. the reasonable cost of medical expenses and additional expenses as a direct result of the death or sickness of or injury to the insured person, occurring during the period of insurance and whilst on a journey, incurred for a period of up to twenty four (24) months from the date of death, injury or sickness;

2. necessary and reasonable cancellation and curtailment expenses being additional travel, forfeited travel, hotel or out-of-pocket expenses incurred by an insured person, during the period of insurance and whilst on a journey, as a result of the unexpected death, serious injury or serious sickness of a close relative, business associate or travelling companion of the insured person, or as a result of any other unforeseen circumstances outside the control of you or the insured person;

   up to the amount shown on the schedule for Section 4.

#### Extensions

We will also pay for:

1. **Additional business expenses**
   
   reasonable and necessary additional business expenses required for the continuation of your business obligations, up to the amount shown on the schedule for Section 4, if the insured person is not capable of fulfilling those obligations as a result of the insured person’s death, sickness or injury.

2. **AIDS/HIV**
   
   additional business expenses where a close relative is infected with HIV or any variant including AIDS and ARC or any sexually transmitted disease and General Exclusion 2 would otherwise exclude any claim for cancellation or curtailment expenses made under Section 4 provided that:
   
   a) in respect of any forfeited expenses, the insured person had no knowledge of the infection at the time of paying the expense which is subsequently forfeited; and
   
   b) in respect of any additional expenses, the insured person had no knowledge if the infection at the time of commencing the journey;

3. **Alternative route**
   
   reasonable additional costs of the insured person using an alternative route to the planned destination if the insured person’s journey from or to their country of usual residence is interrupted and the planned time of arrival is delayed by any fortuitous cause outside the control of the insured person, provided that:
   
   a) the primary reason for using the alternative route was to enable the insured person to be present at a special event which could not reasonably be delayed due to the late arrival of the insured person; and
   
   b) the alternative route uses scheduled public transport services to facilitate arrival in time for the occasion mentioned in a) above;

   up to the amount shown on the schedule for Section 4 per insured person per journey.

4. **Continuous worldwide bed confinement**
   
   the daily amount shown on the schedule for Section 4 up to a maximum of 100 days if, during the period of insurance and whilst on a journey, an insured person is confined to bed by a doctor for a period in excess of forty eight (48) hours.
Exclusions

We will not pay for any expenses:

1. incurred where a journey is undertaken against the advice of a doctor or when the insured person is not fit to travel or if the purpose of the journey is for the insured person to seek medical attention;
2. incurred after the period of twenty four (24) months from the date the insured person dies or suffers a sickness or injury;
3. incurred because the insured person is suffering from a terminal condition which was diagnosed prior to the journey by a doctor, but only in respect of the terminal condition;
4. incurred for any pre-existing injury or sickness of any person other than you or the insured person;
5. recoverable by you or the insured person from any other source;
6. incurred for any medication for a condition which commenced prior to the commencement of a journey and the insured person has been advised to continue the medication during the journey;
7. incurred for routine or elective medical, optical or dental treatment or consultation;
8. incurred in respect of any insured person who is domiciled outside of New Zealand for their ongoing expenses back in their country of usual residence that are in excess of $50,000 or twenty-four (24) months whichever calculation produces the lesser amount;
9. arising directly or indirectly from or caused by:
   a) cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been warning before the date the journey was booked that such events were likely to occur;
   b) carrier caused delays where the expenses are recoverable from the carrier;
   c) any business or financial or contractual obligations of you, the insured person or any other person;
   d) disinclination on the part of the insured person or on the part of any other person to travel;
   e) the inability of any tour operator or wholesaler to complete arrangements for any journey or tour due to a shortage in the required number of persons to commence any journey or tour;
   f) the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.
Allianz Global Assistance  Section Five

Cover

If, during the period of insurance and whilst on a journey, an insured person requires emergency assistance and the insured person immediately contacts Allianz Global Assistance on the telephone number provided, for which there is worldwide 24 hour access, we will through Allianz Global Assistance provide the insured person with such emergency assistance that Allianz Global Assistance consider necessary, including as set out below.

Emergency Assistance

Emergency assistance may include any one or more of the following services, but only if they are considered necessary and are organised by Allianz Global Assistance:

1. emergency travel assistance;
2. emergency medical evacuation;
3. payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an insured person;
4. medically supervised repatriation;
5. repatriation, which will be organised by Allianz Global Assistance by the most appropriate method including, if necessary, the use of air services. Repatriation will be to the most suitable hospital or to the insured person’s home address;
6. assistance in replacing a lost or stolen passport;
7. legal assistance;
8. payment of other emergency assistance expenses.

Conditions

1. Allianz Global Assistance must be advised immediately of any potential claim under this section.
2. You or the insured person must not attempt to resolve problems encountered without making all reasonable efforts to advise Allianz Global Assistance. Failure to do so may prejudice reimbursement of expenses.
3. In the event of emergency or other assistance being provided in good faith by Allianz Global Assistance to any person not insured under this policy you will reimburse us for all costs incurred.
4. Any undertaking or arrangements, which lead to expenses being incurred, given to or made on behalf of an insured person who does not make contact with Allianz Global Assistance or who prejudices our rights will not be considered.

Contact details

Contact reverse charge through operator + 64 9 486 6868.
## Loss Of Deposits

### Section Six

#### Cover

| 1. Travel and accommodation expenses | If, during the period of insurance, you or an insured person incurs loss of travel and accommodation expenses paid in advance of a proposed journey as a result of an unforeseen circumstance we will reimburse you or the insured person for those expenses, but not exceeding the amount shown on the schedule for Section 6. |
| 2. Frequent flyer points | If, during the period of insurance, you or an insured person purchase an airline ticket using frequent flyer or similar reward points and the airline ticket is subsequently cancelled as a result of an unforeseen circumstance, and the loss of such points cannot be recovered from any other source, we will pay you or the insured person the retail price for that ticket at the time it was issued, but not exceeding the amount shown on the schedule for Section 6. |

#### Extensions

We will also pay for:

**AIDS/HIV**

Advance travel and accommodation expenses where a close relative is infected with HIV or any variant including AIDS and ARC or any sexually transmitted disease and General exclusion 2 would otherwise exclude any claim for advance travel and accommodation expenses made under this Section 6. Provided that in respect of any advance expenses the insured person had no knowledge of the infection at the time of paying the expense.

#### Exclusions

We will not be liable or pay for:

- any loss or expense incurred, caused by or attributable to:
  1. cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there has been any warning before the date the journey or tour was booked that such circumstances were likely;
  2. carrier caused delays where the costs are recoverable from the carrier;
  3. any pre-existing injury or sickness of any person other than you or the insured person;
  4. any business, financial or contractual arrangements or obligations of you, an insured person or any other person;
  5. any change of plans or disinclination on the part of an insured person or of any other person to travel;
  6. the inability of any tour operator or wholesaler to complete arrangements for any journey or tour due to a shortage in the required number of persons to commence any journey or tour;
  7. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.
**Baggage, Business Property, Electronic Equipment & Money/Travel Documents**

### Cover
If during the period of insurance and whilst on a journey, an insured person sustains loss of, theft of or damage to baggage, business property, electronic equipment or money/travel documents, we will indemnify you or the insured person in respect of such loss, theft or damage, up to the amount shown on the schedule for Section 7.

### Basis of settlement

**Baggage, Business Property and Electronic Equipment**

1. For articles five (5) 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 five (5) 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.

### Extensions

1. **Baggage mislaid**
   If baggage is lost by a carrier or temporarily mislaid by a carrier for more than eight (8) hours, we will reimburse any reasonable expenses incurred by an insured person to purchase essential replacement clothing or requisites but not exceeding the amount shown on the schedule for Section 7 – Baggage mislaid.

2. **Coins and bank notes**
   In respect of coins or bank notes held for the purpose of and use during a journey, cover will commence at the time of collection from a financial institution or seventy-two (72) hours prior to commencement of the journey, whichever is the later time and will continue for seventy-two (72) hours after completion of the journey or until deposit at a financial institution, whichever occurs first.

3. **Tools and Traveller’s samples**
   If tools of trade or traveller’s samples are lost or damaged as covered by this section we will pay for the urgent couriering of replacements to enable the insured person to continue to conduct business, but not exceeding the amount shown on the schedule.

### Exclusions

**Baggage, Business Property, Electronic Equipment or Money/Travel Documents**

We will not pay for loss, theft or damage:

1. not reported to either the police or the transport carrier who are able to provide a written report at the time you make a claim;

2. due to confiscation by Customs or any other lawful authority;

3. that is recoverable from any other source;
## Exclusions (continued)

### Baggage, Business Property and Electronic Equipment

We will not pay for loss, theft or damage:

4. where the lost, stolen or damaged property was shipped under any freight agreement or sent by postal or courier services;
5. to any property comprising vehicles or their accessories;
6. to any property intended for trade or sale;
7. to any electronic data or software;
8. to any property caused by:
   a) the activity of moth, vermin or rodent, wear and tear, atmospheric or climate conditions or gradual deterioration;
   b) mechanical or electrical failure;
   c) any process of cleaning, restoring, repairing or alteration;
   d) scratching or breaking of fragile or brittle articles, if the result of negligence of the insured person.

### Electronic Equipment

We will not pay for loss, theft or damage:

9. where theft or attempted theft occurs whilst such equipment is unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle;
10. whilst carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless the equipment accompanies the insured person as personal cabin baggage;
11. of or to mobile phones as an item of electronic equipment other than for the cost of the replacement phone.

### Money/Travel Documents

We will not pay for loss, theft or damage:

12. arising out of the devaluation of currency or shortages due to errors or omissions during monetary transactions;
13. of or to cheques, bank notes, postal and money orders, credit cards, or coupons unless reported to the issuing authority as soon as reasonably practicable after the discovery of the loss or damage;
14. of or to coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of the commencement of the journey;
15. suffered by an insured person from the use of any credit card by a member of the insured person’s family or any of your employees;
16. that is recoverable from any other source.

## Conditions

1. If a payment is made under this section in respect of any property we will be entitled to take and keep possession of such property and to deal with it in any manner we see fit.
2. An excess will apply for each claim for the loss of, theft of or damage to electronic equipment. That excess will be the excess shown on the schedule for Section 7 – electronic equipment or, if no excess is specified, 10% of the value of the claim.
**Alternative Employee/Resumption Of Assignment Expenses**

**Cover**

If during the *period of insurance* you necessarily incur *alternative employee expenses* or *resumption of assignment expenses*, as the direct result of the death of, *serious injury* or *serious sickness* of an *insured person* occurring whilst on a *journey* or we have admitted a claim under Cancellation and Curtailment Expenses in Section 4, we will reimburse you for such reasonable expenses up to the amount shown on the *schedule* for Section 8.

**Exclusions**

We will not pay for:

1. any expenses where the *insured person* had undertaken a *journey* against the advice of a *doctor*;
2. any expenses which *you* or the *insured person* had paid or budgeted for before the commencement of the *journey* and which would have been an expense but for the death, injury or sickness;
3. any expenses that would have been incurred by *you* but for the death, injury or sickness in the course of *your* normal or usual business activities.
**Personal Liability**

**Section Nine**

**Cover**

If, during the *period of insurance* and whilst on a *journey*, you or an *insured person* become legally liable to pay damages for direct compensation resulting from:

a) *personal injury*; or

b) *property damage*;

and the injury or damage is caused during the *journey* by an accident, we will indemnify you or the *insured person* against the damages up to the amount shown on the *schedule* for Section 9.

In addition we will also pay legal costs and expenses which are recoverable by a claimant from you or the *insured person* or which are incurred with our written consent in the investigation or defence of any claim.

**Exclusions**

We will not pay for damages in respect of:

1. injury to any person arising in the course of their employment, contract of service or apprenticeship with you;
2. *property damage* to property belonging to or held in trust by or in the custody or control of you, an *insured person* or any of your employees;
3. *personal injury* or *property damage* caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle, aircraft or watercraft, when an *insured person* is the owner, driver or pilot or has it in their care, custody or control or where the owner, driver or pilot is an employee or agent of you or an *insured person*;
4. *personal injury* or *property damage* caused by or arising from:
   a) the nature of products sold by you or an *insured person*;
   b) advice provided by you or by an *insured person*;
   c) the conduct of your business, trade or profession;
5. liability assumed under contract unless such liability would have arisen in the absence of such contract;
6. aggravated, exemplary or punitive damages or the payment of any fine or penalty.

**Conditions**

1. No admission, offer, promise, payment or indemnity may be made or given by or on behalf of you or an *insured person* without our written consent.
2. We will be entitled to take over and conduct in your or the *insured person*’s name the defence or settlement of any claim and we will have full discretion in the handling of any proceedings.
3. We may at any time pay to you or the *insured person*, in connection with any claim or series of claims arising from the one original cause, the amount shown on the *schedule* for Section 9 (after deduction of any amount already paid) or any lesser amount for which such claim or claims can be settled and upon such payment being made we will be under no further liability in connection with such claims, except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.
## Rental Vehicle Excess

### Cover

If during the **period of insurance** and whilst on a **journey**, an **insured person** rents or hires a **rental vehicle** and that **rental vehicle** is involved in an accident whilst under the control of the **insured person** or the **rental vehicle** is stolen or damaged, we will reimburse you or the **insured person** for the **rental vehicle excess** selected up to the amount shown on the **schedule** for Section 10.

### Exclusions

We will not pay for any loss or claim that arises directly or indirectly from or is caused by:

1. the **insured person** not holding a motor vehicle drivers licence that is in full force and effect at the time and place of the accident;
2. the **insured person** being in charge of a **rental vehicle** whilst under the influence of intoxicating liquor or a drug not prescribed by a **doctor** or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the accident;
3. the illegal or criminal use of the **rental vehicle by you or an insured person**.

### Conditions

1. As part of the contract or arrangement for the rent or hire of the **rental vehicle** the **insured person** must take all comprehensive motor vehicle insurance provided by the rental organisation against loss or damage to the **rental vehicle** during the rental period.
### Political Evacuation Section Eleven

#### Cover

If during the period of insurance and whilst on a journey:

- **a)** an insured person is recommended to leave the country in which they are travelling by officials in that country; or
- **b)** an insured person is expelled from that country; or
- **c)** the insured person is declared persona non grata by that country; or
- **d)** there is a wholesale seizure, confiscation or expropriation of the insured person’s property, plant or equipment in that country;

we will pay the cost of the insured person’s return to their home country or the nearest place of safety, up to the cost of an economy class airfare for the same trip and the insured person’s reasonable accommodation costs up to $250 per day for up to fourteen (14) days if the insured person is unable to return to their home country. The maximum amount payable will be the amount shown on the schedule for Section 11.

#### Exclusions

We will not pay for any costs arising directly or indirectly from or caused by:

1. an insured person violating the laws or regulations of the country they are in;
2. an insured person’s failure to produce or maintain necessary immigration, work, residence or similar visas, permits or other documentation;
3. debt, insolvency, commercial failure, repossession of property by a titleholder or any other financial cause;
4. failure to honour any contractual obligation or bond or to obey any conditions in a licence;
5. an insured person being a national of the country which they are to be evacuated from;
6. natural disasters;
7. the political unrest that resulted in an insured person’s evacuation being in existence prior to the insured person entering the country or its occurrence being foreseeable to a reasonable person before the insured person entered the country.

#### Conditions

1. If an insured person is required to leave the country they are in, Allianz Global Assistance must be contacted beforehand to confirm cover. Where possible Allianz Global Assistance will make the travel arrangements and in all cases, we will decide where to send the insured person.

#### Contact details

Contact reverse charge through operator + 64 9 486 6868.
## Death By Natural Causes

### Section Twelve

#### Cover

If during the *period of insurance* and whilst on the first ninety (90) days of a *journey* an *insured person* travelling on your business dies from a natural cause we will pay *you* the amount shown on the *schedule* for Section 12.

#### Special provisions

1. To qualify for cover under this section the *insured person* at the time of death must be:
   a) over the age of 18 years; and
   b) under the age of 75 years.
2. We must be advised as soon as practicable of any death likely to give rise to a claim and *we* must be provided at your expense with such documentary evidence in support of the claim as we may reasonably require;
3. We must be given the right, at *our* expense, to arrange a post-mortem of the deceased *insured person*.

#### Exclusions

We will not pay for any claim arising directly or indirectly from or caused by:

1. any pre-existing condition for which a *doctor* was consulted, or for which treatment or medication was prescribed, or any condition the manifestation of the first symptoms of which would have caused a reasonable person to seek medical advice within one hundred and eighty (180) days before commencement date of the *journey* during which the death occurred;
2. bodily injury caused by any violent, external and visible means;
3. or occurs after the first consecutive thirty-one (31) days of the commencement of the *insured person’s journey*.

#### Conditions

<table>
<thead>
<tr>
<th>Conditions</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Fitness to travel</td>
<td>1. the <em>insured person</em> must be fit to undertake the trip on the date their <em>journey</em> commenced and not have been absent from work or confined to a bed if not in full time employment due to any illness or disease for more than ten of the ninety (90) days immediately prior to the date of commencement of the <em>journey</em>.</td>
</tr>
<tr>
<td>2. Valuation of cover</td>
<td>2. <em>Your</em> confirmation that the person in respect of whom the claim is made eligible for cover under this policy must be in <em>our</em> possession before a claim can be admitted. Eligible means that such person is an <em>insured person</em> and includes confirmation that the person was travelling on <em>your</em> business at the time the death occurred.</td>
</tr>
</tbody>
</table>
**General Definitions**

Where headings or margin references are used in this policy the headings or references are purely descriptive in nature and are not to be used for interpretative purposes.

Whenever the following words are used in *italics* in this policy this is what they mean:

**Accidental death**
death occurring as a result of an *injury*.

**Alternative employee expenses**
reasonable expenses necessarily incurred in sending a substitute person to complete the business activities of the *insured person*. Expenses will be limited to a return business class air flight for scheduled air trips (except where international travel would have been arranged by *you* in economy class) and other essential expenses incurred in transportation of the substitute person.

**Baggage**
personal effects, including portable *electronic equipment* but excluding household furniture or effects, belonging to *you* or an *insured person* or for which an *insured person* is legally responsible taken on the *journey* or acquired during the *journey*.

**Business property**
office equipment and the replacement value of plans, business papers, specifications, manuscripts, stationery, tools of trade and travellers samples other than *electronic equipment*.

**Close relative**
spouse, de facto partner, civil union partner, parent, step parent, son, daughter, legal ward, brother, sister, half brother, half sister, fiancé(e), niece, nephew, uncle, aunt, grandparent or grandchild of either the *insured person*, spouse or partner, and any other relative living permanently with the *insured person*.

**Complete fracture**
a fracture of a bone in which the bone is broken completely across with no connection left between the pieces.

**Conveyance**
1. any bus, coach, ferry, helicopter, hovercraft, hydrofoil, ship, taxi, tram, monorail or train, provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers; and
2. any aircraft provided and operated by an airline or an air charter company, which is duly licenced for the regular transportation of fare-paying passengers.

**Country of usual residence**
the country in respect of which the *insured person* has citizenship and/or is a permanent resident.

**Dependent child and children**
an *insured person*’s and their spouse’s or de facto or civil union partner’s natural and legally adopted children under sixteen (16) years of age or under twenty five (25) years of age while they are full time students at an accredited institution of higher learning who are primarily dependent on the insured person for financial maintenance and support.
Detention/detained
restraint by way of custody or confinement against the insured person's will.

Doctor
a legally registered medical practitioner who is not an insured person or their relative.

Earnings
a) in the case of an employee, their weekly pre-tax income, excluding commission, bonuses, overtime payments and any allowances, averaged during the period of twelve (12) months immediately preceding the commencement of the disability or over such shorter period as they have been employed; or
b) in the case of a self-employed person, their weekly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of twelve (12) months immediately preceding the commencement of the disability or over such shorter period as they have been self-employed.

Electronic equipment
personal/business computers, palm pilots, mobile phones, (excluding digital cameras) and items other than digital cameras deemed by us to be electronic.

Event(s)
event(s) described in the Table of events set out in Section 1 of this policy.

Excess
the first amount of each and every claim payable by you or the insured person as stated in the Schedule of Benefits.

Excess period
the period of time following an event giving rise to a claim for which the benefits are not payable.

Expenses (only in respect of section two)
any of the following:

1. reasonable payment made by you to a person providing information which leads to the arrest of the individuals responsible for a kidnap or extortion insured hereunder;
2. reasonable and customary loan costs incurred by you from a financial institution providing money to be used for payment of extortion/ransom monies;
3. reasonable and customary travel and accommodation costs incurred by you or an insured person as a result of a kidnap or extortion;
4. employee earnings paid by you to an insured person or on behalf of an insured person who is the victim of a kidnap or extortion for up to:
   a) thirty (30) days after the release of the insured person from a kidnap;
   b) discovery of the death of the insured person; or
   c) one hundred and twenty (120) days after you receive the last credible evidence that the insured person is still alive; or
   d) sixty (60) months from the date of the kidnap, if the victim has not been released.
5. payments made by you for a temporary replacement employee hired to perform the duties of a kidnap victim for the duration of a kidnap and upon release, for a further thirty (30) day period but does not include payments made more than sixty (60) months from the date of the kidnap;

6. personal financial loss suffered by the insured person(s);

7. travel costs of a kidnap victim to join their immediate family upon their release and the travel costs of an employee to replace the kidnap victim. Travel costs will be at economy fare and will be applied once per insured person and replacement person;

8. reasonable and customary fees and expenses of a qualified interpreter assisting you or an insured person in the event of a kidnap or extortion; and

9. any other reasonable and customary expenses incurred by you with our prior approval in resolving a kidnap or extortion insured hereunder.

**Extortion**

To intimidate by a threat or series of threats to kidnap or cause bodily injury.

**Extortion/ransom monies**

A consideration paid for the return of a kidnap victim or consideration paid to terminate or end an extortion, to a person believed to be responsible for the kidnap or extortion and includes but is not limited to cash, securities, marketable goods or services, property or monetary instruments.

**Fingers, thumbs or toes**

The digits of a hand or foot.

**Foot**

The entire foot below the ankle.

**Hand**

The entire hand below the wrist.

**Hairline fracture**

Cracks in a bone not extending through the entire bone and with no significant bone displacement qualifying as a simple or as a complete fracture.

**Hijack**

The seizing of control of a conveyance on which the insured person is a passenger.

**Injury (except in respect of sections 4, 6 & 8)**

A bodily injury directly resulting from an accident and which is not an illness and which:

a) is caused by violent, external and visible means; and

b) occurs during the period of insurance; and

results solely, independently and exclusively of any other causes, including any pre-existing physical or congenital conditions.

**Injury (only in respect of Sections 4, 6 and 8)**

A bodily injury directly resulting from an accident and which is not an illness and which:
a) is caused by violent, external and visible means; and
b) occurs during the period of insurance.

**Insured**

the Insured named on the Schedule and/or their subsidiary companies and companies for which they have management control and joint ventures, as now or hereafter constituted, formed or acquired.

**Insured person (except in respect of Section 12)**

all employees or directors of the Insured or persons authorised by the Insured, travelling on overseas authorised business travel or private travel if declared by the Insured including spouses (including common-law) and families of the Insured person, and where the premium has been paid or has been agreed to be paid. of whom premium has been paid or has been agreed to be paid.

**Insured person (only in respect of Section 12)**

all your employees, directors or persons authorised by you to travel outside New Zealand on authorised business travel, but does not include spouses (including common-law) and families of an insured person, or any other person accompanying the insured person.

**Journey**

means overseas travel in connection with the business of the Insured, including associated private, personal and family travel outside 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 your home or normal place of business (whichever is reached first).

**Kidnap**

the illegal abduction and holding hostage of one or more insured person for the purpose of demanding extortion/ransom monies as a condition of release. A kidnap in which more than one insured person is abducted will be considered a single kidnap.

**Limb**

the entire limb between the shoulder and the wrist or between the hip and the ankle.

**Loss**

in connection with:

a) A limb, permanent physical severance or permanent total loss of the use of the limb;
b) An eye, total and permanent loss of all sight in the eye;
c) Hearing, total and permanent loss of hearing;
d) Speech, total and permanent loss of the ability to speak;

and which in each case is caused by injury.

**Loss of enjoyment of life**

that in the opinion of a registered medical practitioner 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; or

e) shopping

Medical and additional expenses

1. all reasonable costs necessarily incurred outside your country of usual residence for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a doctor and additional expenses or forfeited travel, hotel or out-of-pocket expenses, reasonably and necessarily incurred as a direct result of the insured person’s death, injury or sickness;

2. all necessary expenses related to the evacuation of the insured person as a direct result of their injury or sickness, including necessary expenses incurred for qualified medical staff to accompany the insured person, provided such evacuation is recommended by a doctor;

3. reasonable travel and accommodation expenses of up to two close relatives or travelling companions of the insured person who, as a result of the insured person’s injury and sickness, are required to travel to or remain with the insured person on written medical advice;

4. all expenses incurred in repatriating the insured person to the most suitable hospital or to the insured person’s home address in their country of usual residence or elsewhere provided that such repatriation is as a direct result of their death, injury or sickness and is necessary on medical advice and is organised by Allianz Global Assistance in accordance with Section 5 of this policy;

5. reasonable funeral expenses incurred outside of your country of usual residence for the burial or cremation of the insured person or costs (excluding funeral and interment costs) incurred in transporting the insured person’s body or ashes and personal effects back to a place nominated by the legal representative of the insured person’s estate, as a direct result of the insured person’s death.

Money/travel documents

coins, bank notes, postal and money orders, travellers’ and other cheques, letters of credit, automatic teller machine cards, passports, travel tickets, visas, entry permits, credit cards, petrol and other coupons and other similar documents in the possession or control of the insured person.

Occurrence

an event including continuous or repeated exposure to conditions which results in personal injury or property damage neither expected nor intended from the standpoint of the insured person. All occurrences of a series consequent on or attributable to one source or original cause will be deemed one occurrence.

Other fracture

any fracture of a bone other than a complete fracture or a simple fracture.

Our/Us/We

Allianz Australia Insurance Limited ABN15 000 122 850 (incorporated in Australia) trading as Allianz New Zealand, Level 1 152 Fanshawe Street, Auckland 1010 acting through its agent Allianz Global Assistance New Zealand Ltd.

Partial disablement

the inability of the insured person to engage in a substantial part of their usual occupation or business duties, while they are under the regular care of and acting in accordance with the instructions or advice of a doctor.

Period of insurance

the period shown on the current schedule, effective from 4:00pm, or if you have purchased the Frequent Flyer option the period of insurance begins at the commencement of the journey and ends no more than ninety (90) days later.
Permanent
having lasted twelve (12) consecutive months and at the expiry of that period, being beyond hope of improvement.

Personal injury
1. bodily injury (which expression includes death, illness and care resulting from the injury), disability, shock, fright, mental anguish or mental injury;
2. false arrest, detention, false imprisonment, malicious prosecution or humiliation;
3. the publication or utterance of libel, slander or other defamatory or derogatory material, or a publication or utterance in violation of any individual’s right of privacy except:
   a) when the first such publication or utterance was made prior to the commencement of the journey;
   b) when any such publication or utterance was made in the course of or is related to advertising, broadcasting or telecasting activities conducted by or on behalf of the insured person.
4. wrongful entry or eviction or other invasion of the right of private occupancy;
5. assault and battery not committed by or at the direction of the insured person unless committed for the purpose of preventing or eliminating danger to persons or property.

Property damage
a) physical injury to or destruction or loss of tangible property including resultant loss of use; or
b) loss of use of tangible property which has not been physically damaged or destroyed provided such loss of use is caused by an occurrence.

Rental vehicle
a rented sedan, station wagon or other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company.

Resumption of assignment expenses
all reasonable and necessary expenses incurred in returning the insured person to re-commence an assignment within ninety (90) days of returning to New Zealand or their country of residence as a result of the claim being admitted under Cancellation/Curtailment Expenses in Section 4. Expenses will be limited to a business class air flight (or economy if that was the class of ticket used by the insured person on the original journey) and other essential expenses incurred in such transportation of the insured person.

Schedule
the policy certificate issued and attached to the policy wording or any subsequently substituted schedule.

Serious injury or serious sickness (except in respect of sections 4, 6 & 8)
injury or sickness that causes total disablement as certified by the attending doctor.
It does not include a terminal condition diagnosed prior to the commencement date of the journey or any chronic or other medical condition (other than mild and controlled asthma or hypertension) for which the person on whom the claim depends:
   a) has received daily medical treatment or medication in the thirty (30) days immediately prior to commencement date of the journey; or
   b) required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) in the six (6) months immediately prior to the commencement date of the journey.
Serious injury or serious sickness (only in respect of sections 4, 6 & 8)
injury or sickness that causes total disablement and is certified as totaling disabling by the attending doctor.

Sickness (except in respect of sections 4, 6 & 8)
any illness or disease first occurring during a journey but does not include a terminal condition of the insured person diagnosed prior to the commencement date of the journey.

Sickness (only in respect of sections 4, 6 & 8)
any illness or disease suffered during a journey.

Simple fracture
a fracture of a bone being a basic and uncomplicated break in the bone which in the opinion of a doctor requires minimal and uncomplicated treatment.

Special event
a conference or other business engagement, sporting event, wedding or any other event that the insured person had planned to attend and which cannot reasonably be delayed.

Temporary partial disablement
the temporary inability of the insured person to engage in a substantial part of their usual occupation or business duties, while they are under the regular care of and acting in accordance with the instructions or advice of a doctor.

Temporary total disablement
the temporary inability of the insured person to engage in their usual occupation or business duties, while they are under the regular care of and acting in accordance with the instructions or advice of a doctor.

Total disablement
the inability to engage in or attend to any occupation or business.

Travel and accommodation expenses
any amount that you or the insured person have paid or are liable to pay by reason of contract, for the supply of transportation of any type, accommodation, food or conference/seminar facilities, which neither you or the insured person are able to use as a result of any unforeseen circumstance.

Unforeseen circumstance
1. the insured person sustains an injury or contracts a sickness which results in the insured person being certified by a doctor as unfit to commence the journey; or
2. a close relative, travelling companion or business associate of the insured person dies unexpectedly, suffers a serious injury or serious sickness and a doctor certifies that the presence of the insured person is necessary for the health of that close relative, travelling companion or business associate; or
3. the insured person’s residence or business suffers major loss or damage; or
4. any other unforeseen circumstance outside the control of you or the insured person.

You/your
the insured named in the schedule.
Allianz Global Assistance is an international specialist assistance company with capability in emergency medical evacuation and repatriation services— we help over 1.5 million Australians and New Zealanders each year.

How can we help?
www.allianz-assistance.co.nz
How can we help?

Contact Details
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Phone: 0800 000 638

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1 December 2014